

# NSW PREMIUMS & BENEFITS GUIDE

01 April 2021



## Private Health Insurance designed to protect those who protect our community.

**Emergency Services Health offers gold level health insurance exclusive to emergency services and allied health workers, volunteers, their families and close relations.**

When it comes to your health, you can't predict what you're going to need cover for, the same way a firefighter or paramedic can't predict each emergency call. Which is why we only offer **top cover** as we believe anything less would be a disservice to you.

We keep our cover simple. Choose between Hospital, Extras or both.

Read on to find out more about our products and premiums as well as an explanation about how the Australian Government Rebate on Private Health Insurance and Medicare Levy Surcharge work. For a full description on cover and important information, please read our Product & Benefits Guide.

**You've got out backs in the community – we have yours when it comes to *your health*.**

# Understanding the Australian Government Rebate on Private Health Insurance and Medicare Levy Surcharge

Most Australians with private health insurance currently receive a rebate from the Australian Government to help cover the cost of their premiums. The private health insurance rebate is income tested.

The Medicare Levy Surcharge (MLS) is a levy paid by Australian tax payers who do not have private hospital cover and who earn above a certain income. The MLS aims to encourage individuals to take out private hospital cover, and where possible, to use the private system to reduce the demand on the public Medicare system.

The table below details the different rebate amounts and Medicare Levy Surcharge levels.

	Base Tier	Tier 1	Tier 2	Tier 3 (No Rebate)
<b>Your single income is</b>	\$90,000 or less	\$90,001 - \$105,000	\$105,001 - \$140,000	\$140,001 or more
<b>Your family income is</b>	\$180,000 or less	\$180,001 - \$210,000	\$210,001 - \$280,000	\$280,001 or more

The families' threshold is increased by \$1,500 for each dependent child after the first. Families include couples and single parent families. Tiers current as at 1 April 2021.

Rebate percentage for period 1 April 2021 - 31 March 2022				
<b>Under age 65</b>	24.608%	16.405%	8.202%	0.000%
<b>Age 65 - 69</b>	28.710%	20.507%	12.303%	0.000%
<b>Age 70 or over</b>	32.812%	24.608%	16.405%	0.000%
Medicare Levy Surcharge				
<b>All ages</b>	0.0%	1.0%	1.25%	1.5%

Income for Rebate purposes will be calculated by the Australian Taxation Office (ATO). They will apply the same rules that apply for the Medicare Levy Surcharge. Further assistance can be found on the ATO website [ato.gov.au](http://ato.gov.au).

## Updating your nominated Rebate Tier

You can change your nominated Rebate Tier any time simply by advising Emergency Services Health. Any difference between what you have claimed during the year and your entitlement as calculated by the ATO will be refunded or charged on your tax return assessment. There are no penalties for estimating an incorrect Rebate Tier.

## Are you aged 65 years and older?

The premiums in this guide are based on the oldest person on the policy being under 65 years. For those 65 years or older you may be entitled to a higher Rebate. Please get in touch.

## Lifetime Health Cover (LHC) Loading

The premiums shown in the following tables are based on rates applying to those having existing hospital cover with a certified age of entry of 30, or who join hospital insurance by June 30 following their 31st birthday. If neither of these apply, please get in touch to confirm whether a LHC premium applies to you.

## What Rebate am I eligible for if I pay a LHC Loading?

If you are subject to a LHC Loading, the Rebate only applies to the base premium and not to the LHC Loading component of your premium.



# GOLD HOSPITAL

Our **Gold Hospital** covers you for treatment in any recognised hospital or day-surgery (public or private) anywhere in Australia.

It has no excess or exclusions, giving you ultimate peace-of-mind when the unforeseen happens.

	Base Tier 24.608%* Full Rebate	Tier 1 16.405%*	Tier 2 8.202%*	Tier 3 0.000%* No Rebate
<b>Single</b>				
Fortnightly	\$78.60	\$87.15	\$95.70	\$104.25
Monthly	\$170.85	\$189.45	\$208.05	\$226.65
Quarterly	\$527.10	\$584.50	\$641.85	\$699.20
Half Yearly	\$1,038.45	\$1,151.40	\$1,264.40	\$1,377.40
Yearly	\$2,045.25	\$2,267.80	\$2,490.30	\$2,712.85
<b>Single Parent Family</b>				
Fortnightly	\$138.50	\$153.55	\$168.60	\$183.70
Monthly	\$301.10	\$333.85	\$366.60	\$399.40
Quarterly	\$928.85	\$1,029.90	\$1,131.00	\$1,232.05
Half Yearly	\$1,829.85	\$2,028.95	\$2,228.05	\$2,427.15
Yearly	\$3,604.00	\$3,996.15	\$4,388.30	\$4,780.40
<b>Family (includes Couples)</b>				
Fortnightly	\$157.15	\$174.30	\$191.40	\$208.50
Monthly	\$341.75	\$378.90	\$416.10	\$453.30
Quarterly	\$1,054.25	\$1,168.95	\$1,283.70	\$1,398.40
Half Yearly	\$2,076.90	\$2,302.85	\$2,528.85	\$2,754.80
Yearly	\$4,090.50	\$4,535.60	\$4,980.65	\$5,425.70



