



**EMERGENCY
SERVICES
HEALTH**

COVER LIKE NO OTHER

EMERGENCY SERVICES HEALTH

Cover like no other for emergency services (including front line allied health) workers, volunteers and their families



A Members
Health Fund



**COVER LIKE
NO OTHER**

WHEN IT COMES TO PROTECTING LIVES, YOU'D ONLY EVER GIVE YOUR BEST

Can you say the same for your health insurer? Our members can, *and do*.

We've been looking after the health and wellbeing of the police community for 85 years – and now our top-level cover is available to other emergency services (including front line allied health) workers, volunteers, their families and close relations!¹

As you're part of Australia's emergency services and front line community you'll appreciate that the unexpected, critical and severe can lie just around the corner, which is why we only offer top cover as we believe anything less would be a disservice to you.

As a not-for-profit our members distinct needs are our priority – and that devotion makes our members really happy. Named the 'Number 1 Health Fund for Member Satisfaction in 2021' with a score of 99%, marking 15 years consecutive years maintaining a score of 98% or higher.²



We cover over 64,000 members of the emergency services community Australia-wide.



Whether it's a chronic illness, short-term fix or sporting injury, our cover has your back, allowing you to skip public hospital waiting lists – alleviating time off from the job.³

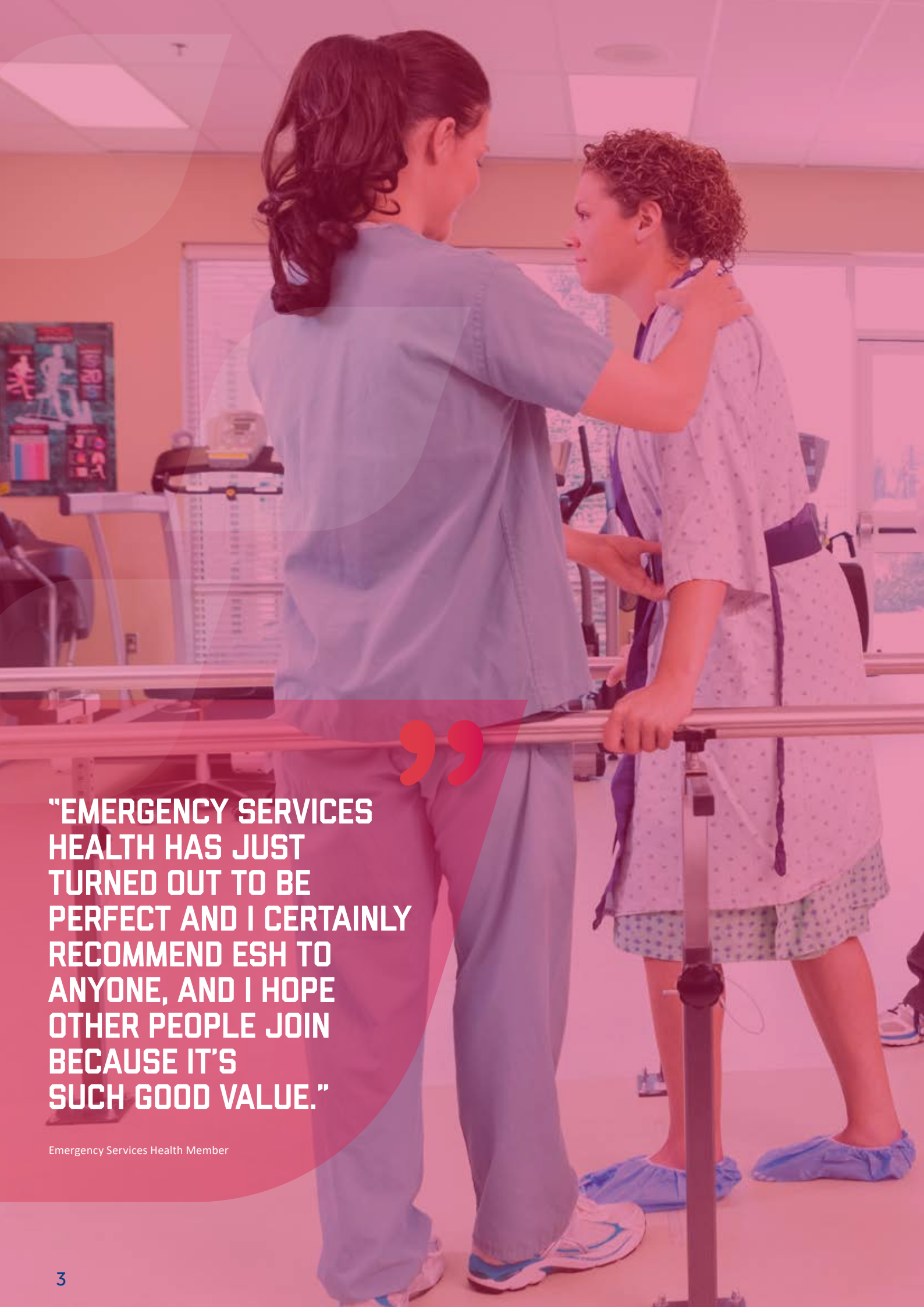


Whether they relate to our cover, your current policy or health insurance in general, get in touch if you have any questions – no matter how trivial they may seem.

We're here to help.

”VERY GOOD SERVICE FROM THE MOMENT I FIRST CONTACTED ESH. COULDN'T BE HAPPIER WITH THE VALUE FOR MONEY.”

Emergency Services Health Member



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**“EMERGENCY SERVICES
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OTHER PEOPLE JOIN
BECAUSE IT’S
SUCH GOOD VALUE.”**

Emergency Services Health Member



Emergency Services Health **GOLD HOSPITAL**

