

Independent Audiologists Australia has sourced this information from health fund product brochures online at each of the websites listed during March 2015. 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	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	1	Hearing Test by a Registered Practitioner (not defined) - will pay 50 % unlimited			Unlimited		\$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	1	Benefits are paid towards consultations (once per financial year) 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	\$1,600.00	\$1,600.00	\$50.00	3		
				ahm Family Extras	1					\$600.00	\$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.austrianunity.com.au	Platinum 80%	1				\$600 combined limit with health and hearing aids		\$600 per person		One appliance every 3 years		
				Starter 60% With Health Boost	1					\$300 per person		3			
				Starter 60% with Smile + Repairs + Health Boost	1					\$300 per person		3			
				Comprehensive Extras	1				\$550.00		3				
Bupa Australia Pty Ltd	BUP	Bupa GPO Box 9809 Brisbane, QLD 4001 Australia	http://www.bupa.com.au	Platinum	1						\$850.00	\$100.00	3		
				Gold	1						\$800.00		3		
				Silver	1						\$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 Intermediate Extras Essential Extras	1	170 % of audiology	\$60.00	\$60.00	\$360.00	\$1,600.00		3			
CDH Benefits Fund	CDH	PO Box 183, Cessnock NSW 2325	http://www.cdhsf.com.au	Supplementary Cover	1					\$750.00					
Central West Health Cover	CWH	PO Box 10860 KALGOORLIE WA 6433	http://centralwesthealth.com.au	Top Extras Membership <5 years	1						\$575.00		5		
				Top Extras Membership > 5 years	1						\$750.00				
				Extras	1						\$575.00				
				Extras	1						\$750.00				
CUA Health Limited	CPS	Credit Union Australia Limited GPO Box 100 Brisbane QLD 4001	http://www.cua.com.au	Gold Extras	1					\$1,300.00	70 per cent	3			
				Silver Extras	1					\$620.00	60 per cent				
Defence Health Limited	AHB	PO Box 7518 Melbourne, VIC 8004	http://www.defencehealth.com.au	Top Extras Standard Extras	1		\$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	1	1 Report to ENT \$22	\$42.00	\$30.00	\$375.00		\$860.00		5		
				Mid Extras	1	1 Report to ENT \$20	\$39.20	\$28.00	\$160.00		\$750.00				
				Lite Extras											
GMHBA Limited	GMH	PO Box 761, Geelong VIC 3220	http://www.gmhba.com.au	Platinum	1	1 80 % of audiology fee	80% of audiology fee		\$350.00		\$800.00		3		
				Gold	1		\$25.00	\$20.00	\$350.00		\$800.00				
				Silver	1	1 Combined limit with other services	\$25.00	\$20.00	\$400.00		\$400.00				
				Fit Ultra and Fit Top											
				Bronze											
				Bronze Young Singles											
				Silver Young Singles											
Fit Entry Package															
Grand United Corporate Health	FAI	GPO Box 2988, Melbourne Vic 8060	https://www.guhealth.com.au								Not Specified				

