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13 29 39

Calling from overseas +61 3 8682 7000
8.30am - 8.30pm (Australian Eastern Standard Time)
Monday - Saturday
healthcover@australianunity.com.au
Australian Unity Health Limited ABN 13 078 722 568
114 Albert Road, South Melbourne VIC 3205

Australian Unity respects your wishes. If you received this by unsolicited direct mail from Australian Unity and you don't wish to receive similar product offerings in the future (including special offers and discounts), please let us know by calling **13 29 39**.

H200 12/08

Health


Australian Unity

Overseas Visitors Cover

Health insurance for visitors to Australia



Effective 1 December 2008

Free interpreter service

If you have difficulty speaking or understanding English and you wish to discuss matters relating to Australian Unity health insurance, then our free interpreter service is available to help between 8.30am and 8.30pm (Australian Eastern Standard Time), Monday - Saturday.

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Calling from overseas **+61 3 8682 7000**

خدمة مترجم مجانية

إذا كنت تلاحظ صعوبة في التحدث أو فهم اللغة الإنكليزية، وكنت ترغب في مناقشة أمور تتعلق بالوحدة الإستراتيجية للضمان الصحي، فإن خدمتنا المجانية للمترجم، متوفرة للمساعدة ما بين الساعة 8.30 ق.ظ و 8.30 ب.ظ (بحسب التوقيت العادي المحلي في شرق أستراليا)، في أيام الإثنين إلى السبت.

للإتصال من داخل أستراليا الهاتف: **13 29 39**
للإتصال من خارج أستراليا (عبر البحار) الهاتف: **+61 3 8682 7000**

免費傳譯服務

如果您說英文或理解英文有困難，而且希望討論 Australian Unity 健康保險事宜，那麼請於週一至週六上午 8.30 至晚上 8.30 (澳大利亞東部標準時間)，使用我們的免費傳譯服務。

在澳大利亞致電 **13 29 39**
在海外致電 **+61 3 8682 7000**

무료 통역 서비스

귀하가 영어로의 의사소통이 어려우며, 오스트레일리안 유니티 의료보험과 관련된 문제에 대하여 문의하고 싶다면 저희가 제공하는 무료 통역 서비스를 이용하실 수 있습니다. 서비스 이용 시간은 월요일부터 토요일까지 오전 8시30분~오후 8시30분(호주 동부 표준 시간)입니다.

호주 국내에서 전화할 경우 **13 29 39**
해외에서 전화할 경우 **+61 3 8682 7000**

Dịch vụ thông dịch miễn phí

Nếu quý vị muốn bàn các vấn đề liên quan đến bảo hiểm y tế với Australian Unity và gặp trở ngại nói hoặc hiểu tiếng Anh, thì chúng tôi có sẵn dịch vụ thông dịch miễn phí để phục vụ quý vị từ 8.30 giờ sáng-8.30 giờ tối (Giờ Tiêu Chuẩn Miền Đông Úc) Thứ Hai – Thứ Bảy.

Gọi từ trong nước Úc **13 29 39**
Gọi từ nước ngoài **+61 3 8682 7000**



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When visiting Australia it is important to have good health insurance cover so you can enjoy your stay with peace of mind, knowing that in case of an accident or unexpected illness you'll get the right medical care.

”

Why health insurance is so important

Australia has world class medical services, but if you need health care while you're visiting and you don't have adequate cover it could cost you a lot of money. With Overseas Visitors Cover you'll receive hospital and medical cover up to generous limits along with many other healthy benefits.

Instant visa letter

As soon as you purchase Overseas Visitors Cover we will send you a visa letter confirming that you have health insurance cover for visiting Australia.

Claim right away on most health care benefits

By taking out Overseas Visitors Cover before you arrive or within two weeks of arriving in Australia you will be able to claim on most health benefits immediately.

Get additional benefits for day-to-day health related expenses

With our optional Extras insurance cover you also get benefits on day-to-day health needs such as general dental, a new pair of prescription glasses, a Chinese massage or even a visit to an acupuncturist.

Are you thinking of becoming an Australian resident?

If you are planning on making Australia your home, once you become an Australian resident you will be able to select from one of our many other health insurance covers that have been providing peace of mind to Australians for over 100 years.

For information on how to purchase Overseas Visitors Cover please go to page 18.

Who is eligible for Overseas Visitors Cover?

