

<b>Health Funds- Extras Cover, Singles</b>		
From Choice Online Health Insurance Comparisons Review (30 Jun 2014)		
<b>Classification</b>	<b>Budget</b>	<b>Budget</b>
<b>Type of cover</b>	<b>Single</b>	<b>Single</b>
Test results	Bupa Australia Pty Ltd	Bupa Australia Pty Ltd
	Bronze Extras - Single	Active Saver
Monthly premium before rebate (\$)	\$22.80	\$83.95
State	QLD	QLD
Policy Type	Extras Standalone	Combined
<b>Score</b>		
Features Score (%)	12	8
Dental Score (%)	7	6
Optical Score (%)	30	0
Other items Score (%)	11	16
<b>Acupuncture</b>		
Acupuncture covered	Combined limit for Physiotherapy, Chiropractic, Acupuncture, Naturopathy, Massage	Combined limit for Acupuncture, Naturopathy, Massage
Acupuncture LimitPerPerson (\$)	\$350	\$300
Acupuncture Initial visit	\$22.00	\$24.00
Acupuncture Subsequent visit	\$18.00	\$18.00
<b>Naturopathy</b>		
Naturopathy covered	Combined limit for Physiotherapy, Chiropractic, Acupuncture, Naturopathy, Massage	Combined limit for Acupuncture, Naturopathy, Massage
Naturopathy LimitPerPerson (\$)	\$350	\$300
Naturopathy Initial visit	\$17.00	\$24.00
Naturopathy Subsequent visit	\$17.00	\$18.00
<b>Massage</b>		
Massage covered	Combined limit for Physiotherapy, Chiropractic, Acupuncture, Naturopathy, Massage	Combined limit for Acupuncture, Naturopathy, Massage
Massage LimitPerPerson (\$)	\$350	\$300
Massage Initial visit	\$20.00	\$12.00
Massage Subsequent visit	\$17.00	\$12.00

<b>Health Funds- Extras Cover, Singles</b>			
From Choice Online Health Insurance Comparisons Review (30 Jun 2014)			
<b>Classification</b>	<b>Medium</b>	<b>Medium</b>	<b>Medium</b>
<b>Type of cover</b>	<b>Single</b>	<b>Single</b>	<b>Single</b>
Test results	Latrobe Health Services	Bupa Australia Pty Ltd	HBF Health Ltd
	PG: Premier Gold extras	Silver Extras - Single	Essentials Saver
Monthly premium before rebate (\$)	\$108.29	\$58.90	\$28.55
State	QLD	QLD	QLD
Policy Type	Extras Standalone	Extras Standalone	Extras Standalone
<b>Score</b>			
Features Score (%)	55	42	31
Dental Score (%)	59	47	33
Optical Score (%)	50	38	47
Other items Score (%)	52	38	18
<b>Acupuncture</b>			
Acupuncture covered	Combined limit for Acupuncture	Combined limit for Acupuncture, Naturopathy, Massage	No
Acupuncture LimitPerPerson (\$)	\$1,000	\$400	
Acupuncture Initial visit	\$40.00	\$30.00	
Acupuncture Subsequent visit	\$32.00	\$22.00	
<b>Naturopathy</b>			
Naturopathy covered	Yes	Combined limit for Acupuncture, Naturopathy, Massage	No
Naturopathy LimitPerPerson (\$)	\$250	\$400	
Naturopathy Initial visit	\$30.00	\$24.00	
Naturopathy Subsequent visit	\$30.00	\$18.00	
<b>Massage</b>			
Massage covered	Yes	Combined limit for Acupuncture, Naturopathy, Massage	Yes
Massage LimitPerPerson (\$)	\$350	\$400	\$300
Massage Initial visit	\$36.00	\$33.00	\$28.00
Massage Subsequent visit	\$32.00	\$23.00	\$28.00

<b>Health Funds- Extras Cover, Singles</b>					
From Choice Online Health Insurance Comparisons Review (30 Jun 2014)					
<b>Classification</b>	<b>Top</b>	<b>Top</b>	<b>Top</b>	<b>Top</b>	<b>Top</b>
<b>Type of cover</b>	<b>Single</b>	<b>Single</b>	<b>Single</b>	<b>Single</b>	<b>Single</b>
Test results	Peoplecare Health Insurance	St.Lukes Health	Health Partners	Health Partners	Health Partners
	Gold Extras	Super Extras - Plan Code: Y4	National Extras and Natural Plus (Single)	National Extras (Single)	Gold Extras (Single)
Monthly premium before rebate (\$)	\$72.58	\$56.40	\$88.27	\$82.03	\$85.45
State	QLD	QLD	QLD	QLD	QLD
Policy Type	Extras Standalone	Extras Standalone	Extras Standalone	Extras Standalone	Extras Standalone
<b>Score</b>					
Features Score (%)	63	55	53	52	49
Dental Score (%)	79	63	60	60	59
Optical Score (%)	60	60	48	48	41
Other items Score (%)	38	41	44	42	38
<b>Acupuncture</b>					
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 Acupuncture, Naturopathy
Acupuncture LimitPerPerson (\$)		\$500	\$500	\$500	\$350
Acupuncture LimitPerPolicy (\$)	\$435				
Acupuncture Initial visit	\$35.00	\$32.00	\$37.20	\$37.20	\$29.00
Acupuncture Subsequent visit	\$25.00	\$28.00	\$27.60	\$27.60	\$21.00
<b>Naturopathy</b>					
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 Acupuncture, Naturopathy
Naturopathy LimitPerPerson (\$)		\$500	\$500	\$500	\$350
Naturopathy LimitPerPolicy (\$)	\$435				

Naturopathy Initial visit	\$35.00	\$28.00	\$35.40	\$35.40	\$28.00
Naturopathy Subsequent visit	\$25.00	\$28.00	\$26.40	\$26.40	\$21.00
<b>Massage</b>					
Massage covered	Combined limit for Podiatry, Acupuncture, Naturopathy, Massage	Combined limit for Acupuncture, Naturopathy, Massage	Yes	Yes	Yes
Massage LimitPerPerson (\$)		\$500	\$260	\$100	\$100
Massage LimitPerPolicy (\$)	\$435				
Massage Initial visit	\$35.00	\$28.00	\$20.00	\$20.00	\$20.00
Massage Subsequent visit	\$25.00	\$28.00	\$20.00	\$20.00	\$20.00

**Health Funds- Extras Cover**

From Choice Online Health Insurance Comparisons Review (30 Jun 2014)

**Customer satisfaction ratings Feb 2013 - Jan 2014**

<b>Health Fund</b>	<b>Total satisfaction</b>
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%