



**Australian Unity Health Limited**  
**Starter Classic Combination (Bronze Plus)**

**\$570.90 / month**  
(Before Rebate, Discount & Loading)  
Available in VIC

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

**This policy covers:** Two adults & dependants, including non-student dependants (3 or more people, only 2 of whom are adults).

Children (0 - 17), non-classified\* dependant (18 - 22), students (23 - 30) and non-students (23 to 30), as well as persons with a disability who qualify as a child, non-classified\* dependant, student and non-student in these age ranges.

\*Non-classified dependant: A period during which we cover single dependants regardless of student status.

- This policy exempts you from the Medicare Levy Surcharge.
- This policy provides accident cover - check with insurer for details.
- This policy does not provide benefits for travel or accommodation outside of hospital.

**Policy ID:** AUF/J16/VFRC2Y

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

## Hospital Cover

✓ Covered

R Restricted Cover

✗ Not Covered

**This policy includes cover for**

- |                                                           |                                 |                                                            |
|-----------------------------------------------------------|---------------------------------|------------------------------------------------------------|
| ✓ Blood                                                   | ✓ Ear, nose and throat          | ✓ Male reproductive system                                 |
| ✓ Bone, joint and muscle                                  | ✓ Eye (not cataracts)           | ✓ Miscarriage and termination of pregnancy                 |
| ✓ Brain and nervous system                                | ✓ Gastrointestinal endoscopy    | ✓ Pain management                                          |
| ✓ Breast surgery (medically necessary)                    | ✓ Gynaecology                   | R Palliative care                                          |
| ✓ Chemotherapy, radiotherapy and immunotherapy for cancer | ✓ Hernia and appendix           | ✓ Plastic and reconstructive surgery (medically necessary) |
| ✓ Dental surgery                                          | R Hospital psychiatric services | R Rehabilitation                                           |
| ✓ Diabetes management (excluding insulin pumps)           | ✓ Joint reconstructions         | ✓ Skin                                                     |
| ✓ Digestive system                                        | ✓ Kidney and bladder            | ✓ Tonsils, adenoids and grommets                           |
|                                                           | ✓ Lung and chest                |                                                            |

**This policy does not include cover for**

- |                                       |                                   |                                                                  |
|---------------------------------------|-----------------------------------|------------------------------------------------------------------|
| ✗ Assisted reproductive services      | ✗ Implantation of hearing devices | ✗ Podiatric surgery (provided by a registered podiatric surgeon) |
| ✗ Back, neck and spine                | ✗ Insulin pumps                   | ✗ Pregnancy and birth                                            |
| ✗ Cataracts                           | ✗ Joint replacements              | ✗ Sleep studies                                                  |
| ✗ Dialysis for chronic kidney failure | ✗ Pain management with device     | ✗ Weight loss surgery                                            |
| ✗ Heart and vascular system           |                                   |                                                                  |

The benefits paid for hospital treatment will depend on the type of cover you purchase and whether your fund has an agreement in place with the hospital in which you are treated. See 'Agreement Hospitals' on [privatehealth.gov.au](https://privatehealth.gov.au) for which hospitals have arrangements with your insurer – <https://privatehealth.gov.au/dynamic/agreementhospitals>.

Under this policy, you may have to pay out-of-pocket costs above what you get from Medicare or your private health insurer. Before you go to hospital, you should ask your doctors, hospital and health insurer about any out-of-pocket costs that may apply to you.

#### The following payments may also apply for hospital admissions

**Excess:** You will have to pay an excess on admission. This is limited to a maximum of \$750 per person and \$1500 per policy per year.

Excess payments do not apply to hospital admissions for accidents and dependants.

**Co-payments:** No co-payments

#### The following waiting periods for hospital admissions apply to new or upgrading members

##### Waiting periods:

- 2 months for palliative care, rehabilitation and hospital psychiatric treatments, even if pre-existing
- 12 months for other pre-existing conditions
- 2 months for all other treatments

##### Gap Cover

This provider offers 'known gap' or 'no gap' cover for medical bills for this product. The Medical Costs Finder (<https://www.health.gov.au/resources/apps-and-tools/medical-costs-finder>) lets you find out more about the cost of specialist medical services.

##### Other features of this hospital cover

Excess applies per adult admitted to hospital per calendar year. Additional Benefits of the cover include: Hospital Substitution Programs, Preventative Health Services and Health Support Programs. Waiting periods may apply. Please refer to the product Fact Sheet or contact Australian Unity for further details.

