

AAAPP has sourced this information from health fund product brochures online at each of the websites lists as at 5 February 2013. Information is to be used as a guideline only as all schemes and rules are subject to frequent revision.													
		Website	Schemes	Audiology Description	Initial Consult	Subsequent Consult	Annual Consult Limit	Device Description	Monaural Device	Binaural Devices	Device Limit	Annual Device Repairs	Device Supply Cycle in Years
ACA Health Benefits Fund	ACA	http://www.acahealth.com.au	Complete Ancillary	Hearing Test by a Registered Practitioner - will pay 50 %, unlimited			Unlimited	80 % of device cost			\$1,500.00	\$200.00	3
			Ancillary Lite										
AHM Health Insurance	AHM	http://www.ahm.com.au	ahm Super Extras	Family Limit of \$750	\$32.00	\$25.00	\$300.00		\$800.00	\$1,600.00	\$1,600.00	\$50.00	3
			ahm Family Extras						\$600.00	\$800.00	\$1,200.00	\$35.00	
			ahm Lifestyle Extras										
			ahm Basic Extras										
			ahm First Step										
Australian Unity Health Limited	AUF	http://www.australianunity.com.au	Super Extras					80 % of cost of devices, family limite of \$2000			\$1,000.00		3
			Comprehensive Extras					75 % of cost of devices			\$500.00		2
			Basic Extras										
Bupa Australia Pty Ltd	BUP	http://www.bupa.com.au	Platinum					90 % of device costs, and 85% of repair costs			\$850.00	\$100.00	3
			Gold										
			Silver					60 % of cost			\$500.00	\$100.00	3
			Bronze										
			Tailored										
CBHS Health Fund Limited	CBH	http://cbhs.com.au	Top Extras	70 % of audiology	\$60.00	\$60.00	\$360.00	70 % of device cost			\$1,600.00		3
			Intermediate Extras										
			Essential Extras										
CDH Benefits Fund	CDH		Hospital cover only										
Central West Health Cover	CWH	http://centralwesthealth.com.au	Membership <5 years								\$575.00		5
			Membership > 5 years								\$750.00		
CIA Health Limited	CPS	http://www.cia.com.au	Gold Extras					Benefit increases by \$50 for each year of			\$1,300.00		3

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COX Health Limited	CPJ	http://www.audiosound.com.au	Silver Extras				membership up to 10 years. Min cover is \$800		\$620.00			
Defence Health Limited	AHB	http://www.defencehealth.com.au	Top Extras Standard Extras		\$40.00 \$30.00	\$200.00			\$1,000.00		3	
GMF Health	GMF	http://www.gmfhealth.com.au	Complete Extras	Report to ENT \$22	\$42.00	\$30.00	\$375.00		\$860.00		5	
			Mid Extras	Report to ENT \$20	\$39.20	\$20.00	\$160.00		\$750.00			
			Lite Extras									
GMHBA Limited	GMH	http://www.gmhba.com.au	Platinum	80 % of audiology fee			\$350.00	100 % benefit	\$800.00		3	
			Gold		\$25.00	\$20.00	\$350.00	100 % benefit	\$800.00			
			Silver Standard Plus	Combined limit with other services	\$25.00	\$20.00	\$400.00	80 % benefit	\$400.00			
			Silver Everyday		\$25.00	\$20.00	\$400.00	80 % benefit	\$400.00			
			Bronze									
HBF Health Limited	HBF	http://www.hbf.com.au	Premium Essentials 3 - 5 years					Max 1 per person every 3 years, 5 - 15 years, then 1 per person every 2 years	\$750.00			
			Premium Essentials 5 - 10 years						\$800.00			
			Premium Essentials > 10 years						\$950.00			
			Extra Essentials 3 - 5 years						Max 1 per person every 5 years, 5 - 15 years, then 1 per person every 3 years	\$550.00		
			Extra Essentials 5 - 10 years					\$600.00				
			Extra Essentials > 10 years					\$700.00				
			Essentials Standard 3 - 5 years						Max 1 per person every 3 years	\$550.00		
			Essentials Standard 5 - 10 years					\$600.00				
			Essentials Standard > 10 years					\$650.00				

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HCF	HCF	http://www.hcf.com.au	Top Cover Plus Extras	Combined with speech therapy	\$52.00	\$35.00	\$200.00	Benefits accrue over time			\$1,600.00		5
			Top Plus and Multicover		\$52.00	\$35.00	\$200.00				\$1,600.00		
			Top Plus Super Multicover		\$58.00	\$40.00	\$350.00				\$1,800.00		
Health Care Insurance Limited	HCI	http://www.hcilt.com.au	Premier	Hearing Tests	\$50.00	\$40.00	\$200.00	90% benefit	\$1,200.00	\$2,000.00		\$120.00	3
			Essential		\$30.00	\$30.00	\$30.00		\$400.00	\$700.00	\$50.00		
			Select										
Health Insurance Fund of Australia	HIF	http://www.hif.com.au	Premium < 5 years					Cover is 1 device per person for 5 years, then 1 device per ear every 5 years	\$550.00		\$550.00		5
			Premium < 10 years				\$600.00		\$1,200.00	\$1,200.00			
			Premium > 10 years				\$700.00		\$1,400.00	\$1,400.00			
			Super < 5 years				\$550.00						
			Super > 5 years				\$550.00		\$1,100.00	\$1,100.00			
			Special Saver										
Health Partners	SPS	http://www.healthpartners.com.au	Gold / National 1 - 4 years								\$800.00	5	
			Gold / National 5 - 9 years							\$900.00			
			Gold / National 10 Years +						\$1,150.00				
health.com.au	HEA	No product information online											
Latrobe Health Services	LHS	http://www.latrobehealth.com.au	Premier Gold		\$65.00	\$65.00	\$1,000.00	Device and Repair costs grouped together			\$1,000.00		5
			Premier Silver		\$25.00	\$17.00	\$300.00		\$650.00				
			Premier		\$25.00	\$17.00	\$300.00		\$500.00				
			Premier Plus		\$25.00	\$17.00	\$300.00		\$500.00				
			Premier Family										
Medibank Private Limited	MBP	http://www.medibank.com.au	Top Extras 85								\$1,200.00	3	
			Top Extras 800						\$800.00				
			Top Extras 55						\$400.00				
			Top Extras 70										
			Basic Extras 55 +										
Mildura District Hospital Fund Ltd	MDH	https://www.mdhf.com.au	Ancillary Plus							\$450.00	5		
			Ancillary						\$700.00				
National Health Benefits Australia Pty Ltd (onemedifund)	OMF	http://www.onemedifund.com.au	Extras Plus				80% of cost			\$1,500.00	5		
			Basic Extras										

