

# Prime Extras

## Extras Cover

Fact Sheet effective from 20 September 2021

### Product Tier



Top

### Cover availability



Single



Couple



Single  
Parent  
Family



Family

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 5 August 2021 and subject to change from time to time.

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	Combined maximum of <b>\$900 per person</b> Benefits claimed as No Gap Dental do not count towards the yearly limit.	<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> for selected diagnostic services <b>2 month waiting period</b> for all other services Includes most fillings and simple tooth extractions
Root Canal, Gum Disease Treatments & Surgical Extractions	Set amounts per item	Combined maximum of <b>\$900 per person</b>	<b>12 month waiting period</b>
Crowns, Bridges & Dentures	Set amounts per item		<b>12 month waiting period</b> A full denture replacement is limited to once every three years
Orthodontics	Up to <b>100% of the cost per item</b> A lifetime maximum of <b>\$3,200</b> per person applies	<b>To reward our members' loyalty we increase Orthodontic benefit limits over the first six years of membership on this product.</b> Annual limit increases are effective 1 January.  \$700 per person, first to third year \$800 per person, fourth year \$900 per person, fifth year \$1000 per person, sixth year	<b>12 month waiting period</b>

Optical	What you'll get back	Yearly limit (January- December)	Waiting Period and Additional Information
Optical	Up to <b>100% of the cost per item</b>	<b>\$300 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>\$70 per consultation</b>	Combined maximum of <b>\$500 per person</b>	<b>2 month waiting period</b> Includes sports physiotherapy and hydrotherapy
Exercise Physiology			<b>2 month waiting period</b> Includes hydrotherapy
Ante-natal/Post-natal Classes	<b>\$70 per consultation</b>	Combined maximum of <b>\$400 per person</b>	<b>2 month waiting period</b> Includes classes conducted by a private midwife not eligible under Medicare, or physiotherapist
Chiropractic and Osteopathy	<b>\$50 per consultation</b> \$50 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>\$50 per consultation</b>	Combined maximum of <b>\$300 per person</b>	<b>2 month waiting period</b>
Remedial massage			
Myotherapy			
Podiatry	<b>\$50 per consultation</b>	Combined maximum of <b>\$400 per person</b>	<b>2 month waiting period</b> Excludes podiatric surgery
Orthotics	Up to <b>80% of the cost per item</b>		<b>12 month waiting period</b> When recommended by a podiatrist or medical practitioner and supplied by an approved provider in a private practice.
Braces and Splints			<b>12 month waiting period</b>
Garments			<b>12 month waiting period</b> When recommended by an allied health or medical practitioner and supplied by an approved provider in private practice

Other Health Services	What you'll get back	Yearly limit (January- December)	Waiting Period and Additional Information
Dietetics	\$50 per consultation	\$500 per person	2 month waiting period
Audiology, Speech, Eye and Occupational Therapy	\$80 per consultation	\$400 per person	2 month waiting period
Psychology	\$100 per consultation	\$400 per person	2 month waiting period

Medicines	What you'll get back	Yearly limit (January- December)	Waiting Period and Additional Information
Pharmacy	Up to \$50 per script	\$500 per person	2 month waiting period 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 \$50 per script	\$250 per person	No waiting period For approved travel vaccines, supplied and administered in Australia prior to departure and for the purpose of overseas travel

Devices & Aids	What you'll get back	Yearly limit (January- December)	Waiting Period and Additional Information
Asthma Pumps and Peak Flow Meters	Up to 80% of the cost per item	Combined maximum of \$500 per person	12 month waiting period Benefit for each item is payable every 2 calendar years
Blood Glucose Monitors and Blood Pressure Monitors			12 month waiting period Benefit for each item is payable every 2 calendar years
C-PAP Devices and TENS Machines			12 month waiting period Includes C-PAP/B-PAP. TENS Machines must be recommended by a physiotherapist or medical practitioner and supplied by an approved provider in private practice. Benefit for each item is payable every 2 calendar years
Wheelchairs and Crutches			2 month waiting period For hire or purchase of wheelchairs or crutches used in prevention or support post injury
Non-Surgical Prostheses			12 month waiting period Benefit for each item is payable every 2 calendar years (does not apply to wigs)
Hearing Aids	Up to 80% of the cost per item	\$1,500 per person	12 month waiting period for items 2 month waiting period for repairs Includes hearing aid appliance, replacement and repairs. Benefit for each item is payable every 3 calendar years (does not apply to repairs)

Ambulance	What you'll get back	Yearly limit (January- December)	Waiting Period and Additional Information
Emergency Ambulance	100% of the cost	Unlimited	No waiting period Unlimited Emergency Ambulance transportation provided that the transport is coded and invoiced as emergency transport by a recognised State Ambulance authority. Benefits are not payable if ambulance service is already covered by a State-based scheme or your ambulance subscription.
Ambulance Attendance where you are not taken to hospital	100% of the cost	2 per person	Where an Extras cover is taken with Hospital cover, benefits are payable under the Hospital cover only, except where the Extras product offers additional benefits not included on Hospital.

## 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, Quit Smoking and Weight Loss**. To check your eligibility, which providers and programs you are able to use 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

### Out-of-pocket costs

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 a percentage of the cost, or set benefits back on included Extras every time you claim, until you reach your yearly limit, where applicable. 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 log in to Online Member Services for details of benefits before proceeding with your treatment.

### 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 at the date of birth

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 at the date of birth

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; and
- 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.

Benefits for the Clinical Category Pregnancy and Birth are only paid under selected Hospital covers. Please refer to your Hospital Fact Sheet or contact us for more information.



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)

### 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.

Please note: The services listed under the waiting periods in the Extras table 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.

### 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.

### Purchases for Devices, Aids, Orthotics and Garments

Benefits will only be paid for items designed to assist a medical condition and purchased within Australia.

For TENS Machines, Orthotics and Garments, a recommendation is required from an approved healthcare practitioner indicating the medical condition for which the item is required. This may be a letter (no more than 6 months old) or the referral must be detailed on the account.

### Consultations and Telehealth Appointments

References to 'consultations' in the tables 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, Psychology and Speech Therapy. Benefits are only payable for one consultation with a provider on the same day, for the same member.



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)