

# Hospital Cover Market Comparison prepared for APRA January 2012

	GU HEALTH		MEDIBANK PRIVATE		BUPA / MBF		HCF	
<b>Public Hospitals:</b> <b>Agreement Private Hospitals:</b> Accommodation Theatre Fees Intensive Care Unit Same Day Patient Labour Ward Medicare Gap	<b>Premier Hospital \$250/\$500</b>		<b>Blue Ribbon Hospital Level 2 Excess</b>		<b>Advantage Hospital \$250</b>		<b>Top Plus Hospital \$250 Excess</b>	
	Available with APRA Members Plan		Retail		Retail		Retail	
	100% as Private Patient		100% as Private Patient		100% as Private Patient		100% as Private Patient	
	100%	100%	100%	100%	100%	100%	100%	100%
	100%	100%	100%	100%	100%	100%	100%	100%
	100%	100%	100%	100%	100%	100%	100%	100%
	100%	100%	100%	100%	100%	100%	100%	100%
	100%	100%	100%	100%	100%	100%	100%	100%
<b>Status:</b>	<b>SINGLE</b>	<b>FAMILY</b>	<b>SINGLE</b>	<b>FAMILY</b>	<b>SINGLE</b>	<b>FAMILY</b>	<b>SINGLE</b>	<b>FAMILY</b>
<b>Hospital Excess:</b>	<b>\$250 Single, \$500 Family</b>		<b>\$250 Single, \$500 Family</b>		<b>\$250 per person to \$250 Single, \$500 Family</b>		<b>\$250 per admission to \$250 Single, \$500 Family</b>	
<b>NSW Monthly Rate:</b>	<b>\$ 83.05</b>	<b>\$ 166.10</b>	<b>\$ 92.67</b>	<b>\$185.35</b>	<b>\$ 91.15</b>	<b>\$182.30</b>	<b>\$ 95.45</b>	<b>\$190.95</b>
<b>VIC Monthly Rate:</b>	<b>\$ 88.95</b>	<b>\$ 177.90</b>	<b>\$109.12</b>	<b>\$218.25</b>	<b>\$104.75</b>	<b>\$209.50</b>	<b>\$105.55</b>	<b>\$211.10</b>

