

# 2018 State Premiums & Benefits

## SOUTH AUSTRALIA

Police Health



COVER LIKE NO OTHER

**(MEMBERS OWN)**  
HEALTH FUND

At Police Health, we make your private health insurance choices as simple as possible to ensure maximum value. **Premium Cover:** Our products are simple, great value and designed for life. Once you've found us, you won't want to let us go.

Please read our Products & Benefits Guide for a full description on covers and important information you will need to know before joining.



## Am I eligible for the Australian Government Rebate on private health insurance?

To find out if you're eligible, you first need to check what income tier you sit in.

|                       | Base Tier         | Tier 1              | Tier 2              | Tier 3 (No rebate) |
|-----------------------|-------------------|---------------------|---------------------|--------------------|
| Your single income is | \$90,000 or less  | \$90,001–\$105,000  | \$105,001–\$140,000 | \$140,001 or more  |
| Your family income is | \$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.

| Rebate percentage for period 1 April 2018 - 31 March 2019 |        |        |        |       |
|---|--------|--------|--------|-------|
| Under age 65  | 25.42% | 16.94% | 8.47%  | 0.00% |
| Age 65–69   | 29.65% | 21.18% | 12.71% | 0.00% |
| Age 70 or over  | 33.89% | 25.42% | 16.94% | 0.00% |
| Medicare Levy Surcharge                                   |        |        |        |       |
| All ages  | 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 [www.ato.gov.au](http://www.ato.gov.au).

You can change your Rebate Tier any time simply by advising Police Health in writing. 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 shown 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 call us.

### Lifetime Health Cover (LHC) Loading

The premiums shown in this guide 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, contact Police Health for the LHC premiums that apply 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.

## What you'll pay for Top Hospital

Our Top Hospital product covers you for treatment in any recognised hospital or day-surgery (public or private) anywhere in Australia. It is designed to give you and your family complete freedom of choice in your hospital care.

**IMPORTANT NOTE:** The premiums shown in this table 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 Police Health for the Lifetime Health Cover premiums that will apply to you.

|                          | Base Tier<br>25.42%**<br>Full Rebate | Tier 1<br>16.94%** | Tier 2<br>8.47%** | Tier 3<br>0.0%<br>No rebate |
|--------------------------|--------------------------------------|--------------------|-------------------|-----------------------------|
| Family (& Couples)       |                                      |                    |                   |                             |
| Fortnightly Direct Debit | \$143.50                             | \$159.80           | \$176.10          | \$192.40                    |
| Quarterly                | \$962.20                             | \$1,071.50         | \$1,180.80        | \$1,290.10                  |
| Half Yearly              | \$1,895.55                           | \$2,110.85         | \$2,326.20        | \$2,541.50                  |
| Yearly                   | \$3,733.40                           | \$4,157.50         | \$4,581.55        | \$5,005.60                  |
| Single Parent Family     |                                      |                    |                   |                             |
| Fortnightly Direct Debit | \$126.10                             | \$140.45           | \$154.75          | \$169.10                    |
| Quarterly                | \$845.95                             | \$942.05           | \$1,038.15        | \$1,134.25                  |
| Half Yearly              | \$1,666.55                           | \$1,855.85         | \$2,045.15        | \$2,234.45                  |
| Yearly                   | \$3,282.30                           | \$3,655.15         | \$4,028.00        | \$4,400.80                  |
| Single                   |                                      |                    |                   |                             |
| Fortnightly Direct Debit | \$71.75                              | \$79.90            | \$88.05           | \$96.20                     |
| Quarterly                | \$481.10                             | \$535.75           | \$590.40          | \$645.05                    |
| Half Yearly              | \$947.75                             | \$1,055.45         | \$1,163.10        | \$1,270.75                  |
| Yearly                   | \$1,866.70                           | \$2,078.75         | \$2,290.75        | \$2,502.80                  |

\*Premiums based on oldest person under policy being under 65 years. For premiums that apply to over 65 years please see our website [policehealth.com.au](http://policehealth.com.au) or call us.

\*\* Premiums available on applying the Australian Government Rebate on private health insurance.

