



Australian Unity Health Limited Corporate Basic Plus

Corporate Policy

\$246.50 / 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 a Lifetime Health Cover Loading or an insurer discount. Check with your insurer for details.

This policy covers: Two adults (and no-one else).

Corporate policy: -

- This policy exempts you from the Medicare Levy Surcharge.
- This policy provides accident cover - check with insurer for details.
- This policy provides benefits for travel or accommodation outside of hospital - check with insurer for details.

Policy ID: AUF/K1/NJDL20

Source: Private Health Information Statement (PHIS)

Hospital Cover

✓ Covered

R Restricted Cover

✗ Not Covered

This policy **includes** cover for

- | | | |
|---------------------------------|--|----------------------------------|
| ✓ Dental surgery | ✓ Joint reconstructions | R Palliative care |
| ✓ Hernia and appendix | ✓ Miscarriage and termination of pregnancy | R Rehabilitation |
| R Hospital psychiatric services | | ✓ Tonsils, adenoids and grommets |

This policy **does not include** cover for

- | | | |
|---|-----------------------------------|--|
| ✗ Assisted reproductive services | ✗ Digestive system | ✗ Male reproductive system |
| ✗ Back, neck and spine | ✗ Ear, nose and throat | ✗ Pain management |
| ✗ Blood | ✗ Eye (not cataracts) | ✗ Pain management with device |
| ✗ Bone, joint and muscle | ✗ Gastrointestinal endoscopy | ✗ Plastic and reconstructive surgery (medically necessary) |
| ✗ Brain and nervous system | ✗ Gynaecology | ✗ Podiatric surgery (provided by a registered podiatric surgeon) |
| ✗ Breast surgery (medically necessary) | ✗ Heart and vascular system | ✗ Pregnancy and birth |
| ✗ Cataracts | ✗ Implantation of hearing devices | ✗ Skin |
| ✗ Chemotherapy, radiotherapy and immunotherapy for cancer | ✗ Insulin pumps | ✗ Sleep studies |
| ✗ Diabetes management (excluding insulin pumps) | ✗ Joint replacements | ✗ Weight loss surgery |
| ✗ Dialysis for chronic kidney failure | ✗ Kidney and bladder | |
| | ✗ 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 \$1500 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

Corporate 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, Miscarriage and Termination of Pregnancy. Additional Benefits of the Cover include: Hospital Substitution Programs, Health Support Programs and Travel and Accommodation. 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.

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**
Corporate Basic Plus

Corporate Policy

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(Before Rebate, Discount & Loading)

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Call now  **13 29 39**
Sponsor link**Australian Unity Health Limited** <http://www.australianunity.com.au> healthcover@australianunity.com.au **13 29 39**

Disclaimer: This document is not a Private Health Information Statement (PHIS), and it is not intended to replace that document. The details contained in the **healthslips.com.au Policy Information** was provided by the insurer to the Australian Government. It is intended as general information. It may not take into account your circumstances. For further information contact the insurer. Information used is Licensed from the Commonwealth of Australia under a Creative Commons 3.0 licence.

Private Health Information Statement is available from the Private Health Insurance Ombudsman website at <https://privatehealth.gov.au/dynamic/Premium/PHIS/AUF/K1/NJDL20>