When it comes to your health you can't predict what you're going to need cover for, the same way a paramedic or firefighter can't predict each triple-zero call.

Which is why our **Gold Hospital** has no excess or exclusions, giving you ultimate peace-of-mind when the unforeseen happens.



Australia's highest tier hospital cover



100% national Ambulance cover for eligible services¹



Home Nursing and Hospital at home¹



Your choice of doctor and hospital¹

Clinical Categories covered under Gold Hospital include:²

- ✓ Assisted reproductive services
- ✓ Joint replacements
- ✓ Joint reconstructions
- ✓ Weight loss surgery
- ✓ Diabetes management
- ✓ Back, neck and spine
- ✓ Blood
- ✓ Lung
- ✓ Chest
- ✓ Heart and vascular system
- ✓ Insulin pumps
- ✓ Sleep studies
- ✓ Pain management with device
- ✓ Cataracts
- ✓ Podiatric surgery (by a registered podiatric surgeon)³
- ✓ Rehabilitation
- ✓ Dental surgery
- ✓ Skin
- ✓ Pain management
- ✓ Gynaecology
- ✓ Gastrointestinal endoscopy
- ✓ Hernia and appendix
- ✓ Digestive system
- ✓ Male reproductive system
- ✓ Kidney and bladder
- ✓ Bone, joint and muscle
- ✓ Tonsils, adenoids and grommets
- ✓ Ear, nose and throat
- ✓ Eyes (not cataracts)
- ✓ Brain and nervous system
- ✓ Palliative care
- ✓ Hospital psychiatric services
- ✓ Chemotherapy, radiation and immunotherapy for cancer
- ✓ Diabetes management (excluding insulin pumps)
- ✓ Dialysis for chronic kidney failure
- ✓ Miscarriage and termination of pregnancy
- ✓ Breast surgery (medically necessary)
- ✓ Plastic and reconstructive surgery (medically necessary)

¹ Subject to Waiting Periods, Annual Maximums and other conditions. Provider must be recognised by Emergency Services Health.

² Please refer to our Product & Benefits Guide or visit our website for more information.

³ Does not include fees by the podiatric surgeon or related fees from the anaesthetist.



Emergency Services Health **ROLLING EXTRAS**

Have you ever been told to use your benefits before the year ends?
For our members, that isn't necessarily the case.

