

# Starter Choice Combination (Bronze Plus)

## Hospital and Extras Cover

Fact Sheet effective from 01 July 2021

### Product Tier



Hospital  
(Bronze Plus)    Extras  
Mid

### Cover availability



Single    Couple    Single  
Parent  
Family    Family

### Excess options



Excess    Excess

Excess is waived for **Dependants**  
Excess is waived for **Accidents**

**IMPORTANT:** This Fact Sheet is only a summary of the cover. Our Member Guide and Terms & Conditions documents have further information on how this cover works. Before booking treatment, you should contact us to ask about the benefits you can expect to receive and any out-of-pocket expenses you might incur. This information is current as at 18 January 2021 and subject to change from time to time.

# Starter Choice Combination (Bronze Plus)

## Hospital Cover

180  
YEARS



The table(s) below must be read together with the "Important Information" section, which provides further detail on your benefits, out-of-pockets and waiting periods. In addition you should read the table(s) in conjunction with the Clinical Categories Explained document to understand what treatments are included under each Clinical Category. This document can be found online at [australianunity.com.au/clinical-categories-explained](http://australianunity.com.au/clinical-categories-explained)

Clinical Category	Agreement Private Hospital	Public Hospital, shared room
<b>Covered</b>		
Blood	✔ Covered	✔ Covered
Bone, Joint and Muscle	✔ Covered	✔ Covered
Brain and Nervous System	✔ Covered	✔ Covered
Breast Surgery (Medically Necessary)	✔ Covered	✔ Covered
Chemotherapy, Radiotherapy and Immunotherapy for Cancer	✔ Covered	✔ Covered
Dental Surgery	✔ Covered	✔ Covered
Diabetes Management (Excluding Insulin Pumps)	✔ Covered	✔ Covered
Digestive System	✔ Covered	✔ Covered
Ear, Nose and Throat	✔ Covered	✔ Covered
Eye (Not Cataracts)	✔ Covered	✔ Covered
Gastrointestinal Endoscopy	✔ Covered	✔ Covered
Gynaecology	✔ Covered	✔ Covered
Hernia and Appendix	✔ Covered	✔ Covered
Joint Reconstructions	✔ Covered	✔ Covered
Kidney and Bladder	✔ Covered	✔ Covered
Lung and Chest	✔ Covered	✔ Covered
Male Reproductive System	✔ Covered	✔ Covered
Miscarriage and Termination of Pregnancy	✔ Covered	✔ Covered
Pain Management	✔ Covered	✔ Covered
Plastic and Reconstructive Surgery (Medically Necessary)	✔ Covered	✔ Covered
Skin	✔ Covered	✔ Covered
Tonsils, Adenoids and Grommets	✔ Covered	✔ Covered
<b>Restricted</b>		
Hospital Psychiatric Services	ⓘ Restricted	✔ Covered
Palliative Care	ⓘ Restricted	✔ Covered
Rehabilitation	ⓘ Restricted	✔ Covered
<b>Not Covered</b>		
Assisted Reproductive Services	✘ Not Covered	✘ Not Covered
Back, Neck and Spine	✘ Not Covered	✘ Not Covered
Cataracts	✘ Not Covered	✘ Not Covered
Dialysis For Chronic Kidney Failure	✘ Not Covered	✘ Not Covered
Heart and Vascular System	✘ Not Covered	✘ Not Covered
Implantation of Hearing Devices	✘ Not Covered	✘ Not Covered
Insulin Pumps	✘ Not Covered	✘ Not Covered
Joint Replacements	✘ Not Covered	✘ Not Covered
Pain Management with Device	✘ Not Covered	✘ Not Covered
Podiatric Surgery (Provided by a Registered Podiatric Surgeon)	✘ Not Covered	✘ Not Covered
Pregnancy and Birth	✘ Not Covered	✘ Not Covered
Sleep Studies	✘ Not Covered	✘ Not Covered
Weight Loss Surgery	✘ Not Covered	✘ Not Covered

