Police Health

COVER LIKE NO OTHER

MEMBERS OWN HEALTH FUND

Brochure effective 1 April 2019

2019 State Premiums & Benefits

SOUTH AUSTRALIA

With over 57,000 members nationally, Police Health is Australia's **only** health fund just for the policing community.

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 police officers and their families our cover is **cover like no other.**

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.
Tiers current 1 April 2019

REBATE PERCENTAGE FOR PERIOD 1 APRIL 2019 – 31 MARCH 2020				
Under age 65	25.059%	16.706%	8.352%	0.000%
Age 65–69	29.236%	20.883%	12.529%	0.000%
Age 70 or over	33.413%	25.059%	16.706%	0.000%
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.

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.

Gold HOSPITAL

	BASE TIER 25.059%* FULL REBATE	TIER 1 16.706%*	TIER 2 8.352%*	TIER 3 0.000%* NO REBATE
SINGLE				
Fortnightly	$74.60	$82.95	$91.25	$99.60
Quarterly	$500.50	$556.30	$612.10	$667.90
Half Yearly	$986.00	$1,095.90	$1,205.85	$1,315.75
Yearly	$1,942.00	$2,158.45	$2,374.95	$2,591.40
SINGLE PARENT FAMILY				
Fortnightly	$130.70	$145.30	$159.85	$174.45
Quarterly	$876.85	$974.60	$1,072.35	$1,170.10
Half Yearly	$1,727.45	$1,920.00	$2,112.55	$2,305.10
Yearly	$3,402.30	$3,781.55	$4,160.80	$4,540.00
FAMILY (INCLUDES COUPLES)				
Fortnightly	$149.25	$165.90	$182.55	$199.20
Quarterly	$1,001.05	$1,112.60	$1,224.20	$1,335.80
Half Yearly	$1,972.05	$2,191.85	$2,411.70	$2,631.50
Yearly	$3,884.00	$4,316.95	$4,749.90	$5,182.80

Our Gold 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.

Rolling EXTRAS

	BASE TIER 25.059%* FULL REBATE	TIER 1 16.706%*	TIER 2 8.352%*	TIER 3 0.000%* NO REBATE
SINGLE				
Fortnightly	$39.90	$44.40	$48.85	$53.30
Quarterly	$267.80	$297.65	$327.55	$357.40
Half Yearly	$527.65	$586.45	$645.25	$704.10
Yearly	$1,039.25	$1,155.10	$1,270.95	$1,386.80
FAMILY (INCLUDES COUPLES AND SINGLE PARENT FAMILIES)				
Fortnightly	$79.85	$88.75	$97.70	$106.60
Quarterly	$535.65	$595.35	$655.10	$714.80
Half Yearly	$1,055.30	$1,172.95	$1,290.55	$1,408.20
Yearly	$2,078.55	$2,310.20	$2,541.95	$2,773.60

We're confident you'll love our Rolling 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.

Note: 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 call us on 1800 603 603.

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

Gold COMBINED

	BASE TIER 25.059%* FULL REBATE	TIER 1 16.706%*	TIER 2 8.352%*	TIER 3 0.000%* NO REBATE
SINGLE				
Fortnightly	$112.65	$125.20	$137.75	$150.35
Quarterly	$755.65	$839.85	$924.10	$1,008.35
Half Yearly	$1,488.65	$1,654.55	$1,820.50	$1,986.45
Yearly	$2,931.95	$3,258.75	$3,585.60	$3,912.40
SINGLE PARENT FAMILY				
Fortnightly	$206.80	$229.85	$252.95	$276.00
Quarterly	$1,387.20	$1,541.80	$1,696.45	$1,851.05
Half Yearly	$2,732.75	$3,037.35	$3,341.95	$3,646.55
Yearly	$5,382.25	$5,982.15	$6,582.15	$7,182.00
FAMILY (INCLUDES COUPLES)				
Fortnightly	$225.35	$250.45	$275.55	$300.70
Quarterly	$1,511.30	$1,679.75	$1,848.25	$2,016.70
Half Yearly	$2,977.30	$3,309.15	$3,641.05	$3,972.90
Yearly	$5,863.95	$6,517.55	$7,171.25	$7,824.80
SINGLE PARENT EXTENDED FAMILY Including non-student children over the age of 21 and under 25 as long as they are not married/defacto.				
Fortnightly	$257.80	$286.55	$315.30	$344.05
Quarterly	$1,729.30	$1,922.05	$2,114.85	$2,307.60
Half Yearly	$3,406.75	$3,786.50	$4,166.25	$4,545.95
Yearly	$6,709.80	$7,457.70	$8,205.70	$8,953.50
EXTENDED FAMILY Including non-student children over the age of 21 and under 25 as long as they are not married/defacto.				
Fortnightly	$276.30	$307.15	$337.95	$368.75
Quarterly	$1,853.45	$2,060.05	$2,266.65	$2,473.25
Half Yearly	$3,651.35	$4,058.35	$4,465.40	$4,872.35
Yearly	$7,191.50	$7,993.10	$8,794.75	$9,596.25

This is our most popular health cover. For complete peace of mind, Gold Combined brings together our Gold Hospital and Rolling Extras products at a reduced premium and includes partial benefits for laser eye surgery, 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.

