

AAAPP has sourced this information from health fund product brochures online at each of the websites listed as at 3 February 2014. Information is to be used as a guideline only as all schemes and rules are subject to frequent revision.		Address for Correspondence	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	Locked Bag 2014 Wahroonga NSW 2076 Australia	http://www.acahealth.com.au	Complete Ancillary	Hearing Test by a Registered Practitioner - will pay 50 %, unlimited			Unlimited	80 % of device, repairs and maintenance			\$1,500.00	\$200, and \$200 for batteries	3		
				Ancillary Lite												
AHM Health Insurance	AHM	ahm Health Insurance Locked Bag 1006 Matraville ahm Health Insurance Locked Bag 1006, Matraville NSW 2036	http://www.ahm.com.au	ahm Super Extras	Benefits are paid towards consultations with an Audiologist (where Medicare has not covered the service). Consultations with an Audiometrist are not included. Per person limit dependent on years of membership, to a maximum of \$450 per person per year.	\$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												
Australian Unity Health Limited	AUF	Australian Unity, 114 Albert Road, South Melbourne, VIC 3205 South Melbourne VIC 3205	http://www.aunitrahealth.com.au	Platinum 80%				\$600 combined with other general therapies	80% of cost			\$600 per person		One appliance every 3 years		
				Starter 60%												
				Super Extras						80% of cost of devices, family limit of \$2000				\$1,000.00		3
				Comprehensive Extras						100% of cost of devices				\$550.00		3
				Basic Extras												
Bupa Australia Pty Ltd	BUP	Bupa GPO Box 9809 Brisbane, QLD 4001 Australia	http://www.bupa.com.au	Platinum					90% of device costs, and 85% of repair costs			\$850.00	\$100.00	3		
				Gold					75% of cost, combined with other aids to max of \$1000				\$800.00		3	
				Silver					60% of cost, combined annual limite with other aids				\$500.00	\$100.00	3	
				Bronze Your Choice												
CBHS Health Fund Limited	CBH	Level 5, 79 George Street Parramatta NSW 2150	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	PO Box 183, Cessnock NSW 2325	http://www.cdhsf.com.au	Supplementary Cover				Combined benefit with other services	\$500 per aid		\$750.00					
Central West Health Cover	CWH	PO Box 10860 KALGOORLIE WA 6433	http://centralwesthealth.com.au	Top Extras Membership <5 years								\$575.00		5		
				Top Extras Membership > 5 years									\$750.00			
				Extras									\$575.00			
				Extras Family Health / Young & Healthy									\$750.00			

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CUA Health Limited	CPS	Credit Union Australia Limited GPO Box 100 Brisbane QLD 4001	http://www.cua.com.au	Gold Extras Silver Extras					Benefit increases by \$50 for each year of membership up to 10 years. Min cover is \$800			\$1,300.00 \$620.00		3
Defence Health Limited	AHB	PO Box 7518 Melbourne, VIC 8004	http://www.defencehealth.com.au	Top Extras Standard Extras		\$40.00	\$30.00	\$200.00				\$1,000.00		3
GMF Health	GMF	GMF Health PO Box 513 Kalgoorlie WA 6433	http://www.gmfhealth.com.au	Complete Extras Mid Extras Lite Extras	Report to ENT \$22 Report to ENT \$20	\$42.00 \$39.20	\$30.00 \$20.00	\$375.00 \$160.00				\$860.00 \$750.00		5
GMHBA Limited	GMH	PO Box 761, Geelong VIC 3220	http://www.gmhba.com.au	Platinum Gold Silver Fit Ultra and Fit Top Bronze Bronze Young Singles Silver Young Singles Fit Entry Package	80 % of audiology fee Combined limit with other services	\$25.00 \$25.00	\$20.00 \$20.00	\$350.00 \$350.00 \$400.00	100 % benefit 100 % benefit 80 % benefit			\$800.00 \$800.00 \$400.00		3
Grand United Corporate Health	FAI	GPO Box 2988, Melbourne Vic 8060	https://www.guhealth.com.au						Requires medical practitioner to provide written reason as treatment for a chronic condition.			Not Specified		
HBF Health Limited	HBF	GPO Box C101 Perth WA 6809	http://www.hbf.com.au	Premium Essentials 3 - 5 years Premium Essentials 5 - 10 years Premium Essentials > 10 years Extra Essentials 3 - 5 years Extra Essentials 5 - 10 years Extra Essentials > 10 years Essentials Standard 3 - 5 years Essentials Standard 5 - 10 years Essentials Standard > 10 years					Max 1 per person every 3 years, 5 - 15 years, then 1 per person every 2 years Max 1 per person every 5 years, 5 - 15 years, then 1 per person every 3 years		\$750.00 \$800.00 \$950.00 \$550.00 \$600.00 \$700.00 \$550.00 \$600.00 \$650.00			
HCF	HCF	GPO BOX 4242, Sydney, NSW, 2001	http://www.hcf.com.au	Top Cover Plus Extras Top Plus and Multicover Top Plus Super Multicover Top Plus General Extras Fit & Free	Combined with speech therapy	\$52.00 \$52.00 \$58.00 \$52.00	\$35.00 \$35.00 \$40.00 \$35.00	\$200.00 \$200.00 \$350.00 \$300.00	Benefits accrue over time			\$1,600.00 \$1,600.00 \$1,800.00		5
Health Care Insurance Limited	HCI	P.O. Box 931, Burnie, TAS 7320	http://www.hcilttd.com.au	Premier Essential Select	Hearing Tests	\$50.00 \$30.00	\$40.00 \$30.00	\$200.00 \$30.00	90% benefit	\$1,200.00 \$400.00	\$800.00 \$300.00	\$2,000.00 \$700.00	\$120.00 \$50.00	3
Health Insurance Fund of Australia	HIF	Reply Paid X2221, Perth, WA 6847	http://www.hif.com.au	Premium < 5 years Premium < 10 years Premium > 10 years Super < 5 years Super > 5 years Special Saver					Cover is 1 device per person for 5 years, then 1 device per ear every 5 years	\$550.00 \$600.00 \$700.00 \$550.00 \$550.00	\$1,200.00 \$1,400.00 \$1,400.00	\$550.00 \$1,200.00 \$1,100.00		5