## What you'll pay for SureCover Extras

We're confident you'll love our extras cover. It's designed exclusively for the needs of the policing community, providing a wide range of everyday benefits that can help you to stay healthy.

|  | Base Tier<br>25.42%**<br>Full Rebate | Tier 1<br>16.94%** | Tier 2<br>8.47%** | Tier 3<br>0.0%<br>No rebate |
|--|--------------------------------------|--------------------|-------------------|-----------------------------|
| Family (includes Couples & Single Parent Families) |                                      |                    |                   |                             |
| Fortnightly Direct Debit                           | \$76.75                              | \$85.45            | \$94.15           | \$102.90                    |
| Quarterly  | \$514.70                             | \$573.15           | \$631.60          | \$690.10                    |
| Half Yearly  | \$1,013.90                           | \$1,129.05         | \$1,244.25        | \$1,359.40                  |
| Yearly   | \$1,996.90                           | \$2,223.75         | \$2,450.60        | \$2,677.40                  |
| Single   |                                      |                    |                   |                             |
| Fortnightly Direct Debit                           | \$38.35                              | \$42.70            | \$47.05           | \$51.45                     |
| Quarterly  | \$257.35                             | \$286.55           | \$315.80          | \$345.05                    |
| Half Yearly  | \$506.95                             | \$564.50           | \$622.10          | \$679.70                    |
| Yearly   | \$998.45                             | \$1,111.85         | \$1,225.30        | \$1,338.70                  |

\*Premiums based on oldest person under policy being under 65 years. For premiums that apply to over 65 years please see our website [policehealth.com.au](http://policehealth.com.au) or call us.

\*\* Premiums available on applying the Australian Government Rebate on private health insurance.

## What you'll pay for Platinum Health

This is our most popular health cover. It is Top Hospital and SureCover extras combined at a discounted premium, providing even more value.

**IMPORTANT NOTE:** The premiums shown in this table 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 Police Health for the Lifetime Health Cover premiums that will apply to you.

|                          | Base Tier<br>25.42%**<br>Full Rebate | Tier 1<br>16.94%** | Tier 2<br>8.47%** | Tier 3<br>0.0%<br>No rebate |
|--------------------------|--------------------------------------|--------------------|-------------------|-----------------------------|
| Family (& Couples)       |                                      |                    |                   |                             |
| Fortnightly Direct Debit | \$216.55                             | \$241.20           | \$265.80          | \$290.40                    |
| Quarterly                | \$1,452.60                           | \$1,617.60         | \$1,782.60        | \$1,947.60                  |
| Half Yearly              | \$2,861.60                           | \$3,186.65         | \$3,511.65        | \$3,836.70                  |
| Yearly                   | \$5,636.05                           | \$6,276.25         | \$6,916.45        | \$7,556.60                  |
| Single Parent Family     |                                      |                    |                   |                             |
| Fortnightly Direct Debit | \$199.25                             | \$221.85           | \$244.50          | \$267.15                    |
| Quarterly                | \$1,336.30                           | \$1,488.10         | \$1,639.90        | \$1,791.70                  |
| Half Yearly              | \$2,632.55                           | \$2,931.55         | \$3,230.60        | \$3,529.60                  |
| Yearly                   | \$5,184.90                           | \$5,773.85         | \$6,362.80        | \$6,951.70                  |
| Single                   |                                      |                    |                   |                             |
| Fortnightly Direct Debit | \$108.30                             | \$120.60           | \$132.90          | \$145.20                    |
| Quarterly                | \$726.30                             | \$808.80           | \$891.30          | \$973.80                    |
| Half Yearly              | \$1,430.80                           | \$1,593.30         | \$1,755.85        | \$1,918.35                  |
| Yearly                   | \$2,818.05                           | \$3,138.10         | \$3,458.20        | \$3,778.30                  |

\*Premiums based on oldest person under policy being under 65 years. For premiums that apply to over 65 years please see our website [policehealth.com.au](http://policehealth.com.au) or call us.

\*\* Premiums available on applying the Australian Government Rebate on private health insurance.

## What you'll pay for Platinum Plus

All the same benefits and cover as Platinum Health including the partial benefits for corrective laser eye surgery, but covers your student and non-student children until the age of 25 as long as they are not married/defacto and not currently studying full time.

**IMPORTANT NOTE:** The premiums shown in this table 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 Police Health for the Lifetime Health Cover premiums that will apply to you.

|                          | Base Tier<br>25.42%**<br>Full Rebate | Tier 1<br>16.94%** | Tier 2<br>8.47%** | Tier 3<br>0.0%<br>No rebate |
|--------------------------|--------------------------------------|--------------------|-------------------|-----------------------------|
| Family (& Couples)       |                                      |                    |                   |                             |
| Fortnightly Direct Debit | \$265.75                             | \$295.90           | \$326.10          | \$356.30                    |
| Quarterly                | \$1,782.40                           | \$1,984.90         | \$2,187.35        | \$2,389.80                  |
| Half Yearly              | \$3,511.35                           | \$3,910.20         | \$4,309.05        | \$4,707.85                  |
| Yearly                   | \$6,915.75                           | \$7,701.30         | \$8,486.85        | \$9,272.35                  |
| Single Parent Family     |                                      |                    |                   |                             |
| Fortnightly Direct Debit | \$248.40                             | \$276.65           | \$304.85          | \$333.10                    |
| Quarterly                | \$1,666.15                           | \$1,855.40         | \$2,044.65        | \$2,233.90                  |
| Half Yearly              | \$3,282.30                           | \$3,655.10         | \$4,027.95        | \$4,400.75                  |
| Yearly                   | \$6,464.65                           | \$7,198.95         | \$7,933.25        | \$8,667.50                  |

\*Premiums based on oldest person under policy being under 65 years. For premiums that apply to over 65 years please see our website [policehealth.com.au](http://policehealth.com.au) or call us.

