

**Australian Unity Health Limited**
Simple Saver (Basic Plus)**\$148.65 / 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: Only one person.

- 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/J42/VCKI10**Source:** [Private Health Information Statement \(PHIS\)](#)

Hospital Cover

Covered

Restricted Cover

Not Covered

This policy includes cover for

✓ Dental surgery	✓ Joint reconstructions	✓ Tonsils, adenoids and grommets
✓ Hernia and appendix	✗ Palliative care	
✗ Hospital psychiatric services	✗ Rehabilitation	

This policy does not include cover for

✗ Assisted reproductive services	✗ Digestive system	✗ Male reproductive system
✗ Back, neck and spine	✗ Ear, nose and throat	✗ Miscarriage and termination of pregnancy
✗ Blood	✗ Eye (not cataracts)	✗ Pain management
✗ Bone, joint and muscle	✗ Gastrointestinal endoscopy	✗ Pain management with device
✗ Brain and nervous system	✗ Gynaecology	✗ Plastic and reconstructive surgery (medically necessary)
✗ Breast surgery (medically necessary)	✗ Heart and vascular system	✗ Podiatric surgery (provided by a registered podiatric surgeon)
✗ Cataracts	✗ Implantation of hearing devices	✗ Pregnancy and birth
✗ Chemotherapy, radiotherapy and immunotherapy for cancer	✗ Insulin pumps	✗ Skin
✗ Diabetes management (excluding insulin pumps)	✗ Joint replacements	✗ Sleep studies
✗ Dialysis for chronic kidney failure	✗ Kidney and bladder	✗ Weight loss surgery
	✗ Lung and chest	

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 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 \$750 per policy per year.

Excess payments do not apply to hospital admissions for accidents.

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

Simple Saver (Basic Plus) only provides private hospital cover for treatments resulting from an Accident that occurs after joining this cover, and the following clinical categories: Joint Reconstructions, Tonsils, Adenoids and Grommets, Dental Surgery, Hernia and Appendix. Additional Benefits of the 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.

Our network optical providers offer discounts on some optical purchases. Contact Australian Unity for more details.

Policy ID: AUF/J42/VCK110 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. 2) A 12-month waiting period applies for surgical tooth extractions and treatments of gum disease. 3) A \$300 combined sub-limit applies Preventative, Endodontic and General Dental. 4) A \$300 sub-limit applies to Physiotherapy. 5) A \$300 combined sub-limit applies to Chiropractic & Osteopathy. 6) A \$250 sub-limit applies to Podiatry. 7) A \$300 combined sub-limit applies to Acupuncture, Remedial Massage and Myotherapy. 8) A \$250 sub-limit applies to Dietetics.

Treatment & waiting period (months)	Benefit limits per 12 months unless otherwise stated	Examples of maximum benefits
✓ Acupuncture*	2 \$1,100 per policy combined limit for acupuncture, chiropractic, dietetics/dietary advice, endodontic, general dental, osteopathy, physiotherapy, podiatry, remedial massage & other services sub-limits apply	<ul style="list-style-type: none">• Initial visit: 60% of charge• Subsequent visit: 60% of charge
✓ Chiropractic*	2 \$1,100 per policy combined limit for acupuncture, chiropractic, dietetics/dietary advice, endodontic, general dental, osteopathy, physiotherapy, podiatry, remedial massage & other services sub-limits apply	<ul style="list-style-type: none">• Initial visit: 60% of charge• Subsequent visit: 60% of charge

✓ Dietetics/dietary advice*	2	\$1,100 per policy combined limit for acupuncture, chiropractic, dietetics/dietary advice, endodontic, general dental, osteopathy, physiotherapy, podiatry, remedial massage & other services sub-limits apply	<ul style="list-style-type: none"> Initial visit: 60% of charge Subsequent visit: 60% of charge
✓ Endodontic*	12	\$1,100 per policy combined limit for acupuncture, chiropractic, dietetics/dietary advice, endodontic, general dental, osteopathy, physiotherapy, podiatry, remedial massage & other services sub-limits apply	<ul style="list-style-type: none"> Filling of one root canal: 60% of charge
✓ General dental*	2	\$1,100 per policy combined limit for acupuncture, chiropractic, dietetics/dietary advice, endodontic, general dental, osteopathy, physiotherapy, podiatry, remedial massage & other services sub-limits apply	<ul style="list-style-type: none"> Fluoride treatment: 60% of charge Scale & clean: 60% of charge Surgical tooth extraction: 60% of charge Periodic oral examination: 60% of charge
✓ Osteopathy*	2	\$1,100 per policy combined limit for acupuncture, chiropractic, dietetics/dietary advice, endodontic, general dental, osteopathy, physiotherapy, podiatry, remedial massage & other services sub-limits apply	<ul style="list-style-type: none"> Initial visit: 60% of charge Subsequent visit: 60% of charge
✓ Physiotherapy*	2	\$1,100 per policy combined limit for acupuncture, chiropractic, dietetics/dietary advice, endodontic, general dental, osteopathy, physiotherapy, podiatry, remedial massage & other services sub-limits apply	<ul style="list-style-type: none"> Initial visit: 60% of charge Subsequent visit: 60% of charge
✓ Podiatry*	2	\$1,100 per policy combined limit for acupuncture, chiropractic, dietetics/dietary advice, endodontic, general dental, osteopathy, physiotherapy, podiatry, remedial massage & other services sub-limits apply	<ul style="list-style-type: none"> Initial visit: 60% of charge Subsequent visit: 60% of charge
✓ Remedial massage*	2	\$1,100 per policy combined limit for acupuncture, chiropractic, dietetics/dietary advice, endodontic, general dental, osteopathy, physiotherapy, podiatry, remedial massage & other services sub-limits apply	<ul style="list-style-type: none"> Initial visit: 60% of charge Subsequent visit: 60% of charge

Annual benefit limits apply per calendar year. Myotherapy - 60% per treatment, maximum of \$300 per person, (Combined limit- see Acupuncture and Remedial Massage limit) 2 month waiting period.

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

✗ Ante-natal/Post-natal classes	✗ Health management / Healthy lifestyle	✗ Optical
✗ Audiology	✗ Hearing aids	✗ Orthodontic
✗ Blood glucose monitors	✗ Home nursing	✗ Orthotics (podiatric orthoses)
✗ Chinese medicine	✗ Major dental	✗ Psychology
✗ Exercise physiology	✗ Non PBS pharmaceuticals	✗ Speech therapy
✗ Eye therapy (orthoptics)	✗ Occupational therapy	✗ Vaccinations

Other features of this general treatment cover: Please refer to the product Fact Sheet or contact Australian Unity for more information.

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

**Australian Unity Health Limited**

Simple Saver (Basic Plus)

\$148.65 / month

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Call now  13 29 39 Sponsor link**Australian Unity Health Limited**

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