	GU HEALTH		MEDIBANK PRIVATE		BUPA / MBF		HCF	
<b>Public Hospitals:</b> <b>Agreement Private Hospitals:</b> Accommodation Theatre Fees Intensive Care Unit Same Day Patient Labour Ward Medicare Gap	<b>Pricepoint Hospital \$250/\$500</b>		<b>1<sup>st</sup> Choice Hospital Level 2 Excess</b>		<b>Budget Hospital \$250</b>		<b>Hospital Advanced Savings \$250 Excess</b>	
	Available with APRA Members Plan		Retail		Retail		Retail	
	100% in Public and Private <b>except that <u>no</u> benefits</b> are paid for these <b>excluded</b> services:		100% in Public and Private <b>except that <u>no</u> benefits</b> are paid for these <b>excluded</b> services:		100% in Public and Private <b>except that <u>no</u> benefits</b> are paid for these <b>excluded</b> services:		100% as Private Patient.	
	<ul style="list-style-type: none"> <li>• Pregnancy &amp; related Services</li> <li>• Assisted reproductive services</li> <li>• Cardiac &amp; Related Procedures</li> <li>• Major Eye &amp; Cataract Surgery</li> <li>• Hip &amp; Knee Joint Replacement Surgery</li> <li>• Psychiatric or Rehabilitation</li> <li>• Transplants</li> <li>• Cosmetic &amp; Plastic Surgery</li> <li>• Specific Reconstructive Surgery</li> </ul>		<ul style="list-style-type: none"> <li>• Pregnancy &amp; related Services</li> <li>• Assisted reproductive services</li> <li>• Cardiac &amp; Related Procedures</li> <li>• Major Eye &amp; Cataract Surgery</li> <li>• Hip &amp; Knee Joint Replacement Surgery</li> <li>• Renal Dialysis</li> <li>• Psychiatric or Rehabilitation</li> <li>• Cosmetic &amp; Plastic Surgery</li> <li>• Reconstructive Surgery</li> </ul>		<ul style="list-style-type: none"> <li>• Pregnancy &amp; Birth Related</li> <li>• Assisted Reproductive Services</li> <li>• Cardiac and Related Surgery</li> <li>• Joint Replacements &amp; Revisions</li> <li>• Major Eye &amp; Cataract Surgery</li> <li>• Renal Dialysis</li> <li>• Cosmetic Surgery</li> <li>• Surgery by Podiatrists</li> </ul>		<ul style="list-style-type: none"> <li>• Pregnancy &amp; Birth Related Services</li> <li>• Assisted reproductive Services</li> <li>• Hip/Knee Joint Replacement</li> <li>• Major Eye &amp; Cataract Surgery</li> <li>• Psychiatric/Rehabilitation</li> <li>• Renal Dialysis</li> <li>• Cosmetic Surgery</li> <li>• Surgery by Podiatrists</li> </ul>	
<b>Status:</b>	<b>SINGLE</b>	<b>FAMILY</b>	<b>SINGLE</b>	<b>FAMILY</b>	<b>SINGLE</b>	<b>FAMILY</b>	<b>SINGLE</b>	<b>FAMILY</b>
<b>Hospital Excess:</b>	<b>\$250 Single, \$500 Family</b>		<b>\$250 per person to \$250 Single, \$500 Family</b>		<b>\$250 per person to \$250 Single, \$500 Family</b>		<b>\$250 per admission to \$250 Single, \$500 Family</b>	
<b>NSW Monthly Rate:</b>	<b>\$ 59.50</b>	<b>\$119.00</b>	<b>\$ 57.80</b>	<b>\$115.60</b>	<b>\$ 59.10</b>	<b>\$118.20</b>	<b>\$ 62.95</b>	<b>\$125.85</b>
<b>VIC Monthly Rate:</b>	<b>\$ 63.00</b>	<b>\$126.00</b>	<b>\$ 82.77</b>	<b>\$165.55</b>	<b>\$ 73.00</b>	<b>\$146.00</b>	<b>\$ 72.50</b>	<b>\$145.00</b>

Each fund relies upon Provider Agreements for the provision of 100% hospital cover. Whilst there are some differences in each fund's Provider Listing, the major Private Hospitals are covered in each instance. The Hospital Agreements are subject to change without notice. 100% cover is not guaranteed if treated in a non-agreement hospital. 100% cover will not be available where Medicare benefits are not payable for a procedure (eg cosmetic surgery, voluntary sterilization). **The Medicare Gap is the difference between the Medicare Schedule Fee and the Medicare Benefit for services performed whilst a patient in hospital. Medical Practitioners may charge above the Medicare Schedule Fee. This will be fully or partly covered by the fund providing the Medical Practitioner has entered into a 'no gap' or 'known gap' agreement with the fund. Patients should check with their doctor.** NSW and ACT members with Hospital cover are entitled to 100% Ambulance services within Australia with all funds. 'Emergency Ambulance' is covered for members from other States with some funds but the interpretation of 'Emergency Ambulance' differs between each fund. Contact each fund for more detailed information. Ambulance services are provided by State Government schemes for residents of Queensland and Tasmania. **Note: These rates are monthly Lifetime Health Cover Base Rates and include the Federal Government's Private Health Insurance 30% Rebate.** This is a summary of benefits and rates provided by each fund and has been prepared by Susan Phillips Health Insurance Consultancy as a guide only. For more detailed information, contact each fund.

