

HCIA

PRIVATE HEALTH INSURANCE AND HEARING HEALTH

AUDIOLOGICAL BENEFITS PROVIDED BY THE PRIVATE HEALTH FUNDS IN AUSTRALIA

2015 EDITION

Private Health Insurance and Hearing Health

Audiological Benefits provided by Private Health Funds in Australia as at May 2015

HCIA aims to better inform Australian policy development; grow awareness of the value of the industry and provide a public voice on hearing related matters. We believe that hearing impaired Australians should be able to access hearing services at a time when they are highly motivated to do so and thus remain as productive as they can be, for as long as they can.

We know that funding for hearing services is fragmented between Commonwealth and State agencies and between the public and private sectors. There is no coordinated overall hearing healthcare program across Australia, despite the fact that hearing health affects millions of Australians. (For more information about these 'Facts about Hearing Health' at <http://hcia.com.au/resources/HCIA.pdf>)

While one of HCIA's core activities is raising awareness of hearing issues with Government, we believe that a practical way to assist Australians directly or indirectly affected by hearing impairment is to provide clear, up-to-date information about current policies and practices in the public and private sectors.

This is why we have now prepared this table about audiological benefits provided by private health funds in Australia. The table allows you to see at a glance what the various health funds contribute to hearing aids so you can compare and make informed decisions. You should note that it is difficult to make direct comparisons between health funds because there are significant differences between the various States and Territories.

While we have taken great care to provide accurate information, this table is not exhaustive and is based on publicly available information. Before you make any decisions about private health care please check with the provider directly to understand what benefits they may provide for you.

I hope the information provided below is useful to you. Please feel free to share it with others.

Donna Staunton
Chief Executive Officer
HCIA

Health Cover	Benefits: Consultation	Benefits: Hearing Aids	Benefits: Other	Qualifying	Replacement
ACA HEALTH					
1300 368 390 www.acahealth.com.au					
Complete Ancillary	50%	80%; \$1,500 in 3yrs	\$200, inc. batts	12 mths	3 years
AHM					
134 246 www.ahm.com.au					
Super Extras	nil	\$800 for 1; \$1,600 for 2	\$50 per repair	12 mths	3 years
Family Extras	nil	\$600 for 1; \$1,200 for 2	\$35 per repair	12 mths	3 years
AUSTRALIAN UNITY					
13 29 39 www.australianunity.com.au/health-insurance					
Super Extras	nil	\$1,000; \$2,000 per family	nil	12 mths	3 years
Comprehensive Extras	nil	\$550	nil	12 mths	3 years
BUPA					
134 135 www.bupa.com.au					
Platinum Extras	nil	90%; \$850	nil	12 mths	3 years
Gold Extras	nil	75%; \$800	nil	12 mths	3 years
Silver Extras	nil	60%; \$500	nil	12 mths	3 years
CBHS					
1300 654 123 www.cbhs.com.au					
Top Extras	70% up to \$60; max \$360	70%; \$1,600	nil	12 mths	3 years
% indicated amount is covered by fund, maximum per person / per annum unless specified, .ff following					

Audiological Benefits provided by the Private Health Funds

Health Cover	Benefits: Consultation	Benefits: Hearing Aids	Benefits: Other	Qualifying	Replacement
CUA					
133 282 www.cua.com.au					
Gold Extras	nil	\$1,300	70% cost of repair	12 mths	3 years
Silver Extras	nil	\$620	60% cost of repair	12 mths	3 years
DEFENSE HEALTH					
1800 335 425 www.defencehealth.com.au					
Premier Extras	100% initial; \$60 ff.	\$1,500	\$100 per person repairs	36 mths	3 years
Value Extras	\$60 initial; \$35 ff.	\$1,000	\$100 per person repairs	36 mths	3 years
GMHBA					
1300 446 422 www.gmhba.com.au					
Gold Extras	\$41 initial; \$31 ff.; max \$500	100%; \$859 per 1, then \$1,500 every 3 yrs	nil	12 mths	3 years
Gold 75%	75%; max \$500	75%; \$1,500 max every 3 yrs	nil	12 mths	3 years
Silver Extras	\$35 initial; \$27 ff.; max \$400	100%; \$744	nil	12 mths	3 years
Silver 65%	65%; max \$400	65%; \$1,200 max every 3 yrs			
GMF					
1300 653 099 www.gmfhealth.com.au					
Complete Extras	\$375	\$860; per 1 every 5 yrs	nil	24 mths	5 years
Mid Extras	\$160	\$750; per 1 every 5 yrs	\$100 repairs, \$25 batts per yr	24 mths	5 years
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Audiological Benefits provided by the Private Health Funds

