

# Working Visa Cover

## Health Insurance

Effective from 31 July 2020

Fact Sheet issued 31 July 2020

### Workers Cover Plus

#### Want great health insurance that meets the Australian Government's visa requirements?

With Workers Cover Plus you can be looked after in hospital for most major and minor operations, plus you will be covered if you need ambulance transport to hospital.

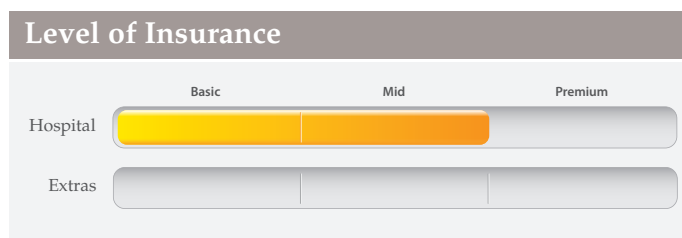
This insurance lets you select the doctor you want, receive significant amounts back for doctor and specialist consultations and even get money back for some medication from the chemist.

#### Excess options

You can choose Workers Cover Plus with or without an excess:

- Workers Cover Plus with no excess
- Workers Cover Plus with \$500 excess

If you choose an excess option, singles will only pay an excess for the first hospital admission each year. Couples or families will only pay an excess for the first two hospital admissions each year.

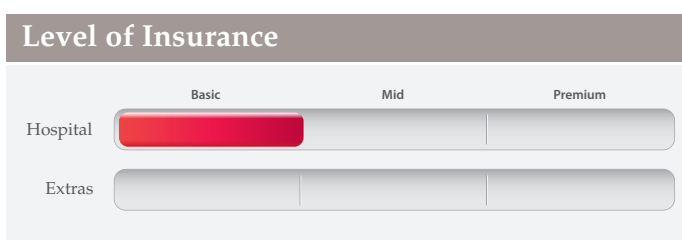


### Budget Workers Cover

#### Want a budget friendly health insurance that helps you get your Australian work visa?

With Budget Workers Cover you'll be covered for overnight accommodation, day surgery and theatre fees in all public hospitals.

This insurance lets you select your own choice of doctor, claim money back for in-hospital doctor and specialist consultations and looks after the costs of ambulance transport to hospital.



### At a glance

#### Hospital features

- ✓ Accommodation and theatre fees
- ✓ Medically necessary ambulance transportation
- ✓ Doctor and specialist fees
- ✓ Day surgery and procedures
- ✓ In-hospital pharmacy
- ✓ Surgical prosthesis

#### Out-of-hospital features with Workers Cover Plus

- ✓ Fees for doctor and specialist consultations
- ✓ Prescription medications from the chemist

#### Exclusions

- ✗ Podiatric surgery
- ✗ Fertility treatments
- ✗ Elective cosmetic surgery unless as a result of an accident or surgical scarring occurring in Australia after joining
- ✗ Bone marrow and organ transplants
- ✗ Hospital accident and emergency facility fees when not admitted into hospital or when admitted to a private hospital
- ✗ Services provided outside of Australia

#### Cover for a range of visas

Our range of Working Visa Cover meets Australian Government requirements for the following subclass visas:

- 457 – Temporary Work (Skilled) visa
- 401 – Temporary Work (Long Stay Activity) visa
- 402 – Training and Research visa
- 403 – Temporary Work (International Relations) visa
- 416 – Special Program visa for the Seasonal Worker Program
- 420 – Temporary Work (Entertainment) visa
- 485 – Graduate visa

As visa conditions change without notice, it is best that you check the most up to date information available at [border.gov.au](http://border.gov.au)

#### Extras Insurance

Australian Unity has a range of insurance that you can add on to your Working Visa Cover. You can get money back on popular services like dental treatments, optical, physiotherapy, acupuncture, chiropractic, psychology and much more. For more information visit [australianunity.com.au/ovc-extras](http://australianunity.com.au/ovc-extras)