# Market Comparison prepared for APRA

January 2012

	GU HEALTH		NIB		BUPA		AUSTRALIAN UNITY	
	Premier Hospital \$250/\$500 & Value Benefits		Top Cover \$250		Advantage Hospital \$250 & Platinum Extras		LifeChoice Plus \$250	
	Available with APRA Members Plan		Retail		Retail		Retail	
<b>Public Hospitals:</b>	Full Cover as Private Patient		Full Cover as Private Patient		Full Cover as Private Patient		Full Cover as Private Patient	
<b>Agreement Private Hospitals</b>								
Accommodation	100%		100%		100%		100%	
Theatre Fees	100%		100%		100%		100%	
Intensive Care Unit	100%		100%		100%		100%	
Labour Ward	100%		100%		100%		100%	
Medicare Gap	100%		100%		100%		100%	
<b>Hospital Excess:</b>	<b>\$250 Single \$500 Family</b>		<b>\$250 per admission up to \$500 Single, \$1000 Family</b>		<b>\$250 per person up to \$250 Single, \$500 Family</b>		<b>\$250 per person up to \$250 Single, \$500 Family</b>	
<b>ANCILLARIES</b>	<b>Value Benefits</b>		<b>Top Cover Extras</b>		<b>Platinum Extras</b>		<b>LifeChoice Plus Extras</b>	
	<b>Limits Per Person Per Membership Year</b>		<b>Limits Per Person P.Calendar Year</b>		<b>Limits Per Person P.Calendar Year</b>		<b>Limits Per Person Per Calendar Year</b>	
General Dental	100% - 85% of cost - Max. \$1,700 ~		75% of cost - Max. \$600		Set Benefits - No Annual Limit		80% up to Set Benefits – No Limit	
Dentures	85% of cost - Max. \$1,700 ~		75% of cost - Max. \$1,000 ~		Set Benefits-Max. \$1,200 ~		80% up to Set Benefits–Max.\$800 ~	
Crowns & Bridges	60% of cost - Max. \$1,700 ~		75% of cost - Max. \$1,000 ~		Set Benefits-Max. \$1,200 ~		80% up to Set Benefits–Max.\$850 ~	
Orthodontic	60% of cost - Max. \$1,700 ~ (No Lifetime Limit)		75%-Max.\$350(incr.by \$100 p.yr) (Orthodontic Lifetime Limit \$2,400)		Set Benefits-Max. \$900 (Orthodontic lifetime limit \$2,800)		80% to 100% – Max. \$1,000 (Orthodontic lifetime limit \$2,800)	
Optical	80% of cost - Max. \$350		75% of cost - Max. \$225		Set Benefits – Max \$280		80% of cost - Max. \$300	
Pharmaceutical (non PBS)	80% (after PBS cost) - Max. \$500		75% (after PBS cost)- Max. \$500		Up to \$45 (after PBS cost) – Max \$700		80% (after PBS)– Max. \$500	
Physiotherapy	80% of cost - Max. \$600 #		75% of cost - Max. \$500 #		\$50.40 1 <sup>st</sup> visit, \$43 subs. - Max. \$900		\$40 1 <sup>st</sup> visit, \$30 subs.– Max. \$700 ~	
