

Health Funds- Extras Cover, Couples	
From Choice Online Health Insurance Comparisons Review (30 Jun 2014)	
Classification	Budget
Type of cover	Couple
Test results	Bupa Australia Pty Ltd
	Bronze Extras - Couple
Monthly premium before rebate (\$)	\$45.60
State	QLD
Policy Type	Extras Standalone
Score	
Features Score (%)	12
Dental Score (%)	7
Optical Score (%)	30
Other items Score (%)	11
Acupuncture	
Acupuncture covered	Combined limit for Physiotherapy, Chiropractic, Acupuncture, Naturopathy, Massage
Acupuncture LimitPerPerson (\$)	\$350
Acupuncture LimitPerPolicy (\$)	\$700
Acupuncture Initial visit	\$22.00
Acupuncture Subsequent visit	\$18.00
Naturopathy	
Naturopathy covered	Combined limit for Physiotherapy, Chiropractic, Acupuncture, Naturopathy, Massage
Naturopathy LimitPerPerson (\$)	\$350
Naturopathy LimitPerPolicy (\$)	\$700
Naturopathy Initial visit	\$17.00
Naturopathy Subsequent visit	\$17.00
Massage	
Massage covered	Combined limit for Physiotherapy, Chiropractic, Acupuncture, Naturopathy, Massage
Massage LimitPerPerson (\$)	\$350
Massage LimitPerPolicy (\$)	\$700
Massage Initial visit	\$20.00
Massage Subsequent visit	\$17.00

Health Funds- Extras Cover, Couples			
From Choice Online Health Insurance Comparisons Review (30 Jun 2014)			
Classification	Medium	Medium	Medium
Type of cover	Couple	Couple	Couple
Test results	Latrobe Health Services	HBF Health Limited	Bupa Australia Pty Ltd
	PG: Premier Gold extras	Extra Essentials	Silver Extras - Couple
Monthly premium before rebate (\$)	\$216.58	\$136.90	\$117.80
State	QLD	QLD	QLD
Policy Type	Extras Standalone	Extras Standalone	Extras Standalone
Score			
Features Score (%)	55	45	42
Dental Score (%)	59	47	47
Optical Score (%)	50	62	38
Other items Score (%)	52	31	38
Acupuncture			
Acupuncture covered	Combined limit for Acupuncture	Combined limit for Acupuncture, Naturopathy	Combined limit for Acupuncture, Naturopathy, Massage
Acupuncture LimitPerPerson (\$)	\$1,000	\$350	\$400
Acupuncture Initial visit	\$40.00	\$24.00	\$30.00
Acupuncture Subsequent visit	\$32.00	\$24.00	\$22.00
Naturopathy			
Naturopathy covered	Yes	Combined limit for Acupuncture, Naturopathy	Combined limit for Acupuncture, Naturopathy, Massage
Naturopathy LimitPerPerson (\$)	\$250	\$350	\$400
Naturopathy Initial visit	\$30.00	\$24.00	\$24.00
Naturopathy Subsequent visit	\$30.00	\$24.00	\$18.00
Massage			
Massage covered	Yes	No	Combined limit for Acupuncture, Naturopathy, Massage
Massage LimitPerPerson (\$)	\$350		\$400
Massage Initial visit	\$36.00		\$33.00
Massage Subsequent visit	\$32.00		\$23.00

Health Funds- Extras Cover, Couples					
From Choice Online Health Insurance Comparisons Review (30 Jun 2014)					
Classification	Top	Top	Top	Top	Top
Type of cover	Couple	Couple	Couple	Couple	Couple
Test results	Peoplecare Health Insurance	St.Lukes Health	Health Partners	Health Partners	Westfund Health Insurance
	Gold Extras	Super Extras - Plan Code: Y4	National Extras and Natural Plus (Couple)	National Extras (Couple)	Gold Extras
Monthly premium before rebate (\$)	\$145.16	\$112.80	\$176.58	\$164.10	\$118.95
State	QLD	QLD	QLD	QLD	QLD
Policy Type	Extras Standalone	Extras Standalone	Extras Standalone	Extras Standalone	Extras Standalone
Score					
Features Score (%)	63	55	53	52	50
Dental Score (%)	79	63	60	60	61
Optical Score (%)	60	60	48	48	46
Other items Score (%)	38	41	44	42	35
Acupuncture					
Acupuncture covered	Combined limit for Podiatry, Acupuncture, Naturopathy, Massage	Combined limit for Acupuncture, Naturopathy, Massage	Combined limit for Acupuncture, Naturopathy	Combined limit for Acupuncture, Naturopathy	Combined limit for Podiatry, Psychology, Acupuncture, Naturopathy, Massage
Acupuncture LimitPerPerson (\$)	\$435	\$500	\$500	\$500	
Acupuncture LimitPerPolicy (\$)	\$870				\$1,000
Acupuncture Initial visit	\$35.00	\$32.00	\$37.20	\$37.20	\$25.00
Acupuncture Subsequent visit	\$25.00	\$28.00	\$27.60	\$27.60	\$25.00
Naturopathy					
Naturopathy covered	Combined limit for Podiatry, Acupuncture, Naturopathy, Massage	Combined limit for Acupuncture, Naturopathy, Massage	Combined limit for Acupuncture, Naturopathy	Combined limit for Acupuncture, Naturopathy	Combined limit for Podiatry, Psychology, Acupuncture, Naturopathy, Massage
Naturopathy LimitPerPerson (\$)	\$435	\$500	\$500	\$500	

Naturopathy LimitPerPolicy (\$)	\$870				\$1,000
Naturopathy Initial visit	\$35.00	\$28.00	\$35.40	\$35.40	\$25.00
Naturopathy Subsequent visit	\$25.00	\$28.00	\$26.40	\$26.40	\$25.00
Massage					
Massage covered	Combined limit for Podiatry, Acupuncture, Naturopathy, Massage	Combined limit for Acupuncture, Naturopathy, Massage	Yes	Yes	Combined limit for Podiatry, Psychology, Acupuncture, Naturopathy, Massage
Massage LimitPerPerson (\$)	\$435	\$500	\$260	\$100	
Massage LimitPerPolicy (\$)	\$870				\$1,000
Massage Initial visit	\$35.00	\$28.00	\$20.00	\$20.00	\$25.00
Massage Subsequent visit	\$25.00	\$28.00	\$20.00	\$20.00	\$25.00

Health Funds- Extras Cover

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Customer satisfaction ratings Feb 2013 - Jan 2014

Health Fund	Total satisfaction
CBHS	89%
Defence Health	88%
Teachers Federation Health	88%
Westfund	87%
CUA Health	85%
Health Partners	83%
St Lukes	81%
HIF (Health Insurance Fund)	80%
HBF	79%
GMHBA	79%
Australian Unity	77%
Teachers Union Health	77%
GMF Health	76%
HCF	74%
Latrobe Health Services	74%
ahm (Australian Health Management)	73%
BUPA	73%
NIB	73%
Medibank Private	71%
Manchester Unity	64%