

**Australian Unity Health Limited**  
**Active Extras (ACE)****\$89.50 / month**  
(Before Rebate, Discount & Loading)  
Available in NSW & ACT

You may be entitled to an Australian Government Rebate on the above premium. Your premium may also include an insurer discount. Check with your insurer for details.

**This policy covers:** Only one person.

Using a preferred provider means you may have lower out of pocket costs and can access more No Gap treatments on dental, plus discounts on some optical purchases. A preferred providers list is available from Australian Unity.

**Policy ID:** AUF/I37/NEXH10

**Source:** Private Health Information Statement (PHIS)

## Extras Cover

**This policy includes General treatment (Extras) cover for**

Note, for treatments marked with \* : 1)No waiting period for preventative dental and selected diagnostic services. Treatments claimed as No Gap Dental benefits (where available) do not count to the yearly limit. 2)Full denture replacement limited to once every three years. 3)Gum disease treatment included under Endodontics (12 month waiting period). 4)\$40 for chiropractic x-ray, limit one per person per calendar year. 5) Benefit for each Hearing-Aid is payable every 3-calendar years (does not apply to repairs) 2-month waiting period for repairs 6)Benefits for Blood Glucose Monitors payable once every 2 calendar years. 7) Orthotic benefits are for supply only. 8)Travel vaccinations only.

| Treatment & waiting period (months) |    | Benefit limits per 12 months unless otherwise stated                                                                     | Examples of maximum benefits                                                                       |
|-------------------------------------|----|--------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------|
| ✓ Acupuncture                       | 2  | <b>\$250 per policy</b><br>combined limit for acupuncture, remedial massage & other services                             | <ul style="list-style-type: none"><li>Initial visit: \$40</li><li>Subsequent visit: \$40</li></ul> |
| ✓ Audiology                         | 2  | <b>\$300 per policy</b><br>combined limit for audiology, eye therapy (orthoptics), occupational therapy & speech therapy | <ul style="list-style-type: none"><li>Initial visit: \$70</li><li>Subsequent visit: \$70</li></ul> |
| ✓ Blood glucose monitors*           | 12 | <b>\$400 per policy</b>                                                                                                  | <ul style="list-style-type: none"><li>Per monitor: 70% of charge</li></ul>                         |
| ✓ Chiropractic*                     | 2  | <b>\$250 per policy</b><br>combined limit for chiropractic & osteopathy                                                  | <ul style="list-style-type: none"><li>Initial visit: \$40</li><li>Subsequent visit: \$40</li></ul> |
| ✓ Dietetics/dietary advice          | 2  | <b>\$400 per policy</b>                                                                                                  | <ul style="list-style-type: none"><li>Initial visit: \$40</li><li>Subsequent visit: \$40</li></ul> |
| ✓ Endodontic*                       | 12 | <b>\$700 per policy</b><br>combined limit for endodontic, major dental & other services                                  | <ul style="list-style-type: none"><li>Filling of one root canal: \$199</li></ul>                   |
| ✓ Exercise physiology               | 2  | <b>\$400 per policy</b><br>combined limit for exercise physiology & physiotherapy                                        | <ul style="list-style-type: none"><li>Initial visit: \$60</li><li>Subsequent visit: \$60</li></ul> |