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Navy Health Ltd	NHB	http://navyhealth.com.au	Premium Healthy Living Saver Basic		\$70.00 \$60.00	\$55.00 \$40.00	\$500.00 \$300.00				\$1,300.00 \$900.00	\$150.00 \$150.00	3
NIB Health Funds Ltd	NIB	http://www.nib.com.au	Top Cover Extras								\$1,000.00 \$400.00		
Peoplecare Health Insurance	LHM	http://www.peoplecare.com.au	Gold Extras Silver Extras Bronze Extras	Hearing tests may be covered							\$1,500.00		5
Phoenix Health Fund Limited	PWA	http://www.phoenixhealthfund.com.au	Ancillary						\$900.00	\$1,700.00	\$1,700.00		5
Police Health	SPE	http://www.policehealth.com.au	Surecover Extras Platinum Health Platinum Plus					80% of cost			\$1,200.00		5
Queensland Country Health Fund Ltd	QCH	http://qldcountryhealth.com.au	Premium Extras Essential Extras Smart Start Young Extras	\$60 paid for a report \$38 paid for a report	\$50.00 \$32.00	\$50.00 \$32.00		85 % of benefit			\$2,000.00		3
Railway and Transport Health Fund Limited	RTE	http://www.rthealthfund.com.au	Premium Extras Smart Extras Value Extras		\$80.00 \$60.00	\$80.00 \$60.00	\$160.00 \$120.00	100% benefit but max of 2 devices per membership	\$600.00 \$450.00	\$1,200.00 \$450.00	\$1,200.00 \$900.00	\$100.00 \$75.00	3
Reserve Bank Health Society Ltd	RBH	http://www.myrbhs.com.au	Extras						\$2,720.00	\$5,440.00	\$5,440.00		5
St Lukes Health	SLM	http://www.stlukes.com.au	Super Extras Basic Extras Young Select	Must be supplied by an Audiologist in private practice	\$26.00	\$26.00			\$1,000.00	\$1,000.00	\$2,000.00		5
Teachers Health Fund	NTF	http://www.teachershealth.com.au	Top Extras 1 - 2 years Top Extras 2 - 5 years Top Extras 5 years + Essential Extras	Unlimited	\$45.00				\$300.00 \$600.00 \$900.00	\$600.00 \$1,200.00 \$1,800.00	\$600.00 \$1,200.00 \$1,800.00		3

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Teachers' Union Health	QTU	http://tuh.com.au	General 1 - 2 years		\$60.00	\$50.00	\$200.00		\$900.00	\$1,800.00	\$900.00		3
			General 3 - 4 years				\$210.00						
			General 5 - 6 years				\$220.00						
			General 7 Yrs +				\$240.00						
The Doctors' Health Fund	AMA	http://www.doctorshealthfund.com.au	Total Extras	One visit per year	\$60.00		\$60.00	75% benefit	\$800.00	\$1,600.00	\$1,600.00		5
			Essential Extras						\$200.00	\$400.00	\$400.00	\$50.00	
Transport Health Pty Ltd	TFS	http://www.transporthealth.com.au	Top Extras	Combined audiology and hearing aid benefit	\$32.00	\$22.00					\$1,000.00		3
			Extras										
Westfund Health Insurance	WFD	http://www.westfund.com.au	Platinum 5 - 9 years				\$50.00				\$1,000.00		5
			Platinum 10 - 14 years					\$1,500.00					
			Platinum > 15 years					\$2,000.00					
			Gold 5 - 9 years			\$40.00		\$800.00					
			Gold 10 - 14 years				\$1,300.00						
Gold > 15 years				\$1,800.00									

Summary Information:

35 Health Funds, from which at least 114 different Extras schemes are available.
28 (25%) schemes pay for consultation fees for Audiology.

Average initial consultation fee reimbursed is \$44.00 and average subsequent consultation fee reimbursed is \$36.00

Average annual limit on Audiology consultations is \$270.00

74 (65%) of schemes pay towards hearing aids.

The average limit for devices is \$1073.00. Some limits are per person, and others are per aid.

13 (11%) reimburse for hearing aid repairs, by an average amount of \$98.00 per year.

The average cycle to replace devices is 3.8 years



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Notes and Disclaimer:

1. This list of health funds was obtained from: <http://www.privatehealth.gov.au/dynamic/healthfundlist.aspx>. Accessed on 4 February 2013
2. Information summarised in this table was accessed from each website shown. Accuracy of information is dependent on the information made available by each fund.
3. AAAPP is not responsible for the accuracy of the information listed, which is intended as a guideline only.

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