Health Cover	Benefits: Consultation	Benefits: Hearing Aids	Benefits: Other	Qualifying	Replacement
HBF					
133 423 www.hbf.com.au					
Ultimate Cover	nil	\$2,500 10+yrs	nil	12 mths	3yrs; 10+yrs 2yrs
Premium Essentials	nil	\$750 3-5yrs; \$800 5-10yrs; \$950 +10yrs	nil	36 mths	3yrs; 15+yrs 2yrs
Essential Standards	nil	\$550 3-5yrs; \$600 5-10yrs; \$650 +10yrs	nil	36 mths	5 years
HCF					
131 334 www.hcf.com.au					
Platinum	\$250 1-5yrs; \$500 6+yrs	\$800 2-5yrs; \$1,800 6+yrs	nil	2 mths Audio 24 mths HA	5 years
Gold	\$200 1-5yrs; \$300 6+yrs	\$600 2-5yrs; \$1,600 6+yrs	nil	2 mths Audio 24 mths HA	5 years
HCI					
1800 804 950 www.hcilttd.com.au					
Premier Extras	\$50 initial; \$40 ff.; max \$200	90%; \$1,200 for 1; \$2,000 for 2	\$120 p.a.	24 mths	3 years
Essential Extras	\$30 initial; \$30 ff.; max \$30	\$400 for 1; \$700 for 2	\$50 p.a.	24 mths	3 years
HEALTH PARTNERS					
1300 113 113 www.healthpartners.com.au					
Platinum Package	nil	100% 1-2yrs \$800; 3+yrs \$1,600	nil	12 mths	3 years
Gold Extras	nil	85% 1-4yrs \$800; 5-9 \$900; 10yr+ \$1,150	nil	12 mths	3 years
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Audiological Benefits provided by the Private Health Funds

Health Cover	Benefits: Consultation	Benefits: Hearing Aids	Benefits: Other	Qualifying	Replacement
HIF					
1300 134 060 www.hif.com.au					
Premium Options	nil	\$550 <5yrs, 1 pp; \$600 5-10yrs, 2 pp; \$700 10+yrs, 2 pp	nil	36 mths	5 years
Super Options	nil	\$550 <5yrs, 1 pp; \$550 +5yrs, 2 pp	nil	36 mths	5 years
LATROBE					
1300 362 144 www.latrobehealth.com.au					
Family Extras, Premier Gold	\$65 initial, max \$1,000	\$1,000	Repairs (no batts)	12 mths	5 years
Family Extras, Premier Silver	\$30 initial, max \$300	\$650	Repairs (no batts)	12 mths	5 years
Family Extras, Premier Plus	\$30 initial, max \$300	\$500	Repairs (no batts)	12 mths	5 years
Family Extras, Premier	nil	\$500	Repairs (no batts)	12 mths	5 years
MEDIBANK					
134 190 www.medibank.com.au					
Ultra Health Cover	nil	\$1,600	nil	36 mths	5 years
Top Extras 85	nil	\$1,200	nil	36 mths	5 years
Top Extras 70	nil	\$800	nil	36 mths	5 years
Top Extras 55	nil	\$400	nil	36 mths	5 years
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Audiological Benefits provided by the Private Health Funds