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HBF Health Limited	HBF	GPO Box C101 Perth WA 6809	http://www.hbf.com.au	Premium Essentials 3 - 5 years	1						\$750.00				
				Premium Essentials 5 - 10 years	1							\$800.00			
				Premium Essentials > 10 years	1								\$950.00		
				Extra Essentials 3 - 5 years	1								\$550.00		
				Extra Essentials 5 - 10 years	1								\$600.00		
				Extra Essentials > 10 years	1								\$700.00		
				Essentials Standard 3 - 5 years	1								\$550.00		
				Essentials Standard 5 - 10 years	1								\$600.00		
Essentials Standard > 10 years	1								\$650.00						
HCF	HCF	GPO BOX 4242, Sydney, NSW, 2001	http://www.hcf.com.au	Platinum Extras	1	1	\$70.00	\$70.00	\$250.00		\$1,800.00		5		
				Gold Extras	1	1	\$60.00	\$60.00	\$200.00		\$1,600.00				
				Silver											
				Bronze											
				Top Plus General Extras Fit & Free											Benefit increases to maximum amounts shown based on years of membership.
Health Care Insurance Limited	HCI	P.O. Box 931, Burnie, TAS 7320	http://www.hciltid.com.au	Premier	1	1	\$50.00	\$40.00	\$200.00	\$2,000.00	\$2,000.00	\$120.00	3		
				Essential	1	1	\$30.00	\$30.00	\$30.00	\$700.00	\$700.00	\$50.00			
				Select											
Health Insurance Fund of Australia	HIF	Reply Paid X2221, Perth, WA 6847	http://www.hif.com.au	Premium < 5 years	1						\$550.00		5		
				Premium < 10 years	1					\$1,200.00	\$1,200.00				
				Premium > 10 years	1					\$1,400.00	\$1,400.00				
				Super < 5 years	1					\$1,100.00	\$1,100.00				
				Super > 5 years	1										
				Special Saver											
Health Partners	SPS	Reply Paid 1493 Adelaide SA 5001	http://www.healthpartners.com.au	Gold 1/ 1- 4 years	1						\$800.00		5		
				Gold 2/ 5 - 9 years	1							\$900.00			
				Gold 3 / 10 Years +	1							\$1,150.00			
				Silver											
				Bronze											
health.com.au	HEA	Locked Bag 423, Abbotsford VIC 3067	http://www.health.com.au	High 85	1						\$500.00				
				Middle 75	1							\$400.00			
				Basic 65	1							\$300.00			
				Heart Plus											
				Basic											
Latrobe Health Services	LHS	P.O. Box 41 Morwell, Vic 3840	http://www.latrobehealth.com.au	Premier Gold	1	1	\$65.00	\$65.00	\$1,000.00		\$1,000.00		5		
				Premier Silver	1	1	\$30.00	\$25.00	\$300.00		\$650.00				
				Premier	1	1	\$25.00	\$17.00	\$300.00		\$500.00				
				Premier Plus	1	1	\$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 55%	1						\$400.00		3		
				Top Extras \$70	1							\$800.00			
				Top Extras 85%	1							\$1,200.00			
				Comprehensive Singles/Couples/Families	1							\$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	Five Star /Premium Cover	1						\$1,000.00		5		
				Ancillary Plus/ Mid Range Ancillary	1							\$700.00			
				Basic Ancillary	1							\$450.00			
National Health Benefits Australia Pty Ltd (onemedifund)	OMF	Locked Bag 25, WOLLONGONG NSW 2500	http://www.onemedifund.com.au	Extras Plus	1						\$1,500.00		5		
				Basic Extras											
Navy Health Ltd	NHB	PO Box 172 Box Hill, Victoria 3128	http://navyhealth.com.au	Premium	1	1	\$70.00	\$55.00	\$500.00		\$1,300.00	\$150.00	3		
				Healthy Living Saver Plus	1	1	\$60.00	\$40.00	\$300.00		\$900.00	\$150.00			
				Basic Extras											
NIB Health Funds Ltd	NIB	Locked Bag 2010 Newcastle NSW 2300	http://www.nib.com.au	Top Extras	1						\$1,200.00				
				Core Extras for Young At Heart	1							\$500.00			