<b>Further Benefits Provided by Australian Unity</b>	
Service	Additional Information
<b>Accident Cover</b>	If you need hospital treatment for an injury sustained during an Accident that occurred after joining this cover, and the hospital treatment is within a Clinical Category that is listed as Restricted or Not Covered, that hospital treatment will be treated as Covered.
<b>Emergency Ambulance</b>	Ambulance transportation to hospital. You are covered for emergency ambulance transportation to hospital provided that the transport is coded and invoiced as emergency transport by a recognised State Ambulance authority. Some State schemes already cover ambulance services. <b>Also includes two ambulance attendances per person per calendar year, where you are not taken to hospital.</b>
<b>Hospital Care at Home &amp; Rehabilitation at Home</b>	Receive short-term support from our approved service provider in the comfort of your own home to avoid or reduce a hospital stay following a hospital admission, when referred by a medical practitioner. Subject to prior application and approval. Waiting periods may apply, depending on the treatment.

# Starter Choice Combination (Bronze Plus)

## Extras Cover

Dental	What you'll get back	Yearly limit (January - December)	Waiting Period and Additional Information
Preventative Dental, including No Gap Dental Network	Set amounts per item or 100% of the cost for selected services at our No Gap Dental Network. Benefits claimed as No Gap do not count towards the yearly limit.	Combined maximum of <b>\$700 per person</b>	<b>No waiting period</b> No Gap Dental covers selected services such as scale and clean, fluoride treatment and mouthguards. Please note: No Gap Dental providers are not available in all states and territories.
General Dental	Set amounts per item		<b>No waiting period</b> applies for selected diagnostic services <b>2 month waiting period</b> for other services. General dental services includes most fillings and simple tooth extractions.
Root Canal, Gum Disease Treatments & Surgical Extractions	Set amounts per item		<b>12 month waiting period</b> Cover for these services includes treatment for gum disease, root canal, and surgical extraction of teeth
Crowns, Bridges & Dentures	Set amounts per item		<b>12 month waiting period</b> A full denture replacement is limited to once every three years

Optical	What you'll get back	Yearly limit (January - December)	Waiting Period and Additional Information
Optical	Up to 100% of the cost per item	<b>\$200 per person</b>	<b>6 month waiting period</b> For prescription glasses, contact lenses or repairs supplied by an optometrist in private practice. Excludes non-prescription sunglasses and contact lenses, and optical consultations.

Physical Therapies	What you'll get back	Yearly limit (January - December)	Waiting Period and Additional Information
Physiotherapy	<b>\$52 per consultation</b>	Combined maximum of <b>\$400 per person</b>	<b>2 month waiting period</b> Includes sports physiotherapy and hydrotherapy
Exercise Physiology			<b>2 month waiting period</b> Includes hydrotherapy
Chiropractic & Osteopathy	<b>\$40 per consultation</b> \$40 for a chiropractic x-ray	Combined maximum of <b>\$300 per person</b> Limit of one chiropractic x-ray per person	<b>2 month waiting period</b>
Acupuncture	<b>\$40 per consultation</b>		<b>2 month waiting period</b>
Remedial Massage	<b>\$40 per consultation</b>		<b>2 month waiting period</b>
Myotherapy	<b>\$40 per consultation</b>		<b>2 month waiting period</b>
Chinese Medicine	<b>\$40 per consultation</b>	Combined maximum of <b>\$300 per person</b>	<b>2 month waiting period</b> Excludes podiatric surgery
Podiatry	<b>\$35 per consultation</b>		<b>12 month waiting period</b> Orthotics must be recommended by a podiatrist or medical practitioner and supplied by an approved provider in a private practice Braces and splints must be recommended by a podiatrist, physiotherapist or medical practitioner and supplied by an approved provider in a private practice
Orthotics, Braces, Splints and Garments	<b>60% of the cost</b>		

Other Health Services	What you'll get back	Yearly limit (January - December)	Waiting Period and Additional Information
Dietetics	<b>\$35 per consultation</b>	<b>\$300 per person</b>	<b>2 month waiting period</b>
Speech, Eye & Occupational Therapy	<b>\$35 per consultation</b>	Combined maximum of <b>\$300 per person</b>	<b>2 month waiting period</b>

# Starter Choice Combination (Bronze Plus)

## Extras Cover continued

Medicines	What you'll get back	Yearly limit (January - December)	Waiting Period and Additional Information
Pharmacy	Up to \$50 per script	\$300 per person	<b>2 month waiting period</b> For non-PBS prescription pharmaceuticals only, after you pay a sum equal to the current Pharmaceutical Benefits Scheme (PBS) charge. Excludes vitamins, minerals and supplements.
Travel Vaccinations	Up to 100% of the cost	\$150 per person	<b>No waiting period</b> For approved travel vaccines, supplied and administered in Australia prior to departure and for the purpose of overseas travel