# ROLLING EXTRAS

Our **Rolling Extras** cover is the only cover in Australia that lets you roll over unclaimed Annual Maximums from one calendar year to the next on most Extras services.

For example, if you go a year without claiming Optical benefits (such as new prescription glasses and/or contact lenses) your \$350 Annual Maximum becomes \$700 12-months later (subject to waiting periods).

	Base Tier 24.608%* Full Rebate	Tier 1 16.405%*	Tier 2 8.202%*	Tier 3 0.000%* No Rebate
<b>Single</b>				
Fortnightly	\$42.05	\$46.65	\$51.20	\$55.80
Monthly	\$91.45	\$101.40	\$111.40	\$121.35
Quarterly	\$282.25	\$312.95	\$343.65	\$374.40
Half Yearly	\$556.05	\$616.55	\$677.05	\$737.55
Yearly	\$1,095.10	\$1,214.30	\$1,333.45	\$1,452.60
<b>Family (includes Couples and Single Parent Families)</b>				
Fortnightly	\$84.10	\$93.25	\$102.45	\$111.60
Monthly	\$182.95	\$202.85	\$222.75	\$242.70
Quarterly	\$564.50	\$625.95	\$687.35	\$748.80
Half Yearly	\$1,112.10	\$1,233.10	\$1,354.10	\$1,475.10
Yearly	\$2,190.25	\$2,428.60	\$2,666.90	\$2,905.20



# GOLD COMBINED

**Gold Combined** brings together our Gold Hospital and Rolling Extras at a reduced premium and also includes partial benefits for laser eye surgery – providing even more value (subject to waiting periods).

## PREMIUM FREQUENCY

Fortnightly and Monthly premiums are payable via Direct Debit. Quarterly, Half Yearly and Yearly premiums are payable via Policy Renewal Notice.

## OVER 65 YEARS?

All premiums in this guide are based on the oldest person on the policy being under 65 years. For those 65 years or older you may be entitled to a higher Rebate. Please get in touch on 1300 703 703.

	Base Tier 24.608%* Full Rebate	Tier 1 16.405%*	Tier 2 8.202%*	Tier 3 0.000%* No Rebate
<b>Single</b>				
Fortnightly	\$118.60	\$131.50	\$144.40	\$157.35
Monthly	\$257.90	\$285.95	\$314.00	\$342.10
Quarterly	\$795.60	\$882.15	\$968.70	\$1,055.30
Half Yearly	\$1,567.35	\$1,737.90	\$1,908.40	\$2,078.95
Yearly	\$3,087.00	\$3,422.85	\$3,758.75	\$4,094.60
<b>Single Parent Family</b>				
Fortnightly	\$218.55	\$242.30	\$266.10	\$289.90
Monthly	\$475.20	\$526.90	\$578.60	\$630.30
Quarterly	\$1,465.85	\$1,625.30	\$1,784.80	\$1,944.30
Half Yearly	\$2,887.70	\$3,201.90	\$3,516.10	\$3,830.30
Yearly	\$5,687.50	\$6,306.30	\$6,925.15	\$7,543.90
<b>Family (includes Couples)</b>				
Fortnightly	\$237.25	\$263.05	\$288.85	\$314.70
Monthly	\$515.80	\$571.95	\$628.05	\$684.20
Quarterly	\$1,591.20	\$1,764.35	\$1,937.45	\$2,110.60
Half Yearly	\$3,134.70	\$3,475.80	\$3,816.85	\$4,157.90
Yearly	\$6,174.00	\$6,845.75	\$7,517.50	\$8,189.20
<b>Single Parent Extended Family (including non-student children over the age of 21 and under 25, not married, not defacto)</b>				
Fortnightly	\$272.15	\$301.75	\$331.35	\$361.00
Monthly	\$591.70	\$656.10	\$720.45	\$784.85
Quarterly	\$1,825.30	\$2,023.90	\$2,222.50	\$2,421.10
Half Yearly	\$3,595.85	\$3,987.10	\$4,378.35	\$4,769.55
Yearly	\$7,082.15	\$7,852.75	\$8,623.30	\$9,393.80
<b>Extended Family (includes non-student children over the age of 21 and under 25, not married, not defacto)</b>				
Fortnightly	\$290.85	\$322.50	\$354.15	\$385.80
Monthly	\$632.35	\$701.15	\$769.95	\$838.75
Quarterly	\$1,950.65	\$2,162.90	\$2,375.15	\$2,587.40
Half Yearly	\$3,842.85	\$4,261.00	\$4,679.10	\$5,097.20
Yearly	\$7,568.70	\$8,392.20	\$9,215.70	\$10,039.15