Our Overseas Visitors Cover offers a choice of three levels of hospital and medical health insurance cover at an affordable price for people visiting Australia for three months or longer.

Overseas Visitors Cover is only available to non-Australian residents who are:

- Not eligible for full health benefits under Australia's public health care system, Medicare.

OR

- From a country that has a reciprocal health care agreement with Australia but would rather be treated privately and have more health care choices.



Choose one of our three Overseas Visitors Covers:



PREMIUM

If you're planning on staying in Australia for a long visit, particularly if you are here to work, and want extensive hospital and medical cover plus additional benefits for services such as optical and general dental, then Premium Cover offers all this and more.



STANDARD

This health cover is right for most visitors who want an all-round cover for themselves and their family in case of an accident or an unexpected illness. It meets most visa requirements and includes emergency repatriation.



BUDGET

A basic health cover for young and healthy travellers who don't want to pay insurance for things they may not need and have no specific visa requirements. It can only be purchased online at australianunity.com.au/overseasvisitors

Premium

option 1



Premium Overseas Visitors Cover

No matter what type of visa you are applying for, be it for work or a holiday, or what age you are, Premium Overseas Visitors Cover is suitable for everyone. It includes extensive hospital cover and medical benefits when in and out of hospital, emergency ambulance and emergency medical repatriation services as well as additional benefits such as general dental, Chinese medicine, acupuncture and pharmacy.

If you hold this cover continuously for 12 months or longer you'll also be eligible for obstetrics and treatment for pre-existing conditions.

option 2

Standard



Standard Overseas Visitors Cover

This health cover meets most visa requirements while also being a good all-round hospital cover that is suitable for the whole family if they are visiting Australia with you.

Not only are there excellent benefit limits on accommodation and medical fees in a large number of private hospitals in Australia, but emergency ambulance and emergency medical repatriation services are also included. If you hold Standard Overseas Visitors Cover for 12 months or longer, you will be eligible for obstetric services.

Standard Overseas Visitors Cover is best for people 69 years of age or younger and meets most visa requirements.



Budget Overseas Visitors Cover

Don't let the expense of an accident or unexpected illness stop you enjoying your visit to Australia. Even if you're young and healthy, and especially if you're travelling on a budget, you want to know you're covered.

With this basic health insurance you don't pay for services you might not need such as having a baby or cardiac conditions. But, if you do have to go to hospital, we'll be there to help with accommodation costs and medical fees and you'll also be able to choose your own doctor if you wish.

Visitors from a country with a reciprocal health care agreement with Australia may also have access to some non-emergency hospital procedures. To find out what your reciprocal benefit entitlements are, visit the Medicare website at medicareaustralia.gov.au/public

Budget Overseas Visitors Cover is suitable for visitors whose visa does not have any specific health cover requirements.

Budget Overseas Visitors Cover can only be purchased online at australianunity.com.au/overseasvisitors

Which cover is right for me?

I NEED HEALTH COVER THAT...	PREMIUM	STANDARD	BUDGET
Will provide medical care for any unforeseen illnesses or accidents while on holidays in Australia	✓	✓	✓
Is suitable for people entitled to reciprocal Medicare benefits but who want private hospital cover and a choice of doctor	✓	✓	✓
Provides good all-round cover and meets most visa requirements	✓	✓	X
Includes benefits for having a baby after 12 months membership	✓	✓	X
Includes emergency medical repatriation to my home country	✓	✓	X
Includes emergency ambulance	✓	✓	X
Meets most visa requirements for working or training visas	✓	✓	X
Is suitable for an older person who wants comprehensive hospital cover and includes pharmacy	✓	X	X
Includes treatment for pre-existing conditions after 12 months membership	✓	X	X

Helping you get the best out of your Overseas Visitors Cover

Wellplan Rewards®, our members' reward program

Wellplan Rewards is our way of saying thank you to our members for their loyalty to Australian Unity. Based on how long you have been a member with us, you will receive generous discounts on a wide range of products and services such as hotel accommodation, cinema vouchers, concert tickets and theme parks.

To find out more go to Frequently asked questions on page 22.

Delegated Authority

If you would prefer to have someone else handle matters in relation to your Overseas Visitors Cover for you, then that is easy to arrange. Just make sure you complete and sign the Delegated Authority section on the application form nominating who you would like that person to be.