### Consultations and Telehealth Appointments

References to 'consultations' in the table above are to in-person consultations. The following treatments are also eligible for benefits where the consultation can be appropriately delivered as a telehealth appointment: Dietetics, Exercise Physiology, Occupational Therapy, Physiotherapy and Speech Therapy. Benefits are only payable for one consultation with a provider on the same day, for the same member.

## Additional Benefits of the Cover

### Preventative Health Services

Australian Unity is committed to our members' wellbeing. Some health conditions may be prevented or reduced via simple lifestyle changes like a good diet and increased physical activity. Preventative Health Services can offer practical support to help bring about positive change in members' lives. The following Preventative Health Services are offered under your cover: **Doctor Health Checks, Cervical Cancer Vaccinations, Quit Smoking, Weight Loss, Lift for Life, Step into Life, Diabetes Australia Membership, Mammogram Screening, Bone Density Scan and Personal Health Coaching.** To check your eligibility, which providers, programs, applicable service limits and waiting periods that may apply, please contact Australian Unity. More information can be found at [australianunity.com.au/wellnessbenefits](http://australianunity.com.au/wellnessbenefits)

### Health Support Programs

The diagnosis of a chronic condition or illness can leave you feeling vulnerable and overwhelmed. Australian Unity at home Health Support programs are there to increase your knowledge, skills and confidence – and ultimately, help improve or sustain your health and wellbeing. Work with a team of highly qualified and experienced health consultants to develop a personalised plan that complements the care you are already receiving. We have a range of programs available, including support for Diabetes, Heart-related conditions and mental health care. This includes the **MindStep® Mental Health Program.**

To check programs available and your enrolment eligibility and any waiting periods that may apply, please contact Australian Unity. More information can be found at [australianunity.com.au/wellnessbenefits](http://australianunity.com.au/wellnessbenefits)

## Important Information

### ✓ Covered treatments means your hospital cover will pay benefits towards:

- Accommodation in an agreement Private Hospital room/ward for overnight or same day admission
- Accommodation in a Public Hospital, shared room/ward for overnight or same day admission up to the minimum (default) rate as set by the Australian Government.
- Operating theatre and intensive care fees
- Medication in hospital approved by the Pharmaceutical Benefits Scheme (PBS) (excluding medication you take home)
- Allied health services directly related to your admission provided by the hospital (e.g. physiotherapy) while admitted
- Dressings and other consumables while admitted. Excludes robotic surgery consumables unless otherwise covered for your treatment by the agreement between Australian Unity and the hospital. Please contact your hospital about any out-of-pocket costs.
- Attending doctor/surgeon fees raised while admitted
- Most diagnostic tests during your admission e.g. pathology and radiology
- The cost of a prosthesis as listed in the prostheses list set out in the Private Health Insurance (Prostheses) Rules, as in force from time to time
- Private room in an agreement Private Hospital where available

### Under our Accident Cover - For the Clinical Category Podiatric Surgery (Provided by a Registered Podiatric Surgeon):

- Accommodation in an agreement Private Hospital room/ward for overnight or same day admission
- Accommodation in a Public Hospital, shared room/ward for overnight or same day admission up to the minimum (default) rate as set by the Australian Government
- The cost of a prosthesis as listed in the prostheses list set out in the Private Health Insurance (Prostheses) Rules, as in force from time to time
- Private room in an agreement Private Hospital where available

### Waiting Periods

You cannot receive benefits for any items or services you may have received while you are serving a relevant waiting period. However, if you've already served your waiting periods on an equivalent or higher level of cover with any registered Australian health fund and join within 30 days of leaving that fund, you will not have to re-serve your waiting periods. Otherwise, waiting periods will apply from the date you re-join. If you've upgraded your cover, your waiting periods for the higher benefits will start on the date you upgrade, but you can still claim an equivalent benefit to your previous level of cover during that period.