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Health Partners	SPS	Reply Paid 1493 Adelaide SA 5001	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		
				Silver											
				Bronze											
health.com.au	HEA	Locked Bag 423, Abbotsford VIC 3067	http://www.health.com.au	High 85	Described as health appliances							\$500.00			
				High 75							\$400.00				
				High 65							\$300.00				
				Middle											
				Heart Plus											
				Basic											
Latrobe Health Services	LHS	P.O. Box 41 Morwell, Vic 3840	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	GPO Box 9999 Sydney 2000	http://www.medibank.com.au	Top Extras								\$400.00		3	
				Basic Extras											
				Ultra Health									\$1,600.00		
				Comprehensive Singles/Couples/Families						Combines device with other services			\$500.00		
				Essentials Singles/Couples/Families Starter Singles/Couples/Families											
Mildura District Hospital Fund Ltd	MDH	P.O. BOX 5046 Mildura VIC 3502	https://www.mdhf.com.au	Ancillary Plus								\$700.00		5	
				Mid Range Ancillary									\$450.00		
National Health Benefits Australia Pty Ltd (onemedifund)	OMF	Locked Bag 25, WOLLONGONG NSW 2500	http://www.onemedifund.com.au	Extras Plus					80% of cost			\$1,500.00		5	
				Basic Extras											
Navy Health Ltd	NHB	PO Box 172 Box Hill, Victoria 3128	http://navyhealth.com.au	Premium		\$70.00	\$55.00	\$500.00				\$1,300.00	\$150.00	3	
				Healthy Living		\$60.00	\$40.00	\$300.00				\$900.00	\$150.00		
				Saver Plus											
				Basic Extras											
NIB Health Funds Ltd	NIB	Locked Bag 2010 Newcastle NSW 2300	http://www.nib.com.au	Top Extras					Hearing Aid or Implant speech processor			\$1,200.00			
				Core Extras for Young At Heart						Can be an optional extra			\$500.00		
Peoplecare Health Insurance	LHM	Locked Bag 33, Wollongong NSW 2500	http://www.peoplecare.com.au	Gold Extras					80% of cost of hearing aids			\$1,500.00		5	
				Silver Extras											
				Bronze Extras											