Free interpreter service

Any time you wish to discuss matters relating to Australian Unity health insurance, our free interpreter service is available to help between 8.30am and 8.30pm (Australian Eastern Standard Time), Monday - Saturday.

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Get the right Overseas Visitors Cover



It is important that you confirm if your visa has health insurance requirements before selecting the Overseas Visitors Cover that is right for you. For information about Australian visas, visit the Department of Immigration and Citizenship website at immi.gov.au/immigration.htm

SERVICE	DESCRIPTION	PREMIUM	STANDARD	BUDGET
Combined yearly limits	Yearly limits are the combined amount of benefits a member can claim in the period from January to December.	Single \$120,000	Single \$50,000	Single \$30,000
		Couples/families \$240,000	Couples/families \$100,000	Couples/families \$60,000
HOSPITAL AND MEDICAL	Agreement private hospital accommodation	✓	✓	✓
	Public hospital and non-agreement private hospital accommodation	✓	✓ ¹	✓ ¹
	Doctor fees (Medicare Benefit Schedule fees)	✓ ²	✓ ²	✓ ²
	Pharmacy when admitted to hospital	✓	✓	✓
	Emergency ambulance transportation	✓	✓	X
	Emergency medical repatriation	✓	✓	X
	Obstetrics after 12 months membership	✓	✓	X
	Psychiatric/rehabilitation after 12 months membership	✓	X	X
ADDITIONAL BENEFITS	Optical – for glasses, contact lenses or repairs prescribed by a registered optometrist/oculist in private practice	✓	X	X
	General and preventative dental – for services such as periodic examinations, scale and cleans, fluoride treatment and mouth guards	✓	X	X
	Chinese medicine, acupuncture, shiatsu, chiropractic, physiotherapy	✓	X	X
	Psychology	✓	X	X
	Pharmacy when not admitted to hospital	✓	X	X

Limited cover provided by Overseas Visitors Cover

- Treatment for pre-existing conditions is available for Premium members after 12 months continuous membership.
- Psychiatric and rehabilitation services are available for all levels of membership if they are required due to an accident that occurs while covered by Overseas Visitors Cover.
- Treatment for cardiac conditions is available for Budget members after 24 months continuous membership.

For Conditions of Benefits please refer to pages 23-26 of the Overseas Visitors Cover brochure.

What is excluded from Overseas Visitors Cover

- Treatment for pre-existing conditions for Standard and Budget members.
- Cataract surgery for Budget members.
- IVF, GIFT and other treatments for infertility or sterility.
- Cosmetic surgery, except in the case of surgical scarring or accident.
- Fees charged by a hospital when not admitted (eg Emergency Department).
- Any services provided outside Australia.

More information

Visit australianunity.com.au/overseasvisitors or contact our Customer Service team:
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1. Up to \$600 per night for Standard and \$350 per night for Budget. Out-of-pocket costs may apply. 2. Medical services listed in the Medicare Benefits Schedule (MBS) will be 100% covered up to the stated schedule fee. You will incur out-of-pocket expenses where your doctor chooses to charge a higher fee. Always ask your doctor what extra amount you may be liable for prior to undertaking treatment.

Do you bring visitors to Australia?

Then let us help. Australian Unity offers a personalised service for migration agents, recruitment companies, travel agents or business operators who bring people to Australia for work, business, vocational training or holiday travel who require health cover.



If you are an agent and would like more information, please contact **Martha Catenacci** directly on **+61 3 8682 4076**.



Extras insurance cover

Optional cover for extra health services

If you are planning on staying in Australia for a while, you may want to use more health related services than those covered by your hospital and medical insurance cover. Visiting a dentist because of a toothache or replacing lost glasses can be very expensive, but with Extras insurance cover you can claim benefits on these and many other health related services in Australia.

We offer four choices of Extras insurance cover. Each choice includes a different combination of services, treatments and therapies such as general and major dental, pharmacy, optometry and optical, physiotherapy, shiatsu, acupuncture, Chinese medicine and massage, aromatherapy and many more.



More information about Extras insurance cover

Some services covered by Extras insurance cover have waiting periods before you can claim on them and the amount of benefit paid on each service will vary.

