

Summary of Differences

Comprehensive Extras (E2) to Active Extras (ACE)

This table summarises the differences between your current cover and the Suggested Cover. This table may not show all benefits, because where a benefit is unchanged, it is not included in the table. Please refer to the Fact Sheets for a more detailed summary of the covers, and for further detail about inclusions and exclusions. As always, our Member Guide and Terms & Conditions documents have further information on how these covers work. 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.

Dental	Current Cover – Comprehensive Extras		Suggested Cover – Active Extras	
	What you get back <i>Example of maximum benefits</i>	Yearly limit January - December	What you'll get back <i>Example of maximum benefits</i>	Yearly limit January - December
Preventative Dental, including No Gap Dental Network	Set amounts per item Periodic oral examination: \$30.00 Scale and clean : \$44.00 Fluoride treatment: \$21.00	Combined maximum for all Dental and Orthodontics. Maximums increase 1 January with years of membership on product. <i>First and second year:</i> \$800 per person \$1,600 per family <i>Third and fourth year:</i> \$900 per person \$1,800 per family <i>Fifth year:</i> \$1,000 per person , \$2,000 per family <i>Sixth year onwards:</i> \$1,200 per person \$2,400 per family <i>Yearly limit includes benefits claimed as No Gap Dental Network (where available)</i>	Set amounts per item Periodic oral examination: \$41.00 Scale and clean : \$83.00 Fluoride treatment: \$25.00	Combined maximum \$700 per person No family limit <i>Benefits claimed as No Gap Dental Network (where available) do not count towards yearly limit</i>
General Dental	or 100% of the cost for selected services at our No Gap Dental Network		or 100% of the cost for selected services at our No Gap Dental Network	
Root Canal, Gum Disease Treatments and Surgical Extractions	Set amounts per item Surgical tooth extraction: \$105.00 Full crown veneered: \$515.00 Filling of one root canal: \$95.00		Surgical tooth extraction: \$213.00 Full crown veneered: \$643.00 Filling of one root canal: \$199.00	Combined maximum \$700 per person No family limit
Crowns, Bridges and Dentures				
Orthodontics	Braces for upper & lower teeth, including removal plus fitting of retainer Up to 100% of cost per item Lifetime limit: \$2,400 per person	Braces for upper & lower teeth, including removal plus fitting of retainer Up to 100% of cost per item Lifetime limit, \$2,400 per person	Orthodontic maximums increase 1 January with years of membership on product. <i>As a special offer, the length of time that each person moving to Active Extras has continuously held Orthodontic cover with Australian Unity at the time they move, will be used to calculate their yearly limit.</i> First to third year: \$400 per person Fourth year: \$500 per person Fifth year: \$600 per person Sixth year onwards: \$700 per person No family limit	

As we have reviewed our Dental benefits schedule, we've included below some specific item numbers that are included differently on the current and Suggested Cover. These are subject to the yearly limits listed above. When booking treatment, please contact us for details of benefits for other dental item numbers.

Dental item number	What you get back	What you'll get back
777 – identification	* Not Covered	\$32.00 Payable under Crowns, Bridges and Dentures
778 – Inlay for denture tooth		\$30.00 Payable under Crowns, Bridges and Dentures

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	Current Cover – Comprehensive Extras		Suggested Cover – Active Extras	
Optical	What you get back	Yearly limit	What you'll get back	Yearly limit
Optical	Up to 100% of the cost per item	\$200 per person	Up to 100% of the cost per item	\$250 per person

Physical Therapies	What you get back	Yearly limit	What you'll get back	Yearly limit
Physiotherapy	70% of consultation fee	Combined maximum \$500 per person	\$60 per consultation	Combined maximum \$400 per person
Exercise Physiology				
Myotherapy			\$40 per consultation	
Remedial Massage	\$25 per consultation	\$150 per person \$300 per family	\$40 per consultation	Combined maximum \$250 per person No family limit
Acupuncture	\$27 per consultation	\$350 per person		
Chiropractic	\$35 per initial consultation \$24 per subsequent consultation	Combined maximum \$500 per person \$1000 per family	\$40 per consultation \$40 for a chiropractic x-ray	Combined maximum \$250 per person No family limit Limit one x-ray per person per calendar year
Osteopathy	\$30 for a chiropractic x-ray	Limit one x-ray per person per calendar year		
Podiatry excludes Podiatric Surgery	\$30 per initial consultation \$27 per subsequent consultation	\$350 per person	\$40 per consultation	Combined maximum \$300 per person
Orthotics	75% of the cost per item			
Braces, Splints and Garments				

Medicines	What you get back	Yearly limit	What you'll get back	Yearly limit
Pharmacy	Up to \$30 per script	\$500 per person	Up to \$50 per script	\$400 per person
Travel Vaccinations	Up to 100% of the cost	\$150 per person		\$200 per person

Benefit replacement periods

On certain types of artificial aids or devices (including sets of dentures), we apply a set period of time you have to wait until you can claim further benefits towards the purchase of a replacement of that particular aid or device. These are called "benefit replacement periods", and vary depending on your level of cover. There are no changes to the benefit replacement periods for services that are included on your current cover when moving to Active Extras and these details can be found on the Fact Sheet. To make this transition as smooth as possible, we will apply the Active Extras benefit replacement periods from the first claim of this type after you have changed to the new cover. For more information about benefit replacement periods please refer to your Member Guide or contact us.

Family Limits

For members on Comprehensive Extras covered under a Couple, Family or Single Parent Family policy, for all services that have family limits the family limits are the maximum amounts that can be claimed in a calendar year and are shared between all people on the membership but no one person can claim more than the per person limit each calendar year. There are no family limits on Active Extras.

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	Current Cover – Comprehensive Extras		Suggested Cover – Active Extras	
Other Health Services	What you get back	Yearly limit	What you'll get back	Yearly limit
Audiology	* Not Covered		\$70 per consultation	Combined maximum \$300 per person
Speech Therapy	\$35 per consultation	Combined maximum \$350 per person	\$70 per consultation	
Eye Therapy				
Occupational Therapy				
Dietetics	\$35 per initial consultation \$30 per subsequent consultation	\$350 per person	\$40 per consultation	\$400 per person
Psychology	\$50 per initial consultation \$30 per subsequent consultation	\$400 per person \$800 per family	\$80 per consultation	\$300 per person <i>No family limit</i>
Devices & Aids	What you get back	Yearly limit	What you'll get back	Yearly limit
Non-Surgical Prostheses	75% of the cost	\$500 per person	Up to 70% of the cost	Combined maximum \$400 per person
Asthma Pumps & Peak Flow Meters	Up to 100% of the cost	Combined maximum \$110 per person		
Blood Glucose Monitors and Blood Pressure Monitors	Up to 100% of the cost	Combined maximum \$220 per person		
TENS Machines and C-PAP/ B-PAP Devices	* Not Covered			
Wheelchairs and Crutches				
Hearing Aids	Up to 100% of the cost	\$550 per person	Up to 70% of the cost	\$1,200 per person
Ambulance	What you get back	Yearly limit	What you'll get back	Yearly limit
Emergency Ambulance	* Not Covered on Comprehensive Extras		100% of cost	Unlimited transport when coded and invoiced as emergency transport by a recognised State Ambulance authority.
Ambulance Attendance where you are not taken to hospital				2 attendances per person
Other	What you get back	Yearly limit	What you'll get back	Yearly limit
Sickness Travel and Accommodation	\$30 per day for travel expenses \$50 per night for accommodation costs	Travel: \$120 per membership \$250 per membership for accommodation	* Not Covered	