Occupational Therapy	100% of cost - Max. \$600 #		75% of cost - Max. \$400 ^		\$39 1 <sup>st</sup> visit, \$34 subs. - Max. \$500		\$50 1 <sup>st</sup> visit, \$35 subs. – Max. \$300 #	
Speech Therapy	100% of cost - Max. \$600 #		75% of cost - Max. \$400 ^		\$59 1 <sup>st</sup> visit, \$32 subs. - Max. \$500		\$50 1 <sup>st</sup> visit, \$35 subs. – Max. \$300 #	
Chiropractic/Osteopathic	80% of cost - Max. \$600		75% of cost - Max. \$500 #		\$50.80 - \$35 - Max.\$700(s)\$1400(f)		\$40 1 <sup>st</sup> visit, \$30 subs.– Max. \$700 ~	
Dietetic	100% of cost - Max. \$600 <		75% of cost - Max. \$400 ^		\$50 1 <sup>st</sup> visit, \$25 subs. – Max. \$500		\$50 1 <sup>st</sup> visit, \$35 subs. – Max. \$300 #	
Acupuncture	80% of cost - Max. \$600 <		75% of cost - Max. \$250 <		\$32 1 <sup>st</sup> visit, \$24 subs. - Max. \$500 ^		Up to \$30 per visit – Max. \$600 ^	
Natural Therapies	80% of cost - Max. \$600 <		75% of cost - Max. \$250 <		\$32 1 <sup>st</sup> visit, \$24 subs. - Max. \$500 ^		Up to \$30 per visit – Max. \$600 ^	
Psychology	80% of cost - Max. \$600 <		75% of cost - Max. \$300		\$68 1 <sup>st</sup> visit, \$45 subs. - Max. \$500		\$40 1 <sup>st</sup> visit, \$30 subs. – Max. \$200	
Podiatry	80% of cost - Max. \$300		75% of cost - Max. \$400 ^		\$40 1 <sup>st</sup> visit, \$30 subs.-Max. \$500		\$40 1 <sup>st</sup> visit, \$30 subs.– Max. \$700 ~	
Health Aids/Appliances	80% of cost - Max. \$500		75% of cost - Max. \$800 >		85%-90% – Limits & Maximums Vary >		80% of cost – Max. \$500	
Health/Lifestyle Programs	-		75% of cost – Max. \$150		-		80% - Max. \$300(s) \$600(f)	
Hearing Aids	100% - Max. \$600 every 5 years		75% of cost - Max. \$800 >		90% – Max. \$850 every 3 years >		80% of cost – Max. \$700 per 3 years	
Practitioner Remedies	-		-		-		80% up to \$50 – Max. \$600 ^	
Vitamins/Supplements	-		-		-		100% over \$10-Max. \$150(s)\$300(f)	
<b>Status:</b>	<b>Single</b>	<b>Family</b>	<b>Single</b>	<b>Family</b>	<b>Single</b>	<b>Family</b>	<b>Single</b>	<b>Family</b>
<b>Monthly Rates NSW:</b>	<b>\$174.35</b>	<b>\$348.70</b>	<b>\$175.77</b>	<b>\$351.54</b>	<b>\$178.45</b>	<b>\$356.90</b>	<b>\$202.32</b>	<b>\$404.65</b>
<b>Monthly Rates VIC:</b>	<b>\$180.25</b>	<b>\$360.50</b>	<b>\$176.63</b>	<b>\$353.26</b>	<b>\$198.95</b>	<b>\$397.85</b>	<b>\$208.55</b>	<b>\$417.05</b>