|                                          |    |                                                                                                                                                    |                                                                                                                                                              |
|------------------------------------------|----|----------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------|
| ✓ <b>Eye therapy (orthoptics)</b>        | 2  | <b>\$300 per policy</b><br>combined limit for audiology, eye therapy (orthoptics), occupational therapy & speech therapy                           | <ul style="list-style-type: none"> <li>Initial visit: \$70</li> <li>Subsequent visit: \$70</li> </ul>                                                        |
| ✓ <b>General dental*</b>                 | 2  | <b>\$700 per policy</b>                                                                                                                            | <ul style="list-style-type: none"> <li>Fluoride treatment: \$25</li> <li>Scale &amp; clean: \$83</li> <li>Periodic oral examination: \$41</li> </ul>         |
| ✓ <b>Hearing aids*</b>                   | 12 | <b>\$1,200 per policy</b>                                                                                                                          | <ul style="list-style-type: none"> <li>Hearing aid: 70% of charge</li> </ul>                                                                                 |
| ✓ <b>Major dental*</b>                   | 12 | <b>\$700 per policy</b><br>combined limit for endodontic, major dental & other services                                                            | <ul style="list-style-type: none"> <li>Surgical tooth extraction: \$213</li> <li>Full crown veneered: \$643</li> </ul>                                       |
| ✓ <b>Non PBS pharmaceuticals</b>         | 2  | <b>\$400 per policy</b>                                                                                                                            | <ul style="list-style-type: none"> <li>Per eligible prescription: \$50</li> </ul>                                                                            |
| ✓ <b>Occupational therapy</b>            | 2  | <b>\$300 per policy</b><br>combined limit for audiology, eye therapy (orthoptics), occupational therapy & speech therapy                           | <ul style="list-style-type: none"> <li>Initial visit: \$70</li> <li>Subsequent visit: \$70</li> </ul>                                                        |
| ✓ <b>Optical</b>                         | 6  | <b>\$250 per policy</b>                                                                                                                            | <ul style="list-style-type: none"> <li>Multi-focal lenses &amp; frames: 100% of charge</li> <li>Single vision lenses &amp; frames: 100% of charge</li> </ul> |
| ✓ <b>Orthodontic</b>                     | 12 | <b>Per person limits increase with continuous time of person on the product, Year 1-3:\$400, 4:\$500, 5:\$600, 6:\$700; Lifetime Limit:\$2,400</b> | <ul style="list-style-type: none"> <li>Braces for upper &amp; lower teeth, including removal plus fitting of retainer: 100% of charge</li> </ul>             |
| ✓ <b>Orthotics (podiatric orthoses)*</b> | 12 | <b>\$300 per policy</b><br>combined limit for orthotics (podiatric orthoses), podiatry & other services                                            | <ul style="list-style-type: none"> <li>Orthotics supply &amp; fit: 70% of charge</li> </ul>                                                                  |
| ✓ <b>Osteopathy</b>                      | 2  | <b>\$250 per policy</b><br>combined limit for chiropractic & osteopathy                                                                            | <ul style="list-style-type: none"> <li>Initial visit: \$40</li> <li>Subsequent visit: \$40</li> </ul>                                                        |
| ✓ <b>Physiotherapy</b>                   | 2  | <b>\$400 per policy</b><br>combined limit for exercise physiology & physiotherapy                                                                  | <ul style="list-style-type: none"> <li>Initial visit: \$60</li> <li>Subsequent visit: \$60</li> </ul>                                                        |
| ✓ <b>Podiatry</b>                        | 2  | <b>\$300 per policy</b><br>combined limit for orthotics (podiatric orthoses), podiatry & other services                                            | <ul style="list-style-type: none"> <li>Initial visit: \$40</li> <li>Subsequent visit: \$40</li> </ul>                                                        |
| ✓ <b>Psychology</b>                      | 2  | <b>\$300 per policy</b>                                                                                                                            | <ul style="list-style-type: none"> <li>Initial visit: \$80</li> <li>Subsequent visit: \$80</li> </ul>                                                        |
| ✓ <b>Remedial massage</b>                | 2  | <b>\$250 per policy</b><br>combined limit for acupuncture, remedial massage & other services                                                       | <ul style="list-style-type: none"> <li>Initial visit: \$40</li> <li>Subsequent visit: \$40</li> </ul>                                                        |
| ✓ <b>Speech therapy</b>                  | 2  | <b>\$300 per policy</b><br>combined limit for audiology, eye therapy (orthoptics), occupational therapy & speech therapy                           | <ul style="list-style-type: none"> <li>Initial visit: \$70</li> <li>Subsequent visit: \$70</li> </ul>                                                        |
| ✓ <b>Vaccinations*</b>                   | 0  | <b>\$200 per policy</b>                                                                                                                            | <ul style="list-style-type: none"> <li>Per service: \$50</li> </ul>                                                                                          |

Annual benefit limits apply per calendar year. Myotherapy - \$40 per consultation, maximum \$250 per person (combined limit - see Acupuncture), 2 month waiting period. Braces, Splints and Garments - up to 70% of the cost, maximum \$300 per person (combined limit - see Podiatry), 12 month waiting period. Devices and Aids: Asthma Pumps, Peak Flow Meters, Blood Pressure Monitors, TENS machines, CPAP/BPAP devices, Non-Surgical Prosthesis - up to 70% of cost, maximum \$400 per person (combined limit - see Blood Glucose Monitors), 12 month waiting period. Benefit for each item is payable every 2 calendar years (does not apply to Wigs). Wheelchairs and Crutches - up to 70% of cost, maximum \$400 per person (combined limit - see Blood Glucose Monitors), 2 months waiting period. There are Preventative Health Services available on this cover, waiting periods may apply. Please refer to the product Fact Sheet or contact Australian Unity for further details.

**This policy does not include General treatment (Extras) cover for**

- |                                 |                                         |                |
|---------------------------------|-----------------------------------------|----------------|
| ✗ Ante-natal/Post-natal classes | ✗ Health management / Healthy lifestyle | ✗ Home nursing |
| ✗ Chinese medicine              |                                         |                |

## Ambulance cover

In NSW & ACT this policy provides:

Emergency: Unlimited with no waiting period.

Call-out fees: Will be paid for each attendance, including emergency treatment without transport to hospital.

**Other features of this ambulance cover:** Despite the above, call-out fees where you're not taken to hospital are limited to 2 ambulance attendances per-person per-calendar year. Please note: This cover doesn't include non-emergency ambulance transportation. Emergency ambulance transportation to hospital is only covered if transport is coded and invoiced as emergency transport by a state/territory ambulance service/authority. Some authorities provide certain ambulance services at no cost to eligible residents. Refer to your local ambulance provider for more information. Australian Unity won't pay a Benefit if you're eligible to claim from, or are covered by, another source. Australian Unity doesn't pay a benefit towards ambulance subscription services.

## Insurer Details

**Australian Unity Health Limited**  
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Available in NSW & ACTCall now  **13 29 39**  
Sponsor link**Australian Unity Health Limited** <http://www.australianunity.com.au> [healthcover@australianunity.com.au](mailto:healthcover@australianunity.com.au) **13 29 39**

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Private Health Information Statement is available from the Private Health Insurance Ombudsman website at <https://privatehealth.gov.au/dynamic/Premium/PHIS/AUF/I37/NEXH10>