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/J16/VFRC2Y 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. No amounts deducted from yearly limit for selected preventative dental and diagnostic services claimed at the No-Gap dental network (where available). 2) A full denture replacement is limited to once every three years. 3) Surgical tooth extractions and treatment of gum disease have a 12-month waiting period. 4) \$35 for a chiropractic x-ray. Limit of one x-ray per person per calendar year. 5) Travel vaccinations only.

| Treatment & waiting period (months) |   | Benefit limits per 12 months unless otherwise stated                                                                                     | Examples of maximum benefits                                                                           |
|-------------------------------------|---|------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------|
| ✓ Acupuncture                       | 2 | <b>\$200 per person</b><br>combined limit for acupuncture, chinese medicine, chiropractic, osteopathy, remedial massage & other services | <ul style="list-style-type: none"><li>• Initial visit: \$35</li><li>• Subsequent visit: \$35</li></ul> |

|                       |    |                                                                                                                                          |                                                                                                                                                              |
|-----------------------|----|------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------|
| ✓ Chinese medicine    | 2  | <b>\$200 per person</b><br>combined limit for acupuncture, chinese medicine, chiropractic, osteopathy, remedial massage & other services | <ul style="list-style-type: none"> <li>Initial visit: \$35</li> <li>Subsequent visit: \$35</li> </ul>                                                        |
| ✓ Chiropractic*       | 2  | <b>\$200 per person</b><br>combined limit for acupuncture, chinese medicine, chiropractic, osteopathy, remedial massage & other services | <ul style="list-style-type: none"> <li>Initial visit: \$35</li> <li>Subsequent visit: \$35</li> </ul>                                                        |
| ✓ Endodontic*         | 12 | <b>\$650 per person</b><br>combined limit for endodontic, general dental, major dental & other services                                  | <ul style="list-style-type: none"> <li>Filling of one root canal: \$130</li> </ul>                                                                           |
| ✓ Exercise physiology | 2  | <b>\$350 per person</b><br>combined limit for exercise physiology & physiotherapy                                                        | <ul style="list-style-type: none"> <li>Initial visit: \$50</li> <li>Subsequent visit: \$50</li> </ul>                                                        |
| ✓ General dental*     | 2  | <b>\$650 per person</b><br>combined limit for endodontic, general dental, major dental & other services                                  | <ul style="list-style-type: none"> <li>Fluoride treatment: \$18</li> <li>Scale &amp; clean: \$58</li> <li>Periodic oral examination: \$29</li> </ul>         |
| ✓ Major dental*       | 12 | <b>\$650 per person</b><br>combined limit for endodontic, general dental, major dental & other services                                  | <ul style="list-style-type: none"> <li>Surgical tooth extraction: \$152</li> <li>Full crown veneered: \$637</li> </ul>                                       |
| ✓ Optical             | 6  | <b>\$200 per person</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> |
| ✓ Osteopathy          | 2  | <b>\$200 per person</b><br>combined limit for acupuncture, chinese medicine, chiropractic, osteopathy, remedial massage & other services | <ul style="list-style-type: none"> <li>Initial visit: \$35</li> </ul>                                                                                        |
| ✓ Physiotherapy       | 2  | <b>\$350 per person</b><br>combined limit for exercise physiology & physiotherapy                                                        | <ul style="list-style-type: none"> <li>Initial visit: \$50</li> <li>Subsequent visit: \$50</li> </ul>                                                        |
| ✓ Remedial massage    | 2  | <b>\$200 per person</b><br>combined limit for acupuncture, chinese medicine, chiropractic, osteopathy, remedial massage & other services | <ul style="list-style-type: none"> <li>Initial visit: \$35</li> <li>Subsequent visit: \$35</li> </ul>                                                        |
| ✓ Vaccinations*       | 0  | <b>\$100 per person</b>                                                                                                                  | <ul style="list-style-type: none"> <li>Per service: 100% of charge</li> </ul>                                                                                |

Annual benefit limits apply per calendar year. Myotherapy - \$35 per treatment, combined maximum of \$200 per person (combined limit - see Chiropractic) 2 month waiting period; 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 | ✗ Orthodontic                    |
| ✗ Audiology                     | ✗ Hearing aids                          | ✗ Orthotics (podiatric orthoses) |
| ✗ Blood glucose monitors        | ✗ Home nursing                          | ✗ Podiatry                       |
| ✗ Dietetics/dietary advice      | ✗ Non PBS pharmaceuticals               | ✗ Psychology                     |
| ✗ Eye therapy (orthoptics)      | ✗ Occupational therapy                  | ✗ Speech therapy                 |

## Ambulance cover

In VIC 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



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Call 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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