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Phoenix Health Fund Limited	PWA	PO Box 156 Newcastle NSW 2300	http://www.phoenixhealthfund.com.au	Ancillary						\$900.00	\$1,700.00	\$1,700.00		5
Police Health	SPE	Police Health Reply Paid 6111 Adelaide SA 5000	http://www.policehealth.com.au	Surecover Extras Platinum Health Platinum Plus					80% of cost			\$1,200.00		5
Queensland Country Health Fund Ltd	QCH	PO Box 42, Aitkenvale, QLD 4814	http://qldcountryhealth.com.au	Premium Extras Essential Extras Young Extras Smart Start Private Hospital Cover	\$60 paid for a report \$38 paid for a report	\$50.00 \$32.00	\$50.00 \$32.00							
									85% of cost	\$450.00	\$900.00	\$900.00		3
Railway and Transport Health Fund Limited	RTE	PO Box 545, Strawberry Hills NSW 2012	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	Locked Bag 23 WOLLONGONG NSW 2500	http://www.myrbhs.com.au	Extras					Prescriber must be a member of an accredited professional association	\$2,720.00	\$5,440.00	\$5,440.00		5
St Lukes Health	SLM	PO Box 915, Launceston, Tasmania 7250	http://www.stlukes.com.au	Super Extras Basic Extras	Must be supplied by an Audiologist in private practice approved by the fund	\$35.00	\$35.00	\$70.00		\$1,000.00	\$1,000.00	\$2,000.00		5
Teachers Health Fund	NTF	GPO Box 9812 Sydney NSW 2001	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
Teachers' Union Health	QTU	PO Box 265 Fortitude Valley Qld 4006	http://tuh.com.au	Ultimate Choice 1-2 years Ultimate Choice 3-4 years Ultimate Choice 5-6 years Ultimate Choice 7 years + Easy Choice Active Choice Young Choice Comprehensive General 1-2 years Comprehensive General 3-4 years Comprehensive General 5-6 years Comprehensive General 7 yrs + Mid Range General Basic General		\$72.00 \$60.00	\$65.00 \$50.00	\$200.00 \$210.00 \$220.00 \$240.00		\$1,000.00 \$800.00 \$900.00	\$1,000.00 \$1,600.00 \$1,800.00	\$2,000.00 \$1,600.00 \$1,800.00		3
The Doctors' Health Fund	AMA	PO Box Q1749, Queen Victoria Building, Sydney NSW 1230	http://www.doctorshealthfund.com.au	Total Extras Essential Extras	One visit per year	\$60.00		\$60.00	75% benefit	\$800.00 \$200.00	\$1,600.00 \$400.00	\$1,600.00 \$400.00	\$50.00	5
Transport Health Pty Ltd	TFS	PO Box 5052, Burnley VIC 3121	http://www.transporthealth.com.au	Top Extras Healthy Choice Extras	Combined audiology and hearing aid benefit	\$32.00	\$22.00					\$1,000.00		3
Westfund Health Insurance	WFD	P.O. Box 235 LITHGOW NSW 2790	http://www.westfund.com.au	Platinum 5 - 9 years Platinum 10 - 14 years Platinum > 15 years Gold 5 - 9 years Gold 10 - 14 years Gold > 15 years Sterling Silver - 9 years Sterling Silver 10 - 14 years Sterling Silver >15 years Silver Max Value - 9 years Max Value 10 - 14 years Max Value 15 years Value First				\$50.00 \$40.00				\$1,000.00 \$1,500.00 \$2,000.00 \$800.00 \$1,300.00 \$1,800.00 \$800.00 \$1,300.00 \$1,800.00 \$800.00 \$1,300.00 \$1,800.00		5

Summary Information:

36 Health Funds, from which at least 150 different Extras schemes are available.

32 (21%) schemes pay for consultation fees for Audiology.

Average initial consultation fee reimbursed is \$46.00 and average subsequent consultation fee reimbursed is \$37.00

Average annual limit on Audiology consultations is \$267.00

All funds offer one or more schemes (usually those with top and medium cover) that contribute to the cost of hearing aids.

83 (55%) of schemes pay towards hearing aids.

The average limit for devices is \$1083.00. Some limits are per person, and others are per aid.

13 (9%) of schemes reimburse for hearing aid repairs, by an average amount of \$98.00 per year.

The average cycle to replace devices is 3.8 years

Notes and Disclaimer:

1. This list of health funds was obtained from: <http://www.privatehealth.gov.au/dynamic/healthfundlist.aspx> . Accessed on 3 February 2014
2. Information summarised in this table was accessed from each website shown.
3. Product brochures from Extras packages were downloaded from each site and information related to audiology and hearing devices was extracted.
4. AAAPP is not responsible for the accuracy of the information listed, which is intended as a guideline only.
5. Accuracy of information is dependent on the information made available by each fund.

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