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Good value health cover is no accident

A new competitive and contemporary health package is taking the guess work out of health insurance by offering young people 'stuff' they will actually use.

Care 'n Repair health insurance, launched this week by Australian Unity, offers its young members the balance between benefits for body maintenance as well as injury and accident cover, with a broad range of extras, all from just \$10.95 a week.

Although fairly new to advertise in Western Australia, Australian Unity has a strong heritage of more than 170 years in the health industry with majority of members in Victoria and New South Wales.

Australian Unity group executive of Healthcare Amanda Hagan said Care 'n Repair is targeted to the generation of wanting things now and offers members all the extras they want and will use.

"At Australian Unity we believe strongly in focusing on preventative health measures and our Care 'n Repair health insurance package supports this approach.

"A lot of other budget health insurance requires forward thinking to choose the right cover and inclusions. In some cases its products are full of extras active singles or couples (without kids) don't need – especially healthy, active people who can't imagine needing to go to hospital," Ms Hagan said.

Amanda Hagan said the 'care' aspect of the package allows members to claim up to \$2,420 on more than 20 different extras such as preventative dental, physiotherapy, remedial and even shiatsu massage, noting yearly limits, waiting periods and other conditions may apply.

"If you think of your health like a new car, everything works well when you buy it. But you would still get it serviced to ensure that it stays that way and you don't get hit with a huge bill further down the track – or worse it falls apart.

"It seems we are also more diligent in maintaining our appearance as its lack of upkeep is immediately visible - such as hair and nails. And because our health is not something we see until it deteriorates we tend to forget that it too needs maintaining."

Ms Hagan said the 'repair' part of the package offers benefits of hospital cover and zero excess payable for accident admissions into hospital.

"When we are young, fit and healthy we are less likely to need full hospital cover and it is only when we are suffer accidental injuries that we become painfully aware of the gaps in our insurance policy.

“It doesn’t need to be a serious accidental injury for the gaps in cover to hurt. You could simply fall over twisting your ankle or chip your tooth - an expense you were unprepared for.”

Ms Hagan said things like accidental dental and hire of crutches, braces or splints are just some of the items covered in the Care ‘n Repair package.

The package also offers a couple rate, for less than two single policy prices. For Care ‘n Repair the couple price starts at \$21.09 per week or \$10.55 per person.

“In the past there have been no real benefits for couples to be on the same policy, with Care ‘n Repair we offer an advantage to adults who take out the same policy together – you don’t even have to be romantically involved,” Ms Hagan said.

“These days many singles buy houses with friends. So why not take out health insurance together and save money.”

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For further information on Australian Unity’s Care ‘n Repair product call 132939 or email us on www.australianunity.com.au

For media enquiries contact Australian Unity’s Public Affairs Adviser Sarah Kulman, on 0400 006 295.

Notes to editors

Australian Unity is a national healthcare, financial services and retirement living organisation providing services to more than 560,000 Australians, including some 325,000 members nationwide.

Australian Unity operates the sixth largest health fund in Australia, covering over 280,000 members; and GU Health which provides tailored health plans to some of Australia’s leading corporations. Australian Unity also operates dental clinics and other allied health services, including Remedy Healthcare, a new preventative health business that offers specific chronic disease management programs and is starting to provide in-home rehabilitation services for members and customers recovering from injury or surgery.

Australian Unity’s history as a trusted mutual organisation dates back 170 years. It has grown organically – by continually evolving and providing the services and products needed by the communities it serves – as well as through successful strategic mergers and diversification into new business activities.