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Peoplecare Health Insurance	LHM	Locked Bag 33, Wollongong NSW 2500	http://www.peoplecare.com.au	Gold Extras	1							\$1,500.00		5		
				Silver Extras												
				Bronze Extras												
Phoenix Health Fund Limited	PWA	PO Box 156 Newcastle NSW 2300	http://www.phoenixhealthfund.com.au	Top Extras	1						\$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	1								\$1,200.00	5		
				Platinum Health	1											
				Platinum Plus	1											
Queensland Country Health Fund Ltd	QCH	PO Box 42, Aitkenvale, QLD 4814	http://qlkcountryhealth.com.au	Premium Extras	1	\$60 paid for a report	\$50.00	\$50.00								
				Essential Extras	1	\$38 paid for a report	\$32.00	\$32.00								
				Young Extras												
				Smart Start												
				Top Hospital Cover	1								\$1,000.00	\$1,000.00		3
Railway and Transport Health Fund Limited	RTE	PO Box 545, Strawberry Hills NSW 2012	http://www.rthealthfund.com.au	Premium Extras	1		\$80.00	\$80.00	\$160.00	\$1,200.00	\$1,200.00	\$100.00		3		
				Smart Extras	1		\$60.00	\$60.00	\$120.00	\$450.00	\$900.00	\$75.00				
				Value Extras												
Reserve Bank Health Society Ltd	RBH	Locked Bag 23 WOLLONGONG NSW 2500	http://www.myrbhs.com.au	Extras	1						\$5,440.00		5			
St Lukes Health	SLM	PO Box 915, Launceston, Tasmania 7250	http://www.stlukes.com.au	Super Extras	1	Must be supplied by an Audiologist in private practice approved by the fund	\$35.00	\$35.00	\$70.00	\$1,000.00	\$2,000.00			5		
				Basic Extras												
Teachers Health Fund	NTF	GPO Box 9812 Sydney NSW 2001	http://www.teachershealth.com.au	Top Extras 1 - 2 years	1	1	Unlimited	\$45.00			\$600.00	\$600.00		3		
				Top Extras 2 - 5 years	1	1		\$45.00			\$1,200.00	\$1,200.00				
				Top Extras 5 years +	1	1		\$45.00			\$1,800.00	\$1,800.00				
				Essential Extras												
Teachers' Union Health	QTU	PO Box 265 Fortitude Valley Qld 4006	http://tuh.com.au	Ultimate Choice 1-2 years	1	1		\$72.00	\$65.00	\$200.00	\$1,100.00	\$2,200.00				
				Ultimate Choice 3 - 4 years	1	1		\$72.00	\$65.00	\$210.00	\$1,100.00	\$2,200.00				
				Ultimate Choice 5 - 6 years	1	1		\$72.00	\$65.00	\$220.00	\$1,100.00	\$2,200.00				
				Ultimate Choice 7 years +	1	1		\$72.00	\$65.00	\$240.00	\$1,100.00	\$2,200.00				
				Easy Choice	1	1		\$60.00	\$50.00		\$900.00	\$1,800.00				
				Active Choice												
				Young Choice												
				Comprehensive Extras 1 - 2 years	1	1		\$60.00	\$50.00	\$200.00	\$1,000.00	\$2,000.00				
				Comprehensive Extras 3 - 4 years	1	1		\$60.00	\$50.00	\$210.00	\$1,000.00	\$2,000.00				
				Comprehensive Extras 5-6 Years	1	1		\$60.00	\$50.00	\$220.00	\$1,000.00	\$2,000.00				
				Comprehensive Extras 7 yrs +	1	1		\$60.00	\$50.00	\$240.00	\$1,000.00	\$2,000.00				
Mid Range General																
Basic General																
The Doctors' Health Fund	AMA	PO Box Q1749, Queen Victoria Building, Sydney NSW 1230	http://www.doctorshealthfund.com.au	Total Extras	1	1	One visit per year	\$60.00		\$800.00	\$1,600.00	\$1,600.00	\$50.00	3		
				Essential Extras	1					\$200.00	\$400.00	\$400.00	\$50.00			
Transport Health Pty Ltd	TFS	PO Box 5052, Burnley VIC 3121	http://www.transporthealth.com.au	Top Extras	1	1	Combined audiology and hearing aid benefit	\$32.00	\$22.00			\$1,000.00		3		
				Healthy Choice Extras												
Westfund Health Insurance	WFD	P.O. Box 235 LTHGOW NSW 2790	http://www.westfund.com.au	Platinum 3 - 9 years	1	1				\$50.00		\$1,000.00				
				Platinum 10 - 14 years	1	1				\$50.00		\$1,500.00				
				Platinum > 15 years	1	1				\$50.00		\$2,000.00				
				Gold 5 - 9 years	1	1				\$40.00		\$800.00				
				Gold 10 - 14 years	1	1				\$40.00		\$1,300.00				
				Gold > 15 years	1	1				\$40.00		\$1,800.00				
				Sterling Silver - 9 years	1	1				\$40.00		\$800.00				
				Sterling Silver 10 - 14 years	1	1				\$40.00		\$1,300.00				
				Sterling Silver >15 years	1	1				\$40.00		\$1,800.00				
				Silver												
				Max Value - 9 years	1							\$800.00				
				Max Value 10 - 14 years	1							\$1,300.00				
				Max Value 15 years	1							\$1,800.00				
				Value First												

Summary Information:

36 Health Funds, from which at least 152 different Extras schemes are available.

36 (24%) schemes pay for consultation fees for Audiology.