\*Premiums available on applying the Australian Government Rebate on Private Health Insurance.

**IMPORTANT NOTE:** The premiums shown in Gold Hospital and Gold Combined tables are based on rates applying to those having existing hospital cover with a certified age of entry of 30 or, who join hospital insurance by 30 June following their 31st birthday. If neither of these apply, contact Emergency Services Health for the Lifetime Health Cover premiums that will apply to you.



## Rolling Extras – what’s covered?

Below are some examples of what’s covered under our Rolling Extras and Gold Combined products. Please get in touch if there is a particular service or appliance you are seeking and do not see here – there are over 600 service items covered.<sup>1</sup>

Service Type	Waiting Period*	Example Benefits	Annual Maximum Per Person	Rollover Maximum Per Person <sup>2</sup>
<b>General Dental</b> Includes check-ups, x-rays, simple extractions, fillings and root canal.	2 months	<ul style="list-style-type: none"> <li>Oral exam (2 every calendar year) 80% up to \$55.20</li> <li>Scale and clean (2 every calendar year) 80% up to \$108.40</li> <li>Filling - adhesive posterior 3 surface 80% up to \$220.80</li> <li>Mouth Guard (1 every calendar year) 80% up to \$184.00</li> </ul>	Unlimited	N/A
<b>Major Dental</b> Includes crowns and dentures.	12 months	<ul style="list-style-type: none"> <li>Full crown-veneered 80% up to \$1,380.00</li> <li>Complete upper &amp; lower dentures (1 every 3 years) 80% up to \$1,794.00</li> </ul> <p><b>12 month waiting periods may be waived where they have been served with a previous fund. Rollover Maximums available after 2 years membership.</b></p>	\$1,500	\$3,000
<b>Orthodontic</b>	12 months	<ul style="list-style-type: none"> <li>Lifetime limit \$3,000</li> <li>80% up to Annual Maximum (Item limits apply)</li> </ul>	\$1,500	N/A
<b>Optical</b>	2 months	<p><b>General Optical Providers:</b></p> <ul style="list-style-type: none"> <li>Standard single vision lenses 80% up to \$119.60</li> <li>Standard progressive lenses 80% up to \$294.40</li> <li>Contact lenses, disposable-spherical 80% up to \$134.40</li> <li>Contact lenses, rigid 80% up to \$249.60</li> </ul> <p><b>At OPSM and Laubman &amp; Pank:</b></p> <ul style="list-style-type: none"> <li>Standard single vision lenses 100%</li> <li>Standard progressive lenses 100%</li> <li>Contact lenses, disposable-spherical 100%</li> <li>Contact lenses, rigid 100%</li> </ul> <p><b>Frames set benefit up to \$110</b></p>	\$350	\$700
<b>Chiropractic</b>	2 months	<ul style="list-style-type: none"> <li>Initial consult 80% up to \$85.70</li> <li>Subsequent consult 80% up to \$54.80</li> </ul>	\$700 combined	\$1,400
<b>Acupuncture</b>		<ul style="list-style-type: none"> <li>Initial consult 80% up to \$85.10</li> <li>Subsequent consult 80% up to \$73.60</li> </ul>		
<b>Osteopathy</b>		<ul style="list-style-type: none"> <li>Initial consult 80% up to \$95.20</li> <li>Subsequent consult 80% (16-30mins) up to \$84.00</li> </ul>		
<b>Complementary Therapies</b>		<ul style="list-style-type: none"> <li>Therapies consult set benefit up to \$30</li> </ul> <p>For Chinese Medicine, Remedial Massage Therapy, Remedial Therapy and Myotherapy.</p>		

