

Extras cover that feels like it's made just for you

Effective from 21 April 2016

At Australian Unity, we think the best health cover is one that perfectly suits you and your budget. Our Starter 60% has you covered for the basics of dental, optical and physio. And if you think you'll need more, simply add the extras covers that suit your needs.

If you can't decide which to pick, then choose Platinum 80%. This premium cover lets you claim more back and enjoy higher yearly limits.

Get 60% back



Starter 60%

Cover for all the basics including dental, optical and physio.

\$600

General and preventative dental

Covers examinations, most fillings, teeth whitening and simple extractions. Preventative dental includes scale and clean, fluoride treatments and mouth guards.

\$300

Physiotherapy

Includes sports physiotherapy and hydrotherapy.

\$150

Optical

For prescription glasses, contact lenses or repairs provided by a recognised optometrist in private practice.



Smile

Increase your general dental limit and get money back on a complete range of dental services, plus access to our No-Gap Dental Network.

General dental top up	+\$100 (<i>\$700 total</i>)
Root canal, gum disease treatments and surgical extractions	\$300
Crowns, bridges and dentures <i>A full dentures replacement is limited to once every three years.</i>	\$500
Orthodontics <i>A lifetime maximum of \$2,400 per person applies.</i>	\$500
Access to our No-Gap Dental Network <i>Get 100% back on selected preventative dental services.</i>	✓



Repair

Increase your limit on physio, plus add chiro, podiatry and orthotics, and general and natural therapies.

Physiotherapy top up	+\$100 (<i>\$400 total</i>)
Chiropractic and osteopathy	\$300
Podiatry and orthotics	\$300
General therapies <i>Speech, eye and occupational therapies.</i>	\$300
Natural therapies <i>Acupuncture, remedial massage, myotherapy and shiatsu.</i>	\$300
Health aids <i>Braces, splints, garments, wheelchairs, crutches and non-surgical prosthesis. Selected items are payable once every two years.</i>	\$300



Health Boost

Boost your well being with a wide range of services including a higher optical limit, psychology, travel vaccinations, pharmacy and naturopathy.

Optical top up	+\$100 (<i>\$250 total</i>)
Psychology	\$300
Dietetics	\$300
Pharmacy and travel vaccinations <i>Non-PBS prescriptions and travel vaccinations supplied in Australia. For pharmacy, we will pay after an equivalent of the current Pharmaceutical Benefits Scheme (PBS) contribution is paid. Vitamins, minerals or supplements are excluded.</i>	\$300
Naturopathy, Chinese medicine and Bowen therapy	\$300
Hearing aids and audiology <i>Hearing aids are payable once every three years.</i>	\$300
Health devices <i>Blood glucose monitors, blood pressure monitors, CPAP, asthma pumps, sleep apnoea and pain management devices (ie TENS). Selected items are payable once every two years.</i>	\$300

Get 80% back



Platinum 80%

This premium cover lets you claim more back and enjoy higher yearly limits.

Preventative and diagnostic dental <i>Includes examinations, scale and clean, teeth whitening, fluoride treatments and mouth guards.</i>	No Yearly Limit	Physiotherapy <i>Includes sports physiotherapy and hydrotherapy.</i>	\$600	Optical <i>For prescription glasses, contact lenses or repairs provided by a recognised optometrist in private practice.</i>	\$300
General dental <i>Covers most fillings and simple extractions.</i>	\$1000	Chiropractic and osteopathy	\$500	Psychology	\$600
Root canal, gum disease treatments and surgical extractions	\$500	Podiatry and orthotics	\$600	Dietetics	\$600
Crowns, bridges and dentures <i>A full dentures replacement is limited to once every three years.</i>	\$800	General therapies <i>Audiology, speech, eye and occupational therapies.</i>	\$600	Pharmacy and travel vaccinations <i>Non-PBS prescriptions and travel vaccinations supplied in Australia. For pharmacy, we will pay after an equivalent of the current Pharmaceutical Benefits Scheme (PBS) contribution is paid. Vitamins, minerals or supplements are excluded.</i>	\$600
Orthodontics <i>A lifetime maximum of \$2,400 per person applies.</i>	\$800	Natural therapies <i>Acupuncture, myotherapy shiatsu, naturopathy, Chinese medicine and Bowen therapies. \$200 sub-limit on remedial massage.</i>	\$400	Health devices <i>Blood glucose monitors, blood pressure monitors, CPAP, asthma pumps, sleep apnoea and pain management devices (ie TENS). Selected items are payable once every two years.</i>	\$600 <i>Combined limit with health and hearing aids.</i>
Access to our No-Gap Dental Network <i>Get 100% back on selected preventative dental services.</i>	✓	Health and hearing aids <i>Braces, splints, garments, wheelchairs, crutches and non-surgical prosthesis. Selected items are payable once every two years. Hearing aids are payable once every three years.</i>	\$600 <i>Combined limit with health devices.</i>		

Additional information



Waiting Periods

A waiting period is the amount of time you have to wait after joining or upgrading, until you can make a claim for a service or treatment. Remember, if you transfer to Australian Unity from another health fund and your previous cover was of a similar or higher level of extras cover, you won't re-serve any waiting periods. Waiting periods for our extras covers are:

General dental	2 months
Preventative dental	None
Root canal, gum disease treatments and surgical extractions	6 months
Crowns, bridges and dentures	12 months
Orthodontics	12 months
Access to our No-Gap Dental Network	None

Physiotherapy	2 months
Chiropractic and osteopathy	2 months
Podiatry	2 months
Orthotics	12 months
General therapies	2 months
Natural therapies	2 months
Health aids	12 months
Wheelchairs and crutches	2 months

Optical	6 months
Psychology	2 months
Dietetics	2 months
Pharmacy	2 months
Travel vaccinations	None
Naturopathy, Chinese medicine and Bowen therapy	2 months
Hearing aids	12 months
Audiology	2 months
Health devices	12 months



Australian Unity is a signatory to the Private Health Insurance Code of Conduct. For details visit privatehealthcareaustralia.org.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/privacy

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Any Questions? Talk to us on 13 29 39

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