\*\* Premiums available on applying the Australian Government Rebate on private health insurance.

## What benefits you are eligible for under SureCover Extras

There are over 600 services covered, these are some examples. Please call us if there is a particular service or appliance you are seeking and do not see here.

| Service Type   | Waiting Periods | Example Benefits   | Annual Maximum per person   | Rollover Maximum per person* |
|--|-----------------|--|---|------------------------------|
| <b>General Dental</b><br>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 \$52.50</li> <li>Scale and clean (2 every calendar year) 80% up to \$107.65</li> <li>Filling-adhesive posterior 3 surface 80% up to \$211.60</li> <li>Mouth Guard 1 (1 every calendar year) 80% up to \$184.00</li> </ul>   | Unlimited   | N/A                          |
| <b>Major Dental</b><br>Includes crowns and dentures.   | 12 months       | <ul style="list-style-type: none"> <li>Full crown-veneered 80% up to \$1,426.00</li> <li>Complete upper &amp; lower dentures (1 every 3 years) 80% up to \$1,794.00</li> </ul> <p>12 month waiting periods may be waived where it has been served with a previous fund. Rollover Maximums available after 2 years membership.</p>  | \$1,300   | \$2,600                      |
| <b>Orthodontic</b><br>Orthodontic benefits work slightly differently. Limits applicable after completion of anniversary years. | 12 months       | <ul style="list-style-type: none"> <li>Lifetime limit \$3,000</li> <li>80% up to Annual Maximum</li> </ul> <p>We recognise your time served with other health insurers and in many cases new members can go direct to our \$1,500 Annual Maximum.</p>  | 1st year \$0<br>2nd year \$800<br>3rd year \$800<br>4th year \$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 \$109.45</li> <li>Standard progressive lenses 80% up to \$278.40</li> <li>Contact lenses, disposable-spherical 80% up to \$134.40</li> <li>Contact lenses, rigid 80% up to \$249.60</li> <li>Frames set benefit \$110.00</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> <li>Frames set benefit up to \$110.00</li> </ul> | \$330   | \$660                        |
| <b>Chiropractic</b>  |                 | <ul style="list-style-type: none"> <li>Initial consult 80% up to \$75.00</li> <li>Subsequent consult 80% up to \$47.30</li> </ul>  |   |                              |
| <b>Naturopathy</b>   |                 | <ul style="list-style-type: none"> <li>Initial consult 80% up to \$99.75</li> <li>Subsequent consult 80% up to \$64.40</li> </ul>  |   | \$1,400                      |
| <b>Acupuncture</b>   | 2 months        | <ul style="list-style-type: none"> <li>Initial consult 80% up to \$75.40</li> <li>Subsequent consult 80% up to \$62.40</li> </ul>  | \$700 combined  |                              |
| <b>Osteopathy</b>  |                 | <ul style="list-style-type: none"> <li>Initial consult 80% up to \$96.60</li> <li>Subsequent consult 80% up to \$79.20</li> </ul>  |   |                              |
| <b>Complementary Therapies</b>   |                 | <ul style="list-style-type: none"> <li>Therapies consult \$30.00</li> </ul>  |   | N/A                          |
| <b>Physiotherapy</b>   | 2 months        | <ul style="list-style-type: none"> <li>Initial consult 80% up to \$75.40</li> <li>Subsequent consult 80% up to \$62.50</li> </ul>  | \$850 combined Sub-limit for exercise physiology \$400 per person, up to \$800 per family | \$1,700                      |
| <b>Exercise Physiology</b>   | 2 months        | <ul style="list-style-type: none"> <li>Initial consult 80% up to \$82.80</li> <li>Subsequent consult 80% up to \$57.00</li> </ul>  |   | N/A                          |

