



6. Procedures performed in doctors' rooms that are not listed in the list of tariff code descriptions;
7. Any accident where the initial accident event occurred prior to the Insured Person's commencement date with this policy;
8. The taking of any drug or narcotic unless prescribed by and taken in accordance with the instructions of a registered Medical Practitioner (other than the Insured Person) or any illness caused using alcohol;
9. Any medical transportation service for non-emergency purposes;
10. Drug addiction;
11. The supply of medication that is not listed on the Underwriting Manager's formulary list;
12. An event directly attributable to the Insured Person having an alcohol content exceeding zero point zero five (0.05) grams per one hundred (100) millilitres of blood or the Insured Person suffering from alcoholism;
13. Artificial insemination, infertility treatment or contraceptive;
14. Robotic surgery, specialised mechanical or computerised appliances equipment or all related Service Providers;
15. Contact lenses;
16. Participation in:
 - a. Active military duty, police duty or police reservist duty;
 - b. Aviation other than as a passenger;
 - c. Any Competitive or Professional Sport or Activity;
 - d. Any form of race or speed test (other than on foot or involving any non-mechanically propelled vehicle vessel craft or aircraft);
17. External prosthesis or appliances such as artificial limbs;
18. Any activity prohibited by law;
19. Any benefit requiring pre-authorisation where no authorisation was requested or approved.



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Medications

What is acute medication?

This medicine is used for diseases or conditions that have a rapid onset, severe symptoms, and that requires a short course of medicinal treatment. Acute medication must be prescribed by a Unity Health contracted network GP. Only medication on the Unity Health acute medicine formulary will be covered. Acute medication will be provided as part of the acute consultation (when dispensed by a dispensing GP) or by a Unity Health network pharmacy if prescribed by a non-dispensing GP.

What is chronic medication?

It is medicine prescribed by a medical practitioner for an uninterrupted period longer than three (3) months. This medicine is used for a medical condition which forms part of an approved list of chronic conditions.

For example: Asthma; Chronic Obstructive Pulmonary Disorder; Diabetes Type 1&2; Epilepsy; HIV/AIDS; Hyperlipidaemia; Hypertension; Tuberculosis