

Private Health Insurance Standard Information Statement - Combined Policy

This Statement provides basic information for the purposes of comparison only. **For full explanation of this combined hospital and general treatment policy please contact the health insurer on 13 29 39 or visit <http://www.australianunity.com.au>.**

HEALTH INSURER:	Australian Unity Health Limited	WHO IS COVERED:	Two adults & dependant(s)
PRODUCT NAME:	Smart Families Combination Cover with a \$55 daily co-payment and \$150 excess (LF)	MONTHLY PREMIUM: #	\$752.70 (before any rebate or loading)
		MEDICARE LEVY SURCHARGE:	Exempt
AVAILABLE FOR:	Residents of NSW & ACT Closed to new members		

You may be entitled to an Australian Government rebate on this premium. Your premium may include a Lifetime Health Cover loading and/or an insurer discount depending on your individual circumstances. Check with your insurer for more details.

Hospital Component

The following applies to the hospital component for the **Smart Families Combination Cover with a \$55 daily co-payment and \$150 excess (LF)** policy from Australian Unity Health Limited.

WHAT'S COVERED IF I HAVE TO GO TO HOSPITAL?	<ul style="list-style-type: none"> ✓ Hospital treatment, including accommodation as a private patient in a private or public hospital ✓ Doctors' bills in hospital (see below) ✓ Partial cover for ambulance (see insurer for details) - 0 day waiting period applies
WHAT SERVICES ARE NOT COVERED AT ALL? (Exclusions)	<i>No exclusions</i>
WHAT SERVICES ARE ONLY COVERED TO A LIMITED EXTENT? (Restrictions, Benefit Limitation Periods)	<p>You are not fully covered for:</p> <ul style="list-style-type: none"> ● Hospital treatment for which Medicare pays no benefit eg most cosmetic surgery <p><i>No benefit limitation periods</i></p>
HOW LONG ARE THE WAITING PERIODS FOR NEW AND UPGRADING MEMBERS?	<ul style="list-style-type: none"> ● 2 months for palliative care, rehabilitation and psychiatric treatment ● 12 months for treatments relating to other pre-existing ailments ● 12 months for obstetric treatments ● 0 months for all other treatments
WILL I HAVE TO PAY ANYTHING IF I GO TO HOSPITAL? (Excesses, Co-payments, Medical/Hospital gaps)	<p>EXCESS: You will have to pay an excess of \$150 per admission. This is limited to a maximum of \$300 per year.</p> <p>EXTRA COST PER DAY (CO-PAYMENTS): Every time you go to hospital you will have to pay:</p> <ul style="list-style-type: none"> ● \$55 a day for a shared room ● \$55 a day for a private room ● No co-payment for day surgery (no overnight stay) <p>DOCTORS' AND HOSPITAL BILLS: More than 9 out of 10 medical services paid for by this health insurer in NSW & ACT have no out-of-pocket expenses. This insurer also has arrangements that may mean lower out-of-pocket expenses on doctors' bills. You may also have to pay other costs depending upon:</p> <ul style="list-style-type: none"> ● the doctor(s) chosen ● the treatment you are having ● the hospital you go to <p>Before you go to hospital, you should ask your doctor, hospital and health insurer about any out-of-pocket costs that may apply to you.</p>
WHAT OTHER FEATURES DOES THIS POLICY HAVE?	Co-payments are waived for Accidents and Day Procedures. Special Family Benefits apply after 12 months of cover and include waiver of co-payments in agreement private hospitals or a shared ward of a public hospital for birth-related admissions, along with additional pharmacy benefits. See fact sheet.

General Treatment Component

The following applies to the general treatment component for the **Smart Families Combination Cover with a \$55 daily co-payment and \$150 excess (LF)** policy from **Australian Unity Health Limited**.

PREFERRED SERVICE PROVIDER ARRANGEMENTS: Receive no out-of-pocket cost for selected general examinations and preventative treatments at Australian Unity No Gap Dental Centers

SERVICES	COVER	WAITING PERIOD (MONTHS)	BENEFIT LIMITS (PER 12 MONTHS)	EXAMPLES OF MAXIMUM BENEFITS
DENTAL ● General dental	*	2	\$1,200 per policy (combined limit for general dental & endodontic)	Periodic oral examination - \$37.00 Scale & clean - \$40.00 Fluoride treatment - \$17.00 Surgical tooth extraction - \$84.00
● Major dental	*	12	\$350 per person (combined limit for major dental & orthodontic) \$2,200 life time limit for orthodontic	Full crown veneered - \$470.00
● Endodontic	✓	6	Combined limit - see General dental	Filling of one root canal - \$84.00
● Orthodontic	✓	12	Combined limit - see Major dental	Braces for upper & lower teeth, including removal plus fitting of retainer - 100% of charge
OPTICAL (eg prescribed spectacles / contact lenses)	✓	6	\$200 per person	Single vision lenses & frames - 100% of charge Multi-focal lenses & frames - 100% of charge
NON PBS PHARMACEUTICALS	✓	2	\$350 per person	Per eligible prescription - \$20.00
PHYSIOTHERAPY	✓	2	\$1,000 per policy (combined limit for physiotherapy, acupuncture & other services)	Initial visit - 70% of charge Subsequent visit - 70% of charge
CHIROPRACTIC	✓	2	\$700 per policy (combined limit for chiropractic & other services)	Initial visit - \$20.00 Subsequent visit - \$20.00
PODIATRY	✗	-	-	-
PSYCHOLOGY	✓	2	\$600 per policy	Initial visit - \$20.00 Subsequent visit - \$20.00
ACUPUNCTURE	✓	2	Combined limit - see Physiotherapy	Initial visit - \$20.00 Subsequent visit - \$20.00
NATUROPATHY	✗	-	-	-
REMEDIAL MASSAGE	✗	-	-	-
HEARING AIDS	✗	-	-	-
BLOOD GLUCOSE MONITORS	✓	12	\$200 per person 1 appliance(s) every 2 years	Per monitor - \$200.00
AMBULANCE	✓			See hospital policy information

* There is a 6 month waiting period on treatment of gum disease and surgical extraction of teeth. Major Dental benefits limited to Orthodontics and selected crown services only.

OTHER FEATURES: Smart Families covers you for all the essential extras like dental plus major dental services for crowns and orthodontics, optical, physio and chiro. Access our Wellplan rewards for further discounts and savings on health and lifestyle products and services.