For more information about the services that are included in each of our Extras insurance covers, including the cost of cover, benefits paid and if waiting periods apply, you can:

Visit australianunity.com.au/extrascover

or contact us on:

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Monday - Saturday

15 Stay well. Live longer.

Extras insurance cover options:

Super Extras



Our top Extras insurance cover provides generous benefits of up to 80% back on many services including traditional and alternative therapies. Get the most out of your cover and take advantage of great yearly limits on orthodontics, major dental and optical cover.

Harmony Natural Therapies



Enjoy the best of both worlds with benefits on a wide range of traditional services such as general and major dental, physiotherapy and optical cover as well as a wide range of alternative therapies like homoeopathy, remedial massage and Chinese medicine.

Comprehensive Extras



With Comprehensive Extras you will benefit from a wide range of services that the whole family can get the best out of, including general and major dental, orthodontics, optical and some alternative therapies.

Basic Extras



Basic Extras cover gives you great value for money. It includes benefits for services including twice yearly check-ups at the dentist, visits to the physiotherapist, naturopath and optometrist – all at an affordable price.

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Cost of Overseas Visitors Cover

Payment Frequency	PREMIUM (65 years of age or over)	PREMIUM (64 years of age or younger)	STANDARD	BUDGET
3 months	Single \$605.15	Single \$536.25	Single \$342.55	Single \$228.15
	Couples/ Families \$1210.30	Couples/ Families \$1,072.50	Couples/ Families \$685.10	Couples/ Families \$456.30
6 months	Single \$1,210.30	Single \$1,072.50	Single \$685.10	Single \$456.30
	Couples/ Families \$2,420.60	Couples/ Families \$2,145.00	Couples/ Families \$1,370.20	Couples/ Families \$912.60
12 months	Single \$2,420.60	Single \$2,145.00	Single \$1,370.20	Single \$912.60
	Couples/ Families \$4,841.20	Couples/ Families \$4,290.00	Couples/ Families \$2,740.40	Couples/ Families \$1,825.20

All prices include GST.



Applying and paying for cover

Premium and Standard:



Online with credit card is simple and secure and is the quickest way to get your instant visa letter. Visit australianunity.com.au/overseasvisitors



Over the phone with credit card.
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Mail by filling in the **application form** in this brochure and returning it with your credit card details or cheque to **Reply Paid 64466, Australian Unity, South Melbourne VIC 3205 AUSTRALIA**

Budget:



Budget Overseas Visitors Cover can only be purchased online at australianunity.com.au/overseasvisitors

What other information is needed?

To activate your Overseas Visitors Cover you will need to provide Australian Unity with photocopies of your passport. For immediate cover, this information must be received within 14 days of your date of entry into Australia, otherwise a two month waiting period will apply. You must include:

- Your full name and date of birth as shown in your passport.
- 'Date of arrival' stamp (if the 'date of arrival' stamp is not clear, please also attach a copy of your airline ticket).

If you sent your application form earlier, please note your membership number on these pages.

Australian Unity is unable to assess any claims until these documents have been provided.

You can send this information to Australian Unity by:



Mail Reply Paid 64466, Australian Unity, South Melbourne VIC 3205 AUSTRALIA



Fax from within Australia 1800 852 030

Making a claim

Making a claim with Australian Unity is easy, but to make sure your claim is processed quickly it is very important that ALL of the following information is forwarded to us:

1. A completed claim form.
2. A medical report from your doctor – to be provided in the 'Medical Report' section on the back of the claim form.
3. Original copies of all accounts and receipts.

Claim forms will be sent to you with your membership card once you have joined Australian Unity Overseas Visitors Cover.

When you have your claim information completed, you can post it directly to:

Reply Paid 64466
Australian Unity Claims Department
South Melbourne VIC 3205 AUSTRALIA

IMPORTANT INFORMATION **you need to know about making a claim**

1. If you do not supply a medical report from your consulting doctor, Australian Unity may be unable to process your claim. The medical report is located on the back of your claim form.
When you visit a doctor remember to take a claim form with you and have the doctor fill it in during your visit.
2. When you make a claim you must provide original accounts and receipts to Australian Unity but you should also keep a copy of all these documents as well.
3. Australian Unity can only discuss your claim enquiries with you or with the person who has your Delegated Authority. To arrange a Delegated Authority complete and sign the Delegated Authority section on your application form or you can call Australian Unity to arrange for a Delegated Authority form to be sent to you.

