

Bronze Extras

Extras Cover
Effective from 20 October 2017

**Level of cover with
Australian Unity**



BASIC

**Cover
availability**



SINGLE



COUPLE



FAMILY

Dental	What you'll get back	Yearly limit (January - December)	Waiting Period and Additional Information
Preventative Dental	60% of the cost per item	Combined maximum of \$600 per person	No waiting period Covers selected services such as scale and clean, fluoride treatment and mouthguards
General Dental	60% of the cost per item		2 month waiting period includes most fillings and simple tooth extractions 6 month waiting period includes gum disease, root canal, and surgical extraction of teeth
Crowns, Bridges & Dentures	60% of the cost per item	Crowns, bridges and dentures sub-limit is \$300 per person	12 month waiting period 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	\$200 per person	6 month waiting period For prescription glasses, contact lenses or repairs supplied by an optometrist in private practice. Excludes non-prescription sunglasses, contact lenses and optical consultations.

Physical Therapies & Other Services	What you'll get back	Yearly limit (January - December)	Waiting Period and Additional Information
Physiotherapy	60% of the consultation fee	Combined maximum of \$400 per person	2 month waiting period Includes sports physiotherapy and hydrotherapy
Chiropractic & Osteopathy	60% of the consultation fee		2 month waiting period
Remedial Massage	60% of the consultation fee	Remedial Massage, Myotherapy, Acupuncture and Shiatsu combined sub-limit is \$200 per person	2 month waiting period
Myotherapy	60% of the consultation fee		2 month waiting period
Acupuncture	60% of the consultation fee		2 month waiting period
Shiatsu	60% of the consultation fee		2 month waiting period

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 back 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.

If you'd like more information please refer to your Member Guide. 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.

Dental Service Limits

In setting out what services we pay we use Australian Dental Association (ADA) guidelines and Fund Rules to determine any restrictions or limitations on services. For example, ADA guidelines may indicate a certain dental item number can't be charged with another service during the same visit.



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

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.



Australian Unity is a signatory to the Private Health Insurance Code of Conduct. For details visit privatehealth.com.au/codeofconduct. This documentation should be read carefully and retained. To fully understand your cover, please refer to the Member Guide particularly the Important Things to Know - Terms and Conditions section and your product(s) Fact Sheet. Information is subject to change.

Australian Unity respects your wishes. If you received this by unsolicited direct mail from Australian Unity, and don't wish to receive similar product offerings in the future (including special offers and discounts), please let us know by calling 13 29 39. View our privacy policy at australianunity.com.au/health-insurance/privacy-policy Australian Unity Health Limited - ABN 13 078 722 568.

Any questions?



13 29 39



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