With GU Health the symbol ~ denotes a **combined** maximum annual limit of \$1,700 per person per membership year; the symbol # denotes a combined maximum annual limit of \$600 per person per membership year and the symbol < denotes a combined maximum annual limit of \$600 per person per membership year. The membership year commences on the date of joining or changing cover. Ancillaries are paid at a percentage of actual cost of service or item number, regardless of the provider's charge. With NIB, Bupa and AU the symbols ~ # ^ < > each denote a **combined** maximum limit per person per calendar year, unless otherwise indicated. (S) is single; (F) is family. Ancillaries with NIB are paid at a percentage of actual cost, regardless of the provider's charge. Most ancillaries with Bupa and AU are paid at a Set benefit per service or item. Set benefits may differ depending on the member's state of residence and whether or not member chooses a provider the fund has an agreement with. Most of the benefits listed above are paid at a non-agreement provider. Higher benefits may apply if member chooses an agreement provider. Contact each fund for more detailed information on their provider agreements. **Note: These rates are Lifetime Health Cover Base Rates and include the Federal Government's 30% Rebate.**

This is a summary of benefits provided by each fund and has been prepared by Susan Phillips Health Insurance Consultancy as a guide only. For detailed information, contact each fund.

# Market Comparison prepared for APRA

January 2012

	GU HEALTH		MEDIBANK PRIVATE		BUPA		HCF	
	Premier Hospital \$250/\$500 & Economy Benefits		Blue Ribbon Hospital Level 2 & Blue Ribbon Extras Plus		Advantage Hospital \$250 & Gold Extras		Top Plus Hospital \$250 & Super Multicover	
	Available with APRA Members Plan		Retail		Retail		Retail	
	Full Cover as Private Patient		Full Cover as Private Patient		Full Cover as Private Patient		Full Cover as Private Patient	
<b>Public Hospitals:</b>								
<b>Agreement Private Hospitals</b>								
Accommodation		100%		100%		100%		100%
Theatre Fees		100%		100%		100%		100%
Intensive Care Unit		100%		100%		100%		100%
Labour Ward		100%		100%		100%		100%
Medicare Gap		100%		100%		100%		100%
<b>Hospital Excess:</b>	<b>\$250 Single; \$500 Family</b>		<b>\$250 per person up to \$250 Single, \$500 Family</b>		<b>\$250 per person up to \$250 Single, \$500 Family</b>		<b>\$250 per person up to \$250 Single, \$500 Family</b>	
<b>ANCILLARIES</b>	<b>Economy Benefits</b>		<b>Blue Ribbon Extras Plus</b>		<b>Gold Extras</b>		<b>Super Multicover Extras</b>	
	<b>Limits Per Person Per Membership Year</b>		<b>Limits Per Person Per Cal. Year</b>		<b>Limits Per Person Per Calendar Year</b>		<b>Limits Per Person Per Cal. Year</b>	
General Dental	60% of cost - Max. \$1,000 ~		Set Benefits – No Annual Limit		Set Benefits - No Annual Limit		Set Benefits – Various Limits	
Endodontic	60% of cost - Max. \$1,000 ~		Set Benefits to \$400 - \$800 *		Set Benefits-Max. \$1,100 ~		Set Benefits – Max. \$800-\$1200*	
Crowns & Bridges	60% of cost - Max. \$1,000 ~		Set to \$400 - \$800 * - Max.\$2000 ~		Set Benefits-Max. \$1,100 ~		Set Benefits – Max. \$800	
Orthodontic	60% of cost - Max. \$1,000 ~ (No Lifetime Limit)		Set to \$400 - \$800 * - Max.\$2000 ~ (Orthodontic lifetime limit \$2,400)		Max. \$800 (Orthodontic lifetime limit \$2,600)		Up to \$440 (Orthodontic lifetime limit \$2,640)	
Optical	60% of cost - Max. \$200		Set Benefits - Max. \$250		Set Benefits – Max. \$240		Set Benefits – Max. \$250	
Pharmaceutical (non PBS)	60% (after PBS cost) - Max. \$500		Up to \$41.70 (after PBS cost)- Max. \$600		Up to \$40 (after PBS) – Max. \$600		Up to \$50(after PBS) – Max. \$700	