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.¹

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).

Services covered by Rolling Extras include:

✓	General Dental*	✓	Exercise Physiology	✓	Counselling
✓	Major Dental	✓	Speech Therapy	✓	Ambulance*
✓	Orthodontic*	✓	Eye Therapy	✓	Pharmaceutical
✓	Optical	✓	Dietary	✓	School Accident*
✓	Chiropractic	✓	Podiatry	✓	Health Appliances*
✓	Acupuncture	✓	Psychology	✓	Complementary
✓	Osteopathy	✓	Occupational		Therapies
✓	Physiotherapy		Therapy		

Further benefits of Rolling Extras:²



We pay up to 80% of the service fee on most services at the provider of your choice – so you're able to stick with your family dentist or local physio.



100% national Ambulance cover for eligible services, which includes clinically required emergency and non-emergency transport.



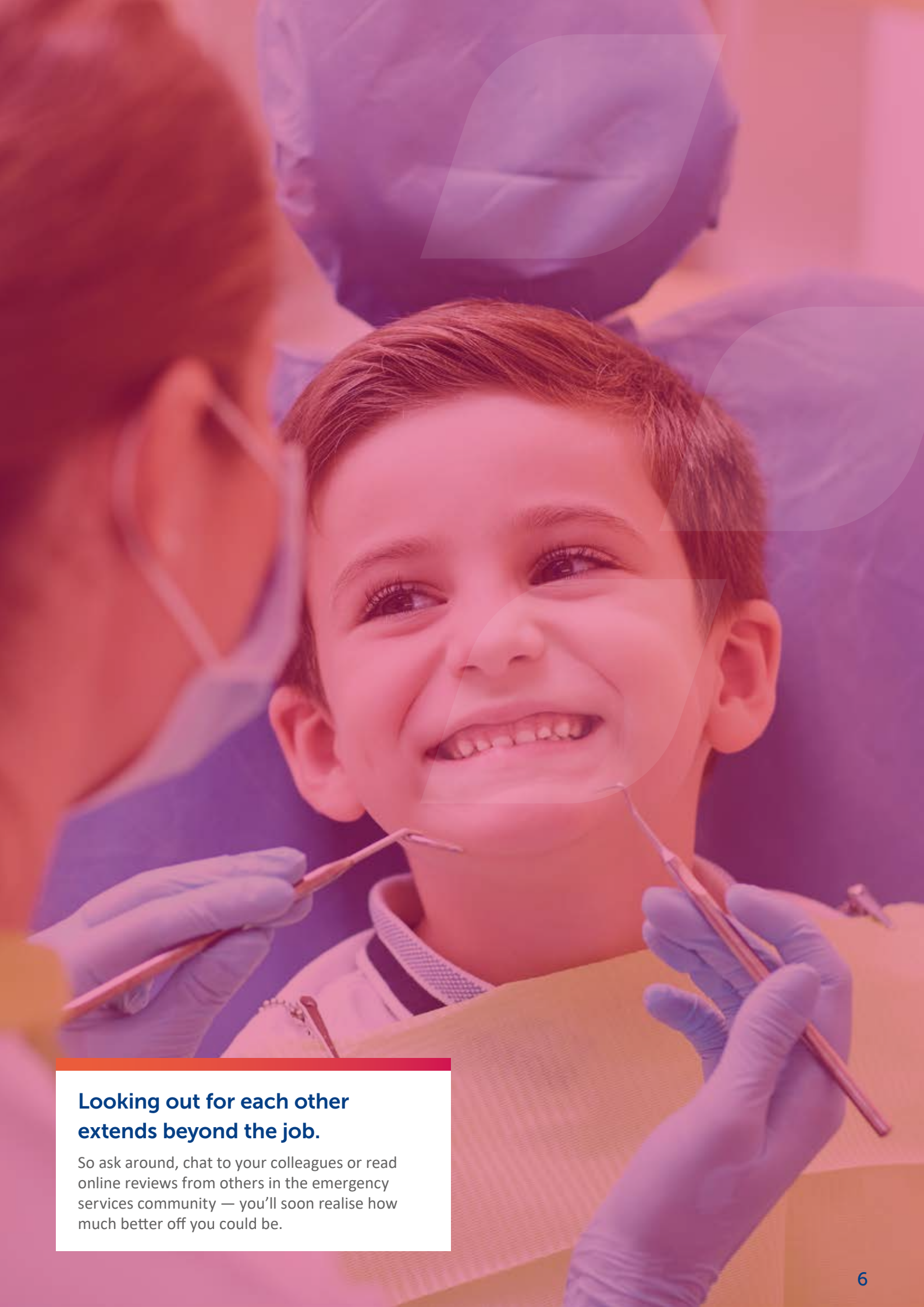
Individual, couple and group counselling benefits.