Starter Choice Combination (Bronze Plus) waiting periods are:

- 2 months: Psychiatric, Rehabilitation and Palliative Care
- 12 months: all pre-existing conditions except Psychiatric, Rehabilitation and Palliative Care
- No waiting period for Emergency Ambulance, or hospital treatment required for an injury sustained during an Accident that occurs after joining this cover
- 2 months: all other treatments included on your cover

Some waiting periods for the Extras services on your cover are listed in the Extras table. These are not an exhaustive list. Please refer to your Online Member Services or contact us for more information as waiting periods for other services may apply.

# Important Information continued

## Out-of-pocket costs – Hospital

If you are admitted to hospital (including for Covered treatments) you may have out-of-pocket costs, some of which have been detailed below.

If you want more specific information about what you can expect these costs to be, we recommend you obtain a quote from your doctors/hospital before undergoing treatment. Then contact us for details of benefits before proceeding with your treatment.

Additionally, benefits are not payable for claims where you have the right to claim compensation, damages or benefits from another source (e.g. TAC or WorkCover), now or at a later date.

### Excess

In exchange for a lower premium, an excess is a set amount of money you agree to pay towards the hospital accommodation costs if you or a family member is admitted to hospital.

With Starter Choice Combination (Bronze Plus) you have a choice of excess:

- Starter Choice Combination \$500 excess (Bronze Plus)
- Starter Choice Combination \$750 excess (Bronze Plus)

Singles will only pay one excess for the first hospital admission each calendar year. Couples and families will only pay one excess for the first hospital admission per adult each calendar year. We will waive the excess for hospital admissions for an injury sustained during an Accident that occurred after joining this cover. Plus you won't pay an excess if your dependant is admitted to hospital.

### Hospital Accommodation

#### General

Hospital covers do not pay any benefits towards the cost of non-admitted hospital visits, attendance at a doctor's room or administration fees when you attend an Emergency Department. You will be out-of-pocket for all of these costs.

#### Non-Agreement Private Hospital/ Private room in a Public Hospital

If you are admitted to a non-agreement private hospital, or to a private room of a public hospital, then the amount we pay is a set rate and may not cover the full cost of your stay which means you may incur large out-of-pocket costs.

#### Shared room of a Public Hospital

If you are admitted as a private patient in a shared room of a public hospital, then the amount we pay is the minimum (default) benefit for the accommodation set by the Australian Government. If the hospital charges more than the minimum (default) benefit, you will incur out-of-pocket costs.

To find an agreement Private Hospital please visit: [australianunity.com.au/agreementhospitals](http://australianunity.com.au/agreementhospitals)

### Medical Bills

The Australian Government sets a schedule of fees for all medical treatments called the Medicare Benefits Schedule (MBS). When you're treated as a private patient in a public or private hospital, Medicare pays 75% of the MBS fee and Australian Unity pays the remaining 25%. If your doctor or specialist charges more than the MBS fee, then this will result in an out-of-pocket expense better known as 'the gap'.

### Gap Cover

To help reduce or avoid 'the gap' payment of medical bills, we've set our own Gap Cover schedule of fees, which are generally higher than the Medicare Benefits Schedule (MBS).

If your doctor or specialist agrees to participate in Australian Unity's Gap Cover scheme, we can pay for some, if not all, of the gap.

If Gap Cover won't fully cover your participating doctor's fees, your doctor must tell you how much you'll have to pay in writing before treatment can begin. This is called Informed Financial Consent.

To find a Gap Cover doctor please visit: [australianunity.com.au/gap-cover](http://australianunity.com.au/gap-cover)

## Out-of-pocket costs – Extras

At Australian Unity we want to try to help with the cost of looking after your health by putting some money back in your wallet. Extras cover can help you get money back on common health treatments that aren't generally covered by Medicare.

You'll get either a percentage of the cost back, or a set dollar amount, on included Extras every time you claim, until you reach your yearly limit. Therefore you only pay the difference between what you get back from Australian Unity and the cost set by your provider.

Please call us or refer to your Member Guide and Terms & Conditions for further information on how this cover works. If you want more specific information about what you can expect your out-of-pocket costs to be, we recommend you obtain a quote from your provider before undergoing treatment, along with a list of item numbers. You can then contact us or log in to Online Member Services for details of benefits before proceeding with your treatment.