Service Type	Waiting Period*	Example Benefits	Annual Maximum Per Person	Rollover Maximum Per Person <sup>2</sup>
<b>Physiotherapy</b>	2 months	<ul style="list-style-type: none"> <li>Initial consult 80% up to \$92.00</li> <li>Subsequent consult 80% up to \$79.10</li> </ul>	\$850 combined	\$1,700
<b>Exercise Physiology</b>		<ul style="list-style-type: none"> <li>Initial consult 80% up to \$82.80</li> <li>Subsequent consult 80% up to \$66.40</li> </ul>		
<b>Speech Therapy</b>	2 months	<ul style="list-style-type: none"> <li>Initial consult (46-90 mins) 80% up to \$138.00</li> <li>Subsequent consult (46-90 mins) 80% up to \$133.40</li> </ul>	\$850	\$1,700
<b>Occupational Therapy</b>	2 months	<ul style="list-style-type: none"> <li>Initial consult (76-90 mins) 80% up to \$165.60</li> <li>Subsequent consult (under 30 mins) 80% up to \$64.40</li> <li>Subsequent consult (over 30 mins) 80% up to \$115.00</li> </ul>	\$600	\$1,200
<b>Eye Therapy</b>	2 months	<ul style="list-style-type: none"> <li>Initial consult 80% up to \$55.20</li> <li>Subsequent consult (&lt;30 mins) 80% up to \$46.00</li> </ul>	\$600	\$1,200
<b>Dietary</b>	2 months	<ul style="list-style-type: none"> <li>Initial consult 80% up to \$119.60</li> <li>Subsequent consult 80% up to \$69.00</li> </ul>	\$600	\$1,200
<b>Podiatry</b>	2 months	<ul style="list-style-type: none"> <li>Initial consult 80% up to \$75.00</li> <li>Subsequent consult 80% up to \$62.50</li> </ul>	\$700	\$1,400
<b>Psychology</b>	2 months	<ul style="list-style-type: none"> <li>Initial and subsequent consult 80% up to \$237.30</li> </ul>	\$850 combined	\$1,700
<b>Counselling</b>		<ul style="list-style-type: none"> <li>Initial and subsequent consult 80% up to \$80.00</li> </ul>		
<b>Ambulance<sup>3</sup></b>	2 months	<ul style="list-style-type: none"> <li>Clinically required transport 100%</li> <li>Treatment no transport required 100%</li> </ul>	Unlimited	N/A
<b>Pharmacy</b> Available at any recognised pharmacy.	2 months	<ul style="list-style-type: none"> <li>Excludes government subsidised PBS prescriptions</li> <li>Per script up to \$60 after you pay the first \$23.00</li> </ul> <p>While many medicines are covered, some are not. The initial \$23 may increase if you are supplied with multiple packs of the same item. <b>Please get in touch for more information.</b></p>	\$600	\$1,200
<b>School Accident</b>	2 months	Additional benefits apply to clinically required services resulting from an accident whilst at or travelling to or from school (some restrictions apply) 100%	\$500	N/A
<b>Health Appliances</b>	12 months	<ul style="list-style-type: none"> <li>Hearing aids 80% up to \$1,200.00</li> <li>Nebulisers 80% up to \$200.00</li> <li>Blood glucose monitors 80% up to \$250.00</li> <li>Blood coagulation monitor (INR) 80% up to \$400.00</li> </ul> <p>Doctor's referral may be required for some appliances.</p>	\$1,200 5 yrs 1 unit / 3 yrs 1 unit / 3 yrs 1 unit / 3 yrs	N/A

\*Waiting periods do not apply to benefits for treatments in relation to accidents.

**Get more after 10 years of continuous cover!** If you hold a Rolling Extras policy continuously for ten years, Emergency Services Health will proudly increase the Hearing Aid limit that applies over five calendar years from \$1,200 to \$1,800 per person on your policy.<sup>4</sup>

1 All the benefits shown here are payable only on services and at health providers recognised by Emergency Services Health. For a list of what is not covered please see the Products & Benefits Guide or contact us on 1300 703 703. 2 Rollover Maximum available after 12 months membership with extras cover, except major dental which requires 2 years of membership. 3 Excludes ambulance services covered by a third party arrangement such as a State/Territory government ambulance scheme or ambulance subscription. Only the ambulance services described under "Example Benefits" are payable and ambulance service providers must be recognised by Emergency Services Health. 4 Subject to waiting periods, Annual Maximums and other conditions.

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**EMERGENCY SERVICES  
HEALTH HAS JUST  
TURNED OUT TO  
BE PERFECT AND I  
CERTAINLY RECOMMEND  
ESH TO ANYONE, AND  
I HOPE OTHER PEOPLE  
JOIN BECAUSE IT'S  
SUCH GOOD VALUE.”**

Emergency Services Health Member

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