



Australian Unity Health Limited
Corporate Vital Extras

Corporate Policy

\$272.65 / 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: Two adults & dependants (3 or more people, only 2 of whom are adults).

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

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

Corporate policy: -

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/K98/NJPH2D

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) 70% for chiropractic x-ray, limit one per person per calendar year. 5) Orthotic benefits are for supply only. 6) Travel vaccinations only.

Treatment & waiting period (months)		Benefit limits per 12 months unless otherwise stated	Examples of maximum benefits
✓ Acupuncture	2	\$250 per person combined limit for acupuncture, orthotics (podiatric orthoses), podiatry & remedial massage	- Initial visit: 70% of charge - Subsequent visit: 70% of charge
✓ Audiology	2	\$500 per person combined limit for audiology, dietetics/dietary advice, eye therapy (orthoptics), non pbs pharmaceuticals, occupational therapy, psychology, speech therapy & vaccinations	- Initial visit: 70% of charge - Subsequent visit: 70% of charge
✓ Chiropractic*	2	\$600 per person combined limit for chiropractic, exercise physiology, osteopathy & physiotherapy	- Initial visit: 70% of charge - Subsequent visit: 70% of charge
✓ Dietetics/dietary advice	2	\$500 per person combined limit for audiology, dietetics/dietary advice, eye therapy (orthoptics), non pbs pharmaceuticals, occupational therapy, psychology, speech therapy & vaccinations	- Initial visit: 70% of charge - Subsequent visit: 70% of charge

✓ Endodontic*	12	\$700 per person combined limit for endodontic & major dental	Filling of one root canal: 70% of charge
✓ Exercise physiology	2	\$600 per person combined limit for chiropractic, exercise physiology, osteopathy & physiotherapy	- Initial visit: 70% of charge - Subsequent visit: 70% of charge
✓ Eye therapy (orthoptics)	2	\$500 per person combined limit for audiology, dietetics/dietary advice, eye therapy (orthoptics), non pbs pharmaceuticals, occupational therapy, psychology, speech therapy & vaccinations	- Initial visit: 70% of charge - Subsequent visit: 70% of charge
✓ General dental*	2	\$700 per person	- Fluoride treatment: 70% of charge - Scale & clean: 70% of charge - Periodic oral examination: 70% of charge
✓ Health management / Healthy lifestyle	6	\$200 per person	Health management: 70% of charge
✓ Major dental*	12	\$700 per person combined limit for endodontic & major dental	- Surgical tooth extraction: 70% of charge - Full crown veneered: 70% of charge
✓ Non PBS pharmaceuticals	2	\$500 per person combined limit for audiology, dietetics/dietary advice, eye therapy (orthoptics), non pbs pharmaceuticals, occupational therapy, psychology, speech therapy & vaccinations	Per eligible prescription: 70% of charge
✓ Occupational therapy	2	\$500 per person combined limit for audiology, dietetics/dietary advice, eye therapy (orthoptics), non pbs pharmaceuticals, occupational therapy, psychology, speech therapy & vaccinations	- Initial visit: \$70 - Subsequent visit: \$70
✓ Optical	6	\$270 per person	- Multi-focal lenses & frames: 100% of charge - Single vision lenses & frames: 100% of charge
✓ Orthodontic	12	\$700 per person \$2,400 lifetime limit	Braces for upper & lower teeth, including removal plus fitting of retainer: 100% of charge
✓ Orthotics (podiatric orthoses)*	12	\$250 per person combined limit for acupuncture, orthotics (podiatric orthoses), podiatry & remedial massage	Orthotics supply & fit: 70% of charge
✓ Osteopathy	2	\$600 per person combined limit for chiropractic, exercise physiology, osteopathy & physiotherapy	- Initial visit: 70% of charge - Subsequent visit: 70% of charge
✓ Physiotherapy	2	\$600 per person combined limit for chiropractic, exercise physiology, osteopathy & physiotherapy	- Initial visit: 70% of charge - Subsequent visit: 70% of charge
✓ Podiatry	2	\$250 per person combined limit for acupuncture, orthotics (podiatric orthoses), podiatry & remedial massage	- Initial visit: 70% of charge - Subsequent visit: 70% of charge

✓ Psychology	2	\$500 per person combined limit for audiology, dietetics/dietary advice, eye therapy (orthoptics), non pbs pharmaceuticals, occupational therapy, psychology, speech therapy & vaccinations	- Initial visit: 70% of charge - Subsequent visit: 70% of charge
✓ Remedial massage	2	\$250 per person combined limit for acupuncture, orthotics (podiatric orthoses), podiatry & remedial massage	- Initial visit: 70% of charge - Subsequent visit: 70% of charge
✓ Speech therapy	2	\$500 per person combined limit for audiology, dietetics/dietary advice, eye therapy (orthoptics), non pbs pharmaceuticals, occupational therapy, psychology, speech therapy & vaccinations	- Initial visit: 70% of charge - Subsequent visit: 70% of charge
✓ Vaccinations*	0	\$500 per person combined limit for audiology, dietetics/dietary advice, eye therapy (orthoptics), non pbs pharmaceuticals, occupational therapy, psychology, speech therapy & vaccinations	Per service: 70% of charge

Annual benefit limits apply per calendar year. Myotherapy - 70% of the consultation fee, maximum \$250 per person (combined limit - see Podiatry), 2 month waiting period. Braces, Splints and Garments - up to 70% of the cost, maximum \$250 per person (combined limit - see Podiatry), 12 month waiting period. There are Preventative Health Services available on this cover. Please refer to the product Fact Sheet or contact Australian Unity for further details.

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

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|---------------------------------|--------------------|----------------|
| ✗ Ante-natal/Post-natal classes | ✗ Chinese medicine | ✗ Home nursing |
| ✗ Blood glucose monitors | ✗ Hearing aids | |

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

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