No Annual Maximum on General Dental (which includes Endodontic services) – such as check-ups, x-rays, simple extractions, fillings and root canal.

¹ Rollover Benefit is available on the majority of Extras services, is unique to Police Health Limited and is subject to Waiting Periods, Annual Maximums and other conditions. Rollover Benefit is available after 12 months membership with Extras cover, except major dental which requires 2 years of membership.

* Rollover Benefit does not apply to these services. ² Subject to Waiting Periods, Annual Maximums and other conditions. Provider must be recognised by Emergency Services Health.



**Looking out for each other
extends beyond the job.**

So ask around, chat to your colleagues or read online reviews from others in the emergency services community — you'll soon realise how much better off you could be.



ELIGIBILITY

**Interested in a quote or
benefit comparison?**

Get in touch with our friendly team
by calling **1300 703 703** or emailing
joinus@eshealth.com.au.

We're help to help.



Emergency Services Health is for those who are or were employed/volunteered in the:

1. Fire Response & Recovery Sector

Currently or previously employed/volunteering (a) for a not-for-profit, commercial, or a National, State or Territory Government Fire Department/Service or Association/Union or (b) for a registered training organisation and/or specialist emergency service equipment supplier in the Fire and Response & Recovery Sector.

2. Ambulance & Medical Response & Recovery Sector

Currently or previously employed/volunteering (a) for a not-for-profit, commercial, or a National, State or Territory Government Ambulance Department/Service or Association/Union or (b) for a not-for-profit, commercial, or a National, State or Territory Government Recognised Hospital Service or Association/Union or (c) in a medical, nursing or allied health capacity and is registered with the Australian Health Practitioners Regulation Agency (AHPRA), or currently or previously employed by such a person or related organisation or (d) for a registered training organisation and/or specialist emergency service equipment supplier in the Ambulance & Medical Response & Recovery Sector.

3. Water Response & Recovery Sector

Currently or previously employed/volunteering (a) for a not-for-profit, commercial, or a National, State or Territory Government Life Saving or Sea Rescue Department/Service or Association/Union or (b) for a registered training organisation and/or specialist emergency service equipment supplier in the Water Response & Recovery Sector.

4. State Emergency Response & Recovery Sector

Currently or previously employed/volunteering (a) for a not-for-profit, commercial, or a National, State or Territory Government Emergency Services Department/Service or Association/Union or (b) for a registered training organisation and/or specialist emergency service equipment supplier in the State Emergency Response & Recovery Sector.

Eligibility also extends to close relations of the above, such as:

- Dependent Child
- Adult Child
- Adult Child's Partner/Spouse
- Adult Child's Dependent Child
- Partner/Spouse
- Former Partner/Spouse
- Parent
- Sibling
- Sibling's Partner/Spouse
- Sibling's Dependent Child
- Grandchild
- Grandchild's Partner
- Grandchild's Dependent Child

If you are uncertain about your eligibility get in touch with our friendly team by calling **1300 703 703** or emailing joinus@eshealth.com.au.

We're here to help.

