



**Australian Unity Health Limited**  
Budget Hospital (Basic Plus)

**\$281.20 / 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 a Lifetime Health Cover Loading or an insurer discount. Check with your insurer for details.

**This policy covers:** One adult & dependants, including non-student dependants (2 or more people, only one of whom is an adult).

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/J32/NFJW1Y**

**Source:** [Private Health Information Statement \(PHIS\)](#)

## Hospital Cover

✓ Covered

✗ Restricted Cover

✗ Not Covered

### This policy includes cover for

✗ Back, neck and spine	✗ Eye (not cataracts)	✗ Miscarriage and termination of pregnancy
✗ Blood	✗ Gastrointestinal endoscopy	✗ Pain management
✗ Bone, joint and muscle	✗ Gynaecology	✗ Pain management with device
✗ Brain and nervous system	✗ Heart and vascular system	✗ Palliative care
✗ Breast surgery (medically necessary)	✗ Hernia and appendix	✗ Plastic and reconstructive surgery (medically necessary)
✗ Chemotherapy, radiotherapy and immunotherapy for cancer	✗ Hospital psychiatric services	✗ Podiatric surgery (provided by a registered podiatric surgeon)
✗ Dental surgery	✗ Implantation of hearing devices	✗ Rehabilitation
✗ Diabetes management (excluding insulin pumps)	✗ Insulin pumps	✗ Skin
✗ Digestive system	✗ Joint reconstructions	✗ Sleep studies
✗ Ear, nose and throat	✗ Kidney and bladder	✗ Tonsils, adenoids and grommets
	✗ Lung and chest	
	✗ Male reproductive system	

### This policy does not include cover for

✗ Assisted reproductive services	✗ Dialysis for chronic kidney failure	✗ Pregnancy and birth
✗ Cataracts	✗ Joint replacements	✗ Weight loss surgery

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 of \$500 per admission. This is limited to a maximum of \$500 per person and \$1000 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

#### **Other features of this hospital cover**

You'll get private hospital benefits for admissions to hospital as a result of an Accident that occurs after joining this cover. No excess applies for Accidents. For all other included treatments you're covered as a private patient in a shared room of a public hospital. Excess applies. Additional Benefits of this cover include: Hospital Substitution Programs, Health Support Programs and Preventative Health Services. Waiting periods may apply. Please refer to the product Fact Sheet or contact Australian Unity for further details.

## **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**



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Call now **13 29 39**  
Sponsor link

**Australian Unity Health Limited**

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✉ [healthcover@australianunity.com.au](mailto:healthcover@australianunity.com.au)  
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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/J32/NFJW1Y>