Physiotherapy	60% of cost - Max. \$600 #		\$53.50 1 <sup>st</sup> visit, then \$32.20-Max. \$700		\$42 1 <sup>st</sup> visit, \$35.40 subs. - Max. \$800		\$45 1 <sup>st</sup> , \$38-\$18-Max \$600-\$1200*	
Occupational Therapy	60% of cost - Max. \$600 #		Set Benefits to \$400 - Max. \$1000 #		\$30 1 <sup>st</sup> visit, \$21 subs. - Max. \$500		\$72 1 <sup>st</sup> visit, \$50 subs. - Max \$600	
Speech Therapy	60% of cost - Max. \$600 #		Set Benefits to \$400 - Max. \$1000 #		\$56 1 <sup>st</sup> visit, \$38 subs. - Max. \$500		\$831 <sup>st</sup> visit, \$51 subs. - Max \$500	
Chiropractic/Osteopathic	60% of cost - Max. \$500 ^		\$59.60 1 <sup>st</sup> , then \$29 to \$400 - Max. \$500 ^		\$42.40 1 <sup>st</sup> , \$29.20 subs.-Max.\$1200(F)		\$40 1 <sup>st</sup> , \$33-\$18-Max \$600-\$1200*	
Dietetic	60% of cost - Max. \$500 ^		Set Benefits to \$400 - Max. \$1000 #		\$45 1 <sup>st</sup> visit to \$22 – Max. \$500		\$55 1 <sup>st</sup> visit, \$38 subs.-Max.\$350	
Acupuncture	60% of cost - Max. \$500 ^		\$26 1 <sup>st</sup> , then \$21 to \$400 - Max. \$500 ^		\$28 1 <sup>st</sup> visit to \$21 - Max. \$500 #		\$35 1 <sup>st</sup> , \$25 to \$250-Max \$600<	
Natural Therapy	60% of cost - Max. \$500 ^		\$26 1 <sup>st</sup> , then \$21 to \$400 - Max. \$500 ^		\$28 1 <sup>st</sup> visit to \$21 - Max. \$500 #		\$40 1 <sup>st</sup> , \$25 to \$250-Max \$600<	
Psychology	60% of cost - Max. \$500 ^		\$84.60 1 <sup>st</sup> , then \$74.20 – Max. \$400		\$56 1 <sup>st</sup> visit to \$38 – Max. \$500		Up to \$80 - Max.\$600	
Podiatry	60% of cost - Max. \$300		\$47.20/\$27.70 to \$400 - Max. \$1000 #		\$35 1 <sup>st</sup> visit to \$25 – Max. \$500		\$38 1 <sup>st</sup> visit, \$34 subs. - Max \$200	
Health Aids/Appliances	60% of cost - Max. \$500		Benefits Vary-Max. \$1000 >		75% – Limits & Maximums Vary >		Set Benefits Vary -Max. \$500	
Health/Lifestyle Programs							Max.\$200(S)\$400(F)	
Hearing Aids	60% of cost up to \$500 per 5 years		Max. \$800 every 5 yrs >		Max. \$800 every 3 years >		Max. \$800-\$1800* per 5 years	
<b>Status:</b>	<b>Single</b>	<b>Family</b>	<b>Single</b>	<b>Family</b>	<b>Single</b>	<b>Family</b>	<b>Single</b>	<b>Family</b>
<b>Monthly Rates NSW:</b>	<b>\$137.90</b>	<b>\$275.80</b>	<b>\$161.15</b>	<b>\$322.30</b>	<b>\$157.05</b>	<b>\$314.15</b>	<b>\$163.15</b>	<b>\$326.30</b>
<b>Monthly Rates VIC:</b>	<b>\$143.75</b>	<b>\$287.50</b>	<b>\$172.30</b>	<b>\$344.60</b>	<b>\$172.05</b>	<b>\$344.15</b>	<b>\$160.30</b>	<b>\$320.60</b>

*With GU Health the symbols ~, # and ^ each denote a combined maximum limit per person per membership year. The membership year commences on the date of joining or changing cover. With Medibank, BUPA and HCF the symbols - # ^ & > each denote a combined maximum limit per person per calendar year, unless otherwise indicated. (S) is single; (F) is family. The symbol \* denotes maximum annual limit depending on length of membership. Ancillaries with GU Health are paid at a percentage of actual cost regardless of the provider's charge. Ancillaries with Medibank, BUPA and HCF are paid at a Set benefit per service or item. Set benefits differ between the funds and will differ depending on the member's state of residence and whether or not members choose a provider who has an agreement with the fund. Most benefits listed above are paid when member chooses a provider the fund has NO agreement with. Higher benefits may apply if members choose an agreement provider. Contact each fund for detailed information about their provider agreements.*

**Note: These rates are Lifetime Health Cover Base Rates and include the Federal Government's 30% Rebate.**

This is a summary of benefits provided by each fund and has been prepared by Susan Phillips Health Insurance Consultancy as a guide only. For more detailed information, contact each fund.