## Pre-existing conditions

A pre-existing condition is an ailment, illness or condition that in the opinion of a medical practitioner appointed by Australian Unity (not your own doctor), the signs or symptoms of that ailment, illness or condition existed at any time in the period of six months ending on the day on which you joined Australian Unity or upgraded your cover, irrespective of whether you were aware of it. If you make a hospital claim in the first 12 months of your joining or upgrading your cover, we will ask you to get your consulting doctors or other practitioner (e.g. your dentist, GP or specialist) to complete a medical report. You should ask us to carry out this assessment before going into hospital.

## Accidents

Accident means an unplanned and unforeseen event, occurring by chance, and leading to bodily injuries caused solely and directly by an external force or object requiring treatment from a Medical Practitioner (defined here as a medical doctor who is not the member or a relative of the Member) within 7 days of the event, but excludes injuries arising out of: surgical procedures; unforeseen illness; pregnancy; drug use; and aggravation of an underlying condition or injury.

## Restricted Services

Restricted services are hospital claims which are limited to a minimum (default) benefit. This is the minimum dollar amount set by the Australian Government for accommodation as a private patient in a shared room of a public hospital. A Restricted service does not pay any money towards the cost of intensive or coronary care, or theatre fees in a private hospital or private day centre. Therefore you may incur a large out-of-pocket expense. Contact us on 13 29 39 for more information.

## Changes to your cover

We may at any time make changes to your cover. This may include adding or reducing the benefits or services available to you. We will ensure that we provide you with appropriate notice of these changes in accordance with the Private Health Insurance Act 2007, the Australian Consumer Law and the Private Health Insurance Code of Conduct.

## Recognised providers

We only pay benefits when you see a recognised provider in a private practice. Please contact us to check if your provider is recognised by us.

## Surgical Implants (Prosthesis)

If a treatment is Covered (or Restricted) under your hospital cover, you are also covered for any Australian government-approved surgical prosthesis on the government's Protheses List. We will pay up to 100% of the minimum cost of the prosthesis, as required under legislation, so you shouldn't have any out-of-pocket expenses. However, if the prosthesis used is listed as a 'known gap' prosthesis, you'll have to pay any gap charged by the hospital, but the hospital or doctor needs to obtain your Informed Financial Consent first.

## Important Information continued

### Dental Service Limits

We use the Australian Dental Association (ADA) guidelines and our Fund Rules to determine whether we pay benefits for certain services. For example, the ADA guidelines help us to categorise each dental service (e.g. 'diagnostic', 'Periodontics') and may indicate that a certain dental item number can't be charged by a provider with another service during the same visit. Some limited services may also not be payable under our assessment rules. Where possible, you should always contact us to determine the benefits you can expect to receive.

### Planning a family

Please contact us if you're planning a family to make sure this cover is appropriate for you and your family.

There's no happier time than starting or growing your family, and we want to ensure your new addition is covered straight away on your policy.

### Family, Single Parent Family or Couple memberships

It is important that you notify us within 12 months of your baby's birth and add them to your policy effective from their date of birth, for waiting periods to be waived.

Please note that Couple memberships will also need to change to a Family membership and back pay any difference in premium (if applicable).

### Single memberships

To avoid your baby serving waiting periods, it is important that within 30 days of the birth you:

- Upgrade to a Family or Single Parent Family cover;
- Add your baby to the policy

These changes will be made effective from the baby's date of birth and you will be required to back pay any difference in premium.

Please note, this cover does not pay benefits for the Clinical Category Pregnancy and Birth.



For more information, please refer to your Member Guide particularly Important Things to Know - Terms and Conditions and the Fund Rules available at [australianunity.com.au/importantdocuments](http://australianunity.com.au/importantdocuments)



Australian Unity is a signatory to the Private Health Insurance Code of Conduct. For details visit [privatehealth.com.au/codeofconduct](http://privatehealth.com.au/codeofconduct). This documentation should be read carefully and retained. Information is subject to change.

Your personal information is managed in line with our privacy policy which is available at [australianunity.com.au/privacy-policy](http://australianunity.com.au/privacy-policy). Your membership is subject to the Fund Rules and Privacy Policy of Australian Unity which may change from time to time. Australian Unity Health Limited - ABN 13 078 722 568.

### Contact us

13 29 39  
[australianunity.com.au](http://australianunity.com.au)