Health Cover	Benefits: Consultation	Benefits: Hearing Aids	Benefits: Other	Qualifying	Replacement
NAVY HEALTH					
1300 306 289 www.navyhealth.com.au					
Premium	\$70 initial; \$55 ff.; max \$500	\$1,300	\$150 Repairs (no batts)	12 mths	3 years
Healthy Living	\$60 initial; \$40 ff.; max \$300	\$900	\$150 Repairs (no batts)	12 mths	3 years
NIB					
13 16 42 www.nib.com.au					
Top Extras	nil	75%; max \$1,200	nil	36 mths	2pp 5 years
Young at Heart	nil	60%; max \$500	nil	36 mths	2pp 5 years
PEOPLECARE					
1800 808 690 www.peoplecare.com.au					
Gold	nil	80%; max \$1,500	nil	24 mths	5 years
PHOENIX HEALTH FUND					
1800 028 817 www.phoenixhealthfund.com.au					
Top Extras	nil	\$900 for 1; \$800 for 2	Repairs \$100 (no batts)	12 mths	2pp 5 years
QUEENSLAND COUNTRY HEALTH					
1800 813 415 www.qldcountryhealth.com.au					
Premium Essential Extras	\$50; \$60 report	85%; \$1,000, 1-10yrs; 85% \$1,500 10-15yrs; 85% \$2,000 +15yrs	nil	12 mths	3 years
Essential Extras	\$32; \$38 report	85%; \$1,000, 1-10yrs; 85% \$1,500 10-15yrs; 85% \$2,000 +15yrs	nil	12 mths	3 years
Top Hospital Cover	nil	85%; \$1,000, 1-10yrs; 85% \$1,500 10-15yrs; 85% \$2,000 +15yrs	nil	12 mths	3 years,

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Health Cover	Benefits: Consultation	Benefits: Hearing Aids	Benefits: Other	Qualifying	Replacement
RTHEALTH					
1300 887 123 www.rthealthfund.com.au					
Premium Extras	\$80; max \$160	\$600; per, 3 yrs; max \$1,200	\$100	24 mths	3 years
Smart Extras	\$60; max \$120	\$450; per, 3 yrs; max \$900	\$100	24 mths	3 years
TEACHERS					
1300 727 538 www.teachershealth.com.au					
Top Extras	nil	\$300-\$600 1-2yrs; \$600-\$1,200 2-5yrs; \$900-\$1,800 5+yrs	nil	12 mths	3 years
TRANSPORT HEALTH					
1300 806 808 www.transporthealth.com.au					
Top Extras	\$32 initial; \$22 ff.	\$1,000 combined total	Inc. in Benefits: Hearing Aid	24 mths	3 years
ST LUKES HEALTH					
1300 651 988 www.stlukes.com.au					
Super Extras	\$35; max \$70	\$1,000 per 1; \$2000 max	nil	36 mths	5 years
WESTFUND LTD					
1300 552 132 www.westfund.com.au					
Platinum Extras	\$50	\$1,000 5yrs; \$1,500 5-10yrs; \$2,000 15+yrs	nil	60 mth	5 years
Gold Extras	\$40	\$800 5yrs; \$1,300 5-10yrs; \$1,800 15+yrs	nil	60 mths	5 years
Sterling Silver	\$40	\$800 5yrs; \$1,300 5-10yrs; \$1,800 15+yrs	nil	60 mths	5 years
Max Value	\$40	\$800 5yrs; \$1,300 5-10yrs; \$1,800 15+yrs	nil	60 mths	5 years
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About the Hearing Care Industry Association

The Hearing Care Industry Association represents Australia's hearing healthcare retailers who, between them, care for thousands of hearing-impaired Australians in more than 440 locations around the country. Its members employ more than 500 professionals in teams of clinicians and client service officers to provide excellence in hearing care.

The clinicians are industry-trained and government-accredited specialists and they work with the latest technology. Many are members of international groups which deliver hearing services to clients around the world.

As an association, HCIA aims to provide a unified voice to all stakeholders about the needs of hearing-impaired Australians and this includes government, the bureaucracy, the media, professional bodies, and the public.

The Hearing Care Industry Association

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