## Hospital Cover

	Workers Cover Plus		Budget Workers Cover	
	Agreement private hospitals	Public hospital	Agreement private hospitals	Public hospital
<b>Accommodation</b>	✓ Covered	✓ Covered	✗ Not covered	✓ Covered
<b>Theatre fees</b> <i>Excludes some robotic surgery consumables.</i>	✓ Covered	✓ Covered	✗ Not covered	✓ Covered
<b>In-hospital doctor and specialist fees</b> <i>Some doctors charge above the Medicare Benefit Schedule (MBS) fee and some out-of-pocket costs may apply.</i>	✓ Covered	✓ Covered Up to 150% of the MBS fee	✗ Not covered	✓ Covered Up to 100% of the MBS fee
<b>In-hospital pharmacy</b> <i>For medications listed under the Pharmaceutical Benefits Scheme (PBS) for treatment of your specific condition. Excludes high cost, non-PBS listed or drugs that are not approved by the Therapeutic Goods Administration (TGA).</i>	✓ Covered	✓ Covered	✗ Not covered	✓ Covered
<b>Day surgery and procedures</b>	✓ Covered	✓ Covered	✗ Not covered	✓ Covered
<b>Pregnancy and related services</b>	⊖ Restricted	✓ Covered	✗ Not covered	✓ Covered
<b>Psychiatric, rehabilitation or palliative care</b>	⊖ Restricted	✓ Covered	✗ Not covered	✓ Covered
<b>Heart-related services</b>	✓ Covered	✓ Covered	✗ Not covered	✓ Covered
<b>Surgical prosthesis</b> <i>We will cover 100% of the minimum cost for government approved surgically implanted items. Non-admitted prosthesis requests are subject to prior application and approval.</i>	✓ Covered	✓ Covered	✗ Not covered	✓ Covered
<b>Hospital accident and emergency facility fee</b> <i>Only when preceding a public hospital admission.</i>	✗ Not covered	✓ Covered	✗ Not covered	✓ Covered
<b>Medically necessary ambulance</b> <i>For ambulance transportation to hospital</i>	✓ Covered	✓ Covered	✗ Not covered	✓ Covered
<b>On-the-spot ambulance treatment</b>	✓ Covered		✓ Covered	
<b>Out-of-hospital doctor and specialist fees</b> <i>Some doctors charge above the Medicare Benefit Schedule (MBS) fee and some out-of-pocket costs may apply.</i>	✓ Covered Up to 150% of the MBS fee		✗ Not covered	
<b>Out-of-hospital pharmacy</b> <i>Non-PBS prescriptions only.</i>	✓ \$500 per year Up to \$30 per script after an equivalent of the current PBS patient contribution is paid.		✗ Not covered	
<b>Preventative Health Benefits</b> <i>For doctor health checks, quit smoking, plus weight loss and fitness help. For detailed information on these services visit <a href="http://australianunity.com.au/wellnessbenefits">australianunity.com.au/wellnessbenefits</a></i>	✓ Covered		✗ Not covered	
<b>Overall yearly benefit limit</b>	✓ \$1 million dollars per person		✓ \$1 million dollars per person	
<b>Medical repatriation benefit</b> <i>Medical expenses for repatriation up to a maximum of \$20,000 per membership, included in the above yearly limit.</i>	✓ Covered		✓ Covered	
<b>Cosmetic procedures and podiatric surgery</b>	✗ Not covered		✗ Not covered	

HOSPITAL FEATURES

OTHER FEATURES

## Additional information

### **Waiting periods**

A waiting period is the amount of time you have to wait after joining, until you can make a claim for a service or treatment.

Working Visa Cover waiting periods are:

- 0 months – Ambulance
- 2 months – out-of-hospital pharmacy (Workers Cover Plus only)
- 2 months – psychiatric, rehabilitation and palliative care
- 12 months – pregnancy and related services
- 12 months – all pre-existing conditions except psychiatric, rehabilitation and palliative care.

Members transferring to Australian Unity from another Australian registered health fund on an equivalent Working Visa Cover will not have to re-serve these waiting periods. To check if a waiting period applies, please contact Australian Unity on 13 29 39.

### **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.

Contact us to discuss if the pre-existing condition waiting period applies to you prior to booking any hospital procedures or outpatient services. We need up to five working days to carry out the initial pre-existing condition assessment, after receiving information about any signs and symptoms related to your condition from your first consulting medical practitioner.

### **Restricted**

Where a benefit is identified as 'restricted' it means we only pay limited (reduced) hospital benefits for your hospital accommodation and theatre fees. Large out-of-pocket expenses may apply. Contact Australian Unity before undergoing any treatment.

### **Medical repatriation**

If you suffer an injury or illness that is critical enough and deemed medically necessary to repatriate you to your country of origin, Australian Unity may pay the medical expenses of the repatriation up to a maximum of \$20,000 per membership. This will be payable towards an economy airfare (where possible) and the charges of an accompanying medical escort (medical specialist or nurse) as certified by the treating practitioner.

The provision of this medical repatriation is at the discretion of Australian Unity and will be based on the advice of Australian Unity's appointed medical advisor. Additional conditions apply. For further information please contact Australian Unity on 13 29 39.

*For more information, please refer to your Member Guide particularly the Important Things to Know – Terms and Conditions.*

### **Hospital Care at Home & Rehabilitation at Home**

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.

### **Agreement private hospitals**

Agreement private hospital means a private hospital or day hospital facility that has a negotiated contract with Australian Unity to minimise your out-of-pocket costs when you are admitted to hospital. Refer to [australianunity.com.au/agreementhospitals](http://australianunity.com.au/agreementhospitals) for a list of our agreement private hospitals. Large out-of-pockets may apply at Non-Agreement private hospitals.

### **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 Australian Consumer Law.