A firefighter in bright orange protective gear is shown from the back, kneeling on a field of rubble. A dog is sitting next to the firefighter, looking towards the camera. The firefighter is holding a tool, possibly a saw, and has a radio on their belt. The background is a hazy, dusty environment. The text 'WHY EMERGENCY SERVICES HEALTH' is overlaid in a white, bold font on an orange banner at the bottom of the image.

WHY EMERGENCY SERVICES HEALTH

DO YOUR HOMEWORK FOR COMPLETE PEACE OF MIND

There are many misconceptions relating to Private Health Insurance, particularly around excess, exclusions and paying for things ‘you don’t need’. The very nature of health insurance is that you never know what health service you might need or why you might need it. Our comprehensive gold-tier insurance is designed to give you ultimate peace-of-mind, so you know you’ll be able to rely on it no matter what health concerns may be around the corner.

Focus on value for money

Analyse the benefits included in a policy alongside the premium and see if the maths adds up. What will you get back on a standard physio, psychologist or podiatrist consult, and what’s the Annual Maximum set at? Is it more cost effective to pay a higher premium knowing your money will stay in your pocket when you visit your health provider?

Drop Excess baggage

Most people don’t realise that excesses can become a barrier to treatment when other unexpected and uncontrollable out of pocket costs hit – such as gap payments for doctors and anaesthesiologists. These unexpected costs often hit patients at the same time that they’re dealing with a loss of income, so we’ve removed excess from the equation, which helps protect you from the unforeseen – as good insurance should.

Shop around, it’s not uncommon to find we’re better value than other cover on the market that does apply an excess!

“It’ll never happen to me” are famous last words

Working on the front line, you’re often the bearer of bad news. Often the responsibility falls to you to handle the initial reaction of a parent or family member after they learn of a fatal accident involving their loved one. Many will express their emotion through tears, others will withdraw into silence — the common theme is that *they never thought it would happen to them*.

Ask any cancer sufferer, rehabilitation patient or the person holding the unconscious hand of their loved one, they’d tell you something similar.

The lesson here is that you never know what lays around the corner, so allowing exclusions in your hospital cover is a huge gamble.

“Why should I pay for pregnancy when I don’t use it?”

There are four tiers of hospital cover; Gold, Silver, Bronze and Basic. To be classified as Gold the policy must provide cover for all 38 mandated clinical categories, including ‘Pregnancy and birth related services’. That doesn’t mean you’re paying extra for pregnancy, **you’re paying for comprehensive Gold tier insurance**, with no exclusions – ultimate peace of mind. Given that exclusions can catch you without cover when you need it, and the fact that some ‘Silver Plus’ policies are priced very similarly to ‘Gold’ policies (yet have a number of exclusions) – it’s fair to say ‘buyer beware’.

“I don’t need private when I have public.”

For most Aussies, having car and home insurance is a no brainer as there’s no public system to fall back on. With health insurance there is an option, but it’s important to choose your option wisely.

Australians have access to a globally admired healthcare system. In saying that, our highly regarded public health system has an interdependency with the private hospital system supported by private health insurance. Without private hospitals, public hospital waiting lists and waiting times would increase even more drastically and put an unnecessary pressure on the public system.

Patients with Private Health Insurance are able to nominate their doctor and skip the public hospital waiting lists, minimising time away from work and loss of income, and alleviating stress from the public system.

It’s time to get over the “I don’t use it, I don’t need it” mentality

We take out home insurance, life insurance and car insurance not with the intention of using it, but for the peace of mind of knowing it’s there. So if your television is worth it, shouldn’t your health be too?

”BEST HEALTH FUND AWARD FROM ME. PROFESSIONAL, FRIENDLY SERVICE EVERY TIME! EXCELLENT VALUE AND GREAT PERCENTAGE PAID ON CLAIMS. EASY TO SUBMIT CLAIMS ELECTRONICALLY WHEN NECESSARY AND BENEFITS PAID INTO ACCOUNT QUICKLY. SO PLEASED WE WERE ABLE TO JOIN ESH. THANK YOU. DEFINITELY 5 STAR!”

Emergency Services Health Member



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