For more information call Australian Unity:

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8.30am - 8.30pm (Australian Eastern Standard Time),
Monday - Saturday.

Frequently asked questions

What is Medicare?

Medicare is the name of Australia's publicly funded health care system that provides free or low-cost health care to Australian residents. Visitors from countries that have reciprocal health care agreements with Australia also receive limited Medicare cover, but this does not include private patient medical and hospital treatment or elective surgery. Australia currently has reciprocal health care agreements with New Zealand, the United Kingdom, the Netherlands, Norway, Sweden, Finland, Italy, Malta and Ireland.

For more information about Medicare please ring **13 20 11** or visit medicareaustralia.gov.au

What is the Medicare Benefits Schedule (MBS)?

The Medicare Benefits Schedule (MBS) is a list of all the medical services subsidised by the Australian Government. For more information about the MBS visit the Medicare website at medicareaustralia.gov.au

What is the Pharmaceutical Benefits Scheme (PBS)?

The Pharmaceutical Benefits Scheme (PBS) is a Government run scheme which subsidises the cost of about 80% of all prescription medicines available in Australia. Under the PBS, all Australian residents and overseas visitors with reciprocal benefits have access to prescription medicine at a more affordable cost.

Medicare Australia administers the PBS which includes processing claims and paying benefits. More information about the PBS can be found on the Medicare website at medicareaustralia.gov.au

Why do I need Overseas Visitors Cover if my visa has no specific health requirements?

Health services in Australia can be expensive and the last thing you want if you become ill or have an accident is any unexpected out-of-pocket expenses. Even visitors who receive reciprocal benefits from Medicare will find that Overseas Visitors Cover will give you a wider choice of hospital treatments and may minimise the wait for non-emergency hospital care.

I would like to have someone else look after my health insurance on my behalf, can I do this?

Yes, you can. But, so we can protect your privacy, you must authorise that person to look after your health insurance matters. To do this, just fill in the Delegated Authority section on the application form, including the name of the person who will be handling your health insurance matters and make sure you sign it. Australian Unity will then be able to discuss your health insurance with that person.

What are agreement private hospitals?

These are private hospitals with which Australian Unity has agreements in regards to accommodation and health service fees and benefits. Currently, these agreements are in place with most private hospitals in Australia. For more information about agreement private hospitals call Australian Unity on **13 29 39** or do your own search for your nearest agreement private hospital on the Australian Unity website at australianunity.com.au/serviceproviders

Why do I need a medical report when I make a claim?

It is very important that when making a claim you include a medical report from your consulting doctor. Without a medical report Australian Unity may be unable to determine whether the ailment, illness or condition is subject to the pre-existing conditions exclusion rule, and therefore we may be unable to pay your benefits. The medical report is on the back of your claim form. Whenever you visit your doctor, take your claim form with you and have them fill it in while you are there. This will ensure that there are no unnecessary delays when you wish to make a claim.

What is a pre-existing condition?

This is any illness, ailment or condition shown by medical evidence to exist prior to, or at the time of joining, Overseas Visitors Cover. Australian Unity may ask you for more information to determine if you are eligible for benefits. Only with the Premium Overseas Visitors Cover can you claim on pre-existing conditions for services provided after 12 months membership. For more information about pre-existing conditions refer to the Conditions of Benefits in this brochure.

Can I choose my own hospital and doctor?

With Overseas Visitors Cover you can choose from a large number of private hospitals in Australia to stay in and, even if you go to a public hospital, you can choose to have your own doctor, if they are available.

What does admitted and non-admitted mean?

Admitted patients are patients who are formally admitted to a hospital for treatment.

Non-admitted patients are those who do not require formal admission to hospital but who receive treatment in a hospital accident and emergency (casualty) department or who undergo short-term treatment such as minor surgery, medication or observation at a hospital. This also includes patients who are treated in a doctor's clinic or at home by a doctor or nurse.

If I need to go to hospital how do I make sure I am getting the best out of my Overseas Visitors Cover?

When preparing to go to hospital you should ask either your doctor or the hospital if there will be any out-of-pocket fees or charges that might be higher than those covered by your Overseas Visitors Cover. It is also important to check with Australian Unity if there are any limits on the services provided, as we may be able to suggest an alternative hospital in your area where limits may not apply.

How do I access the Wellplan Online and the Wellplan Rewards programs?

