



**EMERGENCY  
SERVICES  
HEALTH**

**COVER LIKE NO OTHER**

# Extraordinary

Exceptional private health  
cover for you and your family



# Tough

If you're part of Australia's emergency services, you'll understand how **tough**, how **demanding**, and how **fragile** life can be.



And because you're out there protecting our community, you'll appreciate that the **unexpected**, the **acute**, and the **dangerous** can lie just around the corner.

Whether it's your career or you volunteer, it can be a formidable challenge — **physically and emotionally**.

That's why people like you take health insurance so seriously — there really shouldn't be any compromises.

If you're thinking about whether **you've** got the very best health insurance cover for you and your family, you should be talking to Emergency Services Health.

It's exceptional health cover for extraordinary people

# The very best — just for you

Emergency Services Health is Australia's **only** health fund just for emergency services workers, volunteers, their families and their close relations.



That's why we're **passionate** about providing an exceptional gold standard of cover and service for our members.

It's also why we say that when it comes to health insurance for emergency services our cover is **cover like no other**.



Backed by the **expertise** and **resources of Police Health**, we've got an in-depth understanding of the health insurance needs of people like you who are serving our communities.

We're backed by **Police Health** — providing health insurance to Australian policing communities since 1935

# Simply better

Emergency Services Health cover is **simple** to understand, and our products are **straightforward**.



With **no excesses, exclusions** or **co-payments** on hospital cover, and **generous extras** benefits with a **Rollover Benefit** unique to the Police Health Group, we're confident that our insurance is **better** than the big four insurers for the **emergency services community**.

**(MEMBERS OWN)**  
HEALTH FUND

What's more, because we're a members-own insurer, we're able to deliver the **absolute best standard of service** and **exceptional value for money** – whether you're looking for extras cover, hospital cover, or both.

## Simple

Choose between extras, or hospital, or combined cover

## Quality

Exceptional cover, real value for lifelong peace of mind

## Different

You are our priority – we don't have investors or overseas owners

It's exceptional health cover for extraordinary people

## For you and yours... and your relations too

If you **work** or **volunteer** — or you've ever worked or volunteered — for one of Australia's emergency services, you can take out your health insurance cover with us.



We're happy to provide cover for singles, couples, single parent families and families. What's more, membership is also open to your close relations.

That means your parents and grandparents, as well as your brothers and sisters and their partners and children can all benefit from the quality of our cover.



### Switching is easy

When you're ready to switch, our staff can request your transfer certificate from your previous insurer for you. No hassle... no fuss.



### Cover continuity

We also offer continuity of cover so you won't need to serve waiting periods for a service benefit payment if you've already served that waiting period under your previous cover\*.

\* May be subject to waiting periods (not served under previous cover), annual limits and other conditions.

# How we're different is why we're better...



## Our Group offers Australia's only rollover benefit

You can carry over any unused Extras annual maximum benefit limits into next year on most services such as dental and physiotherapy.

May be subject to waiting periods, annual limits and other conditions.



### Hospital\*

- No excess, no benefit limitation periods, no co-payments, no exclusions
- Treatments and procedures where Medicare pays a benefit are covered
- Freedom to choose your preferred recognised hospital, doctor or service provider
- 100% ambulance cover for emergency and clinically required transport or on the spot treatment.

**You're covered...** intensive care, operating theatre, heart surgery, bypass, stents, chemotherapy and cancer treatment, gastric banding, rehabilitation, psychiatric services, pregnancy & birthing services, joint replacements, joint reconstructions, back surgery... and many more.

\* May be subject to waiting periods, annual limits and other conditions.



### Extras\*

- 80% of costs covered for most services provided by recognised providers
- No annual limits on general dental, including endodontics and periodontics
- Most unclaimed annual maximum benefits can be rolled over – it's unique to Emergency Services Health and Police Health!
- 100% ambulance cover for emergency and clinically required transport or on the spot treatment
- Exceptional benefits for over 600 services in, for example, dental, physiotherapy, psychology, podiatry, and dietary
- Additional benefits for school accidents

\* May be subject to waiting periods, annual limits and other conditions.



### Combined\*

- All the benefits of Hospital and Extras at a lower total premium
- Additional laser eye surgery benefits included

\* May be subject to waiting periods, annual limits and other conditions.

**Ready to find out more?**

Call us on 1300 703 703

or visit us at [eshealth.com.au](http://eshealth.com.au)

# Ready to find out more?



Telephone 1300 703 703



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