| Service Type   | Waiting Periods | Example Benefits  | Annual Maximum per person   | Rollover Maximum per person* |
|--|-----------------|---|---|------------------------------|
| <b>Speech Therapy</b>  | 2 months        | <ul style="list-style-type: none"> <li>Initial consult 80% up to \$138.00</li> <li>Subsequent consult 80% up to \$128.80</li> </ul>   | \$850   | \$1,700                      |
| <b>Occupational Therapy</b>  | 2 months        | <ul style="list-style-type: none"> <li>Initial consult 80% up to \$165.60</li> <li>Subsequent consult 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 \$50.60</li> <li>Subsequent consult 80% up to \$41.40</li> </ul>   | \$600   | \$1,200                      |
| <b>Dietary</b>   | 2 months        | <ul style="list-style-type: none"> <li>Initial consult 80% up to \$110.40</li> <li>Subsequent consult 80% up to \$59.80</li> </ul>  | \$600   | \$1,200                      |
| <b>Podiatry</b>  | 2 months        | <ul style="list-style-type: none"> <li>Initial consult 80% up to \$70.30</li> <li>Subsequent consult (&lt; 20 mins) 80% up to \$59.80</li> </ul>  | \$700   | \$1,400                      |
| <b>Psychology</b>  | 2 months        | <ul style="list-style-type: none"> <li>Consultations (46-60 mins) 80% up to \$161.00</li> </ul>   | \$850 combined Sub-limit for counselling \$400 per person, up to \$800 per family | \$1,700                      |
| <b>Counselling</b>   | 2 months        | <ul style="list-style-type: none"> <li>Consultation 80% up to \$80.00</li> </ul>  |   | N/A                          |
| <b>Ambulance</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>District Nursing</b>  | 2 months        | <ul style="list-style-type: none"> <li>Unique to SA residents 100%</li> </ul>   | \$150   | \$300                        |
| <b>Pharmaceutical</b><br>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 \$50 after you pay the first \$20.00</li> </ul> <p><i>Note: While many medicines are covered, some are not. \$20 may increase for dispensing greater than the minimum standard packaged quantity. Refer to our website.</i></p> | \$600   | \$1,200                      |
| <b>School Accident</b>   |                 | <p>Additional benefits apply to clinically required services resulting from an accident whilst at or travelling to or from school (some restrictions apply) 100%</p>  | \$500   | N/A                          |
| <b>Health Appliances</b><br>Doctor's referral may be required for some appliances. | 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>   | \$1,200 per 5 yrs<br>1 unit per 3 yrs<br>1 unit per 3 yrs<br>1 unit per 3 yrs     | N/A                          |

### Get more after 10 years of continuous cover!

If you hold a SureCover Extras policy continuously for ten years, Police Health are proud to be able to increase the Hearing Aid Lifetime limit from \$1,200 to \$1,800 per person (based on individuals ten years of continuous memberships of cover). It's our way of thanking you for your loyalty to the Police Health family. Subject to a waiting periods and other conditions.

### Extra Pharmacy Benefits for South Australian Residents

Police Health has an agreement with National Pharmacies where members with extras cover receive up to 20% off non-government prescriptions, non-subsidised PBS prescriptions and all over-the-counter items, including fragrances, cosmetics, health foods and non-prescription medications. You can take advantage of these discounts simply by showing your National Pharmacies card at any of their stores throughout South Australia. National Pharmacies also make pharmaceutical claiming easy. When you have your prescriptions filled at any of their pharmacies, in most cases you will only have to pay \$20 for prescriptions covered by our pharmaceutical benefits. For more details please see our website. SA Police Health members with SureCover extras, automatically receive National Pharmacies membership included with our extras cover. You will receive your National Pharmacy Membership card in the mail after taking out cover.

All the benefits shown here are payable only on services and at health providers recognised by Police Health. For a list of what is not covered please see the Products & Benefits Guide or contact us on 1800 603 603. \* Rollover Maximum available after 12 months membership with extras cover, except major dental which requires 2 years of membership.

# Police Health



COVER LIKE NO OTHER

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**POST** Reply Paid 6111  
Adelaide SA 5000

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**EMAIL** [enquiries@policehealth.com.au](mailto:enquiries@policehealth.com.au)

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**FACEBOOK** [facebook.com/PoliceHealth/](https://facebook.com/PoliceHealth/)

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**WEB** [policehealth.com.au](http://policehealth.com.au)

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**OFFICE HOURS** Monday, Wednesday to Friday  
8.45 am - 4.45 pm (SA Time)

Tuesday  
9.30 am - 4.45 pm (SA Time)

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Police Health Limited ABN 86 135 221 519  
A registered, not-for-profit, restricted access  
private health insurer - first established  
in 1935.

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that significant changes are advised in an  
appropriate manner. Police Health's most  
up to date brochure is available at  
[policehealth.com.au](http://policehealth.com.au)

**EVERYTHING WAS  
HANDLED BEHIND  
THE SCENES... IT  
WAS REALLY GOOD  
BECAUSE I DIDN'T  
NEED TO DEAL  
WITH ANY THING  
ELSE AT THE TIME.**



**Police Health Member, SA**

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