When you join Australian Unity you can register for Wellplan Online immediately. This is a free service that is exclusively available to our members. To register go to australianunity.com.au/wellplanonline Wellplan Rewards is based on length of membership. The longer you have been with Australian Unity the more rewards you will have access to. To find out more visit australianunity.com.au/wellplanrewards

Other health information that may help you when you are in Australia

1. What to do in an emergency

If you need emergency help of any kind from the police, fire or ambulance services while you are in Australia, the number to call from anywhere is 000.

2. How to find an agreement private hospital

Australian Unity can help you find one. We have a full list of all the private hospitals in Australia that are included in your health insurance cover, these are called 'agreement private hospitals' and there are hundreds of them. We can help you locate the agreement private hospital that is closest to you, either visit our website at australianunity.com.au/serviceproviders or call us on **13 29 39**.

3. How to find a health provider

To make it easy to find a doctor, a No Gap Dental Centre or other health service providers, Australian Unity provides an online Health Service Provider finder service for you. Just visit australianunity.com.au/serviceproviders or if you prefer call us on **13 29 39**.

You can also find these services in the local Yellow Pages. Visit yellowpages.com.au

Remember, before booking an appointment with any health service provider, that you check your level of cover.



8. Delegated Authority

Do you want another person to deal with Australian Unity on your behalf? Australian Unity cannot discuss your Overseas Visitors Cover with anyone else without your permission. If you fill in this section, you will provide another person (Authorised Person) with the authority to deal with Australian Unity on your behalf.

Authorised Person

Address

Telephone

Date of Birth

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
----------------------	----------------------	----------------------	----------------------

I nominate this person to conduct all business with Australian Unity on my behalf.

The duration of the granting of these rights is:

Enduring (for the lifetime of my membership or when terminated upon written request from me)

Fixed by the periods: Start date / / End date / /

I understand that I may terminate this authority at any time in writing to Australian Unity. I have read and understood Australian Unity's Privacy Policy and will communicate information contained in the Policy to the Authorised Person nominated on this form. I declare that the information I have provided is correct. I understand that there are penalties for giving false or misleading information.

9. Declaration

I accept and agree to abide by the health benefit fund rules of Australian Unity Health Limited ABN 13 078 722 568. I have read and understand the information contained in this Overseas Visitors Cover brochure, including that regarding pre-existing conditions, waiting periods and benefit exclusions. I acknowledge that the personal information Australian Unity collects from me is collected for the purpose of processing this application, fulfilling Australian Unity's obligations in providing services to me, for the development of products and services, and to allow the Australian Unity Group to market products and services (subject to my right to opt out at any time). A current sample of those products and services appears on the back cover of this document. I also confirm that where this form contains information about other persons, I have obtained all necessary consents to disclosure of that information to Australian Unity. By signing this application form, I consent to the Australian Unity Group collecting and using this information for these purposes. I have read and understood my duty of disclosure and confirm that the answers and statements in this application are correct and that no information has been withheld which may affect the decision to accept this application or the terms and conditions.

Signature of applicant

Date

 / /

CHECKLIST Make sure you have done the following before sending your application to Australian Unity.

Both sides of the application form are completed.

Payment is attached OR credit card details completed.

Remember, that to confirm your eligibility for Overseas Visitors Cover, within 14 days of the date of entry to Australia you will need to provide:

Copy of passport showing:

Your full name and date of birth as shown in the passport.

Copy of date of arrival stamp.

Where the date of entry to Australia is not visible on your passport or visa, also attach a copy of your airline ticket or boarding pass.

Please return this completed application to:

(no stamp required)

Reply Paid 64466

Australian Unity

South Melbourne VIC 3205

AUSTRALIA

OFFICE USE ONLY

Agency code

Arrival date

Conditions of Benefits

1. Eligibility

A person may contribute to Overseas Visitors Cover if the person is a resident of an overseas country and visiting Australia on a temporary basis, a citizen of an overseas country intending to reside permanently in Australia or a citizen of Australia who is residing overseas PROVIDED THAT in all cases the member is ineligible for Medicare benefits under the Health Insurance Act 1973. Should you become eligible for full Medicare benefits you should contact us immediately as eligibility to contribute to Overseas Visitors Cover should cease.

2. Single/Family Membership

Single membership covers the member only. Family membership covers the member and eligible dependants as defined in point 3.