Note: 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 call us on 1800 603 603.

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

What benefits you are eligible for under Rolling Extras

There are over 600 service items 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^
General Dental Includes check-ups, x-rays, simple extractions, fillings and root canal.	2 months	› Oral exam (2 every calendar year) 80% up to $53.40 › Scale and clean (2 every calendar year) 80% up to $111.80 › Filling - adhesive posterior 3 surface 80% up to $211.60 › Mouth Guard (1 every calendar year) 80% up to $184.00	Unlimited	N/A
Major Dental Includes crowns and dentures.	12 months	› Full crown-veneered 80% up to $1,426.00 › Complete upper & lower dentures (1 every 3 years) 80% up to $1,794.00 12 month waiting periods may be waived where it has been served with a previous fund. Rollover Maximums available after 2 years membership.	$1,500	$3,000**
Orthodontic Orthodontic benefits work slightly differently. Limits applicable after completion of anniversary years.	12 months	› Lifetime limit $3,000 › 80% up to Annual Maximum (Item limits apply) We recognise your level of entitlement held with other health insurers and in many cases new members can go direct to our $1,500 Annual Maximum.	1st year $0 2nd year $800 3rd year $800 4th year $1,500	N/A
Optical	2 months	General Optical Providers: › Standard single vision lenses 80% up to $109.45 › Standard progressive lenses 80% up to $278.40 › Contact lenses, disposable-spherical 80% up to $134.40 › Contact lenses, rigid 80% up to $249.60 › Frames set benefit up to $110.00 At OPSM and Laubman & Pank: › Standard single vision lenses 100% › Standard progressive lenses 100% › Contact lenses, disposable-spherical 100% › Contact lenses, rigid 100% › Frames set benefit up to $110.00	$350	$700**
Chiropractic	2 months	› Initial consult 80% up to $76.00 › Subsequent consult 80% up to $48.00	$700 combined	$1,400
Acupuncture		› Initial consult 80% up to $78.20 › Subsequent consult 80% up to $64.40		
Osteopathy		› Initial consult 80% up to $100.60 › Subsequent consult 80% (16-30mins) up to $79.20		
Complementary Therapies (For Chinese Medicine, Remedial Massage Therapy, Remedial Therapy and Myotherapy.)		› Therapies consult $30.00		N/A
Speech Therapy	2 months	› Initial consult (46-90 mins) 80% up to $138.00 › Subsequent consult (46-90 mins) 80% up to $128.80	$850	$1,700

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.
**2020 Rollover Benefit shown. In 2019, The Rollover Benefit is capped at $2,800 for Major Dental and $680 for Optical.

SERVICE TYPE	WAITING PERIODS	EXAMPLE BENEFITS	ANNUAL MAXIMUM PER PERSON	ROLLOVER MAXIMUM PER PERSON^
Physiotherapy	2 months	› Initial consult 80% up to $78.20 › Subsequent consult 80% up to $65.40	$850 combined limit. Sub-limit for exercise physiology $400 per person, up to $800 per family.	$1,700
Exercise Physiology	2 months	› Initial consult 80% up to $82.80 › Subsequent consult 80% up to $57.00		N/A
Occupational Therapy	2 months	› Initial consult (76-90 mins) 80% up to $165.60 › Subsequent consult (under 30 mins) 80% up to $64.40 › Subsequent consult (over 30 mins) 80% up to $115.00	$600	$1,200
Eye Therapy	2 months	› Initial consult 80% up to $50.60 › Subsequent consult (<30 mins) 80% up to $41.40	$600	$1,200
Dietary	2 months	› Initial consult 80% up to $110.40 › Subsequent consult 80% up to $59.80	$600	$1,200
Podiatry	2 months	› Initial consult 80% up to $74.50 › Subsequent consult 80% up to $63.40	$700	$1,400
Psychology	2 months	› Initial and subsequent consult 80% up to $237.30	$850 combined. Sub-limit for counselling $400 per person, up to $800 per family.	$1,700
Counselling	2 months	› Initial and subsequent consult 80% up to $80.00		N/A
Ambulance	2 months	› Clinically required transport 100% › Treatment no transport required 100%	Unlimited	N/A
Pharmaceutical Available at any recognised pharmacy.	2 months	› Excludes government subsidised PBS prescriptions › Per script up to $50 after you pay the first $20.00 Note: While many medicines are covered, some are not. Your initial $20 may increase for dispensing greater than the maximum standard packaged quantity. Please refer to our website.	$600	$1,200
School Accident	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
Health Appliances Doctor's referral may be required for some appliances.	12 months	› Hearing aids 80% up to $1,200.00* › Nebulisers 80% up to $200.00 › Blood glucose monitors 80% up to $250.00 › Blood coagulation monitor (INR) 80% up to $400.00	$1,200 per 5 yrs 1 unit per 3 yrs 1 unit per 3 yrs 1 unit per 3 yrs	N/A

*Get more after 10 years of continuous cover!

If you hold a Rolling 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 Rolling 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.

^ 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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Facebook	**facebook.com/PoliceHealth**
Web	**policehealth.com.au**
Office Hours	**Monday, Wednesday to Friday 8.45 am - 4.45 pm (SA Time)** **Tuesday 9.30 am - 4.45 pm (SA Time)**

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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