3. Dependants

A family membership covers the member, spouse/de facto (if any) and their dependant children up to the age of 23 years. Children continue to be included under the family membership while they remain unmarried and continue to attend an Australian Unity approved full-time course of study at a school, college or university in Australia up until the age of 25 years.

4. Waiting Periods

- All hospital/medical treatment: Two months (unless the member joins prior to or within two weeks of arriving in Australia).
- Standard and Premium Overseas Visitors Cover has a 12 month waiting period on childbirth, pregnancy and related obstetric services.
- Budget Overseas Visitors Cover has a 24 month waiting period on cardiac conditions.
- Premium Overseas Visitors Cover has a 6 month waiting period on optical benefits.
- Treatment for pre-existing conditions is only available on Premium Overseas Visitors Cover after 12 months continuous membership.
- 'Extras' Health Services: waiting periods apply. Please contact us for details.

5. Medical Benefits

Medical benefits will be paid to the levels detailed in the Australian Unity Overseas Visitors Health Cover Product Rules. The reference document for the payment of medical benefits will be the Medicare Benefits Schedule of fees and services. The method and guidelines to determine the amount of an eligible claim for medical benefits will be as detailed in the Medicare Benefits Schedule, as at the date a professional service was rendered. Benefits under Australian Unity's Medical Gap Cover Scheme are not available under these covers. Members will have an out-of-pocket cost if the medical practitioner charges more than the benefits paid by Australian Unity.

6. Exclusions from Benefits

The following are excluded services:

- Pre-existing conditions on Standard and Budget Overseas Visitors Cover. A pre-existing condition is any illness, ailment or condition, the signs or symptoms of which were known, or which a medical or paramedical practitioner appointed by the company considers, after examining information furnished by the member's practitioner, and other

material relevant to a claim for benefits, were in existence in the member or his/her dependant at any time preceding the commencement or transfer date. This is irrespective of whether the member or dependant was aware of the pre-existing illness, ailment, or condition, and includes all proposed elective or cosmetic procedures. Australian Unity may request further medical evidence in determining eligibility for benefits.

- IVF, GIFT and all infertility/sterility treatment programs.
- Psychiatric and rehabilitation programs/services unless as a result of an accident occurring in Australia after the member was accepted for membership. Premium Overseas Visitors Cover offers benefits on psychiatric and rehabilitation services after 12 months continuous membership.
- Elective cosmetic surgery unless as a result of an accident or surgical scarring occurring in Australia after the member was accepted for membership.
- Fees charged by hospitals when you are not admitted to hospital (e.g. hospital fee for treatment in Emergency Department).
- Emergency ambulance is excluded on Budget Overseas Visitors Cover.
- Obstetrics, child birth and pregnancy related services are excluded on Budget Overseas Visitors Cover.
- Benefits for cataract conditions are excluded on Budget Overseas Visitors Cover.
- Non-Hospital Pharmacy – see point 24 for details.

7. Compensation from Other Sources

Australian Unity benefits are not payable where a member has a right to claim damages, compensation or benefits from any other source.

8. Extent of Benefits

Benefits are limited to the insured rate or actual amount charged, whichever is less. Conditions and benefits apply as at the date of service. Payment of benefits on Hospital cover for hospitalisation in excess of 35 days will require medical evidence to be provided to Australian Unity certifying the need for ongoing acute care in hospital. Surgical procedures listed on the Government Exclusion List may require medical certification before benefits are payable. Hospitalisation benefits are available at the insured rate for 365 days per year subject to medical certification as to the need for ongoing acute care and/or until the yearly maximum benefit entitlement has been paid.

Benefits for accommodation in public hospitals or non-agreement private hospitals are limited to a maximum of \$350 per person, per day on Budget Overseas Visitors Cover and \$600 per person, per day on Standard Overseas Visitors Cover. Premium Overseas Visitors Cover has no daily limit.

9. Total Benefits

All yearly maximums and benefit limits are calculated from 1st January through to 31st December each calendar year. The total overall benefit payable by Australian Unity in a calendar year will be:

- Budget Overseas Visitors Cover: \$30,000 per person up to a maximum per family of \$60,000.
- Standard Overseas Visitors Cover: \$50,000 per person up to a maximum per family of \$100,000.
- Premium Overseas Visitors Cover: \$120,000 per person up to a maximum per family of \$240,000.

10. Claims

Benefits are not payable for periods during which a membership is unfinancial, nor are they payable on claims submitted more than two (2) years after date of service.

11. Liability

Australian Unity may refuse to pay a claim should an application or claim form contain false or inaccurate information or where the member is unfinancial.

12. Membership Application/Renewal

The company reserves the right to decline an application for membership or to decline to renew the membership of a member.

13. Membership Arrears

All contributions should be paid in advance. Failure to pay contributions within 14 days of the expiration of last contribution period will result in cessation of the membership and benefit entitlements.

14. Visa Requirements

It is the responsibility of the member to understand their visa requirements as set out by the Department of Immigration and Citizenship and to ensure that the health insurance purchased meets these requirements.

15. Refund Policy

A member wishing to claim a refund of contributions paid in advance must apply to the Fund in writing. Any refund will be calculated from the actual date the refund application is received by Australian Unity and will attract an administration fee of no more than 15%. There are no refunds payable on memberships of 3 months or less unless the applicant was unsuccessful in obtaining an entry visa to Australia. In this case, a copy of the letter of visa denial must also be forwarded with the cancellation request.

16. GST

Goods and Services Tax (GST) applies (currently 10%) to Overseas Visitors Cover in accordance with A New Tax System (Goods and Services Tax) Act 1999. GST does not apply to Extras cover.

17. Premium Overseas Visitors Dental Benefits

The General and Preventative Dental benefits of Overseas Visitors Cover are based on Australian Unity's Dental Schedule of Benefits E7 Basic Extras. This should be used as a guide only. Please contact Australian Unity to confirm the benefits applicable before proceeding with any treatment.

18. Medical Repatriation

The provision of this benefit is at the discretion of Australian Unity. Up to \$20,000 in benefits (included within the annual limit) will be payable for medically necessary services and transportation and where a medical or paramedical practitioner appointed by Australian Unity considers, after examining information furnished by the member's practitioner, and other material relevant to a claim that it is medically necessary to repatriate the member to their country of origin. Benefits will not be payable on:

- any pre-existing conditions for Standard and Budget members;
- any pre-existing conditions known to a Premium member or their medical practitioner at the time of joining Overseas Visitors Cover but not declared on the application;

- treatment which in the opinion of our practitioner could be delayed until after the member's schedule original date of return to their country of origin.

19. Recognised Providers

Benefits are only payable for services provided by health service practitioners recognised by Australian Unity and in private practice. Recognition is subject to change without notice. Recognition by Australian Unity is for benefit payment purposes only and should not be taken or construed in any way as sponsorship, approval of, or any recommendation as to the qualifications and skills of, or services provided by a practitioner. Members should check that their practitioner is recognised by Australian Unity before commencing treatment.

20. Agreement Hospitals

Agreement hospital means a private hospital or day hospital facility that has entered into a hospital purchaser-provider agreement with Australian Unity.

21. Age Upon Application

The age of a member at the time of joining is a determinant to the price of Premium Overseas Visitors Cover. The price is classified into two price tiers, under 65 years and 65 and older as outlined in the table on page 17. If the membership is a couple or family, the age of the oldest member will be used to determine the price tier of the membership.

22. Notice for Benefit/Rate Change

Australian Unity has the right to change the price of Overseas Visitors Cover and add or remove benefits with 30 days notice. Notice will be provided in writing to the address notified to Australian Unity. Please ensure your address details are kept up-to-date.

23. Disclosure

In order to assess your application for Overseas Visitors Cover you must sign the Declaration on the application form and provide detail of any pre-existing conditions where asked.

24. Pharmacy Benefits when admitted to hospital

Benefits payable toward the cost of in-hospital pharmaceuticals will be limited to a maximum of \$5000 per person per calendar year.

There are no benefits payable for pharmaceuticals prescribed on discharge from hospital or for any pharmaceutical prescriptions outside of hospital with the exception of Premium Overseas Visitors Cover. Budget and Standard members requiring cover for pharmacy scripts outside of hospital should consider taking Australian Unity Extras Cover.

25. Summary of Rules

This brochure should be used as a guide only. The complete Australian Unity Overseas Visitors Health Cover Product Rules set out the full terms and conditions of membership under the Fund. These rules are available for inspection at Australian Unity, 114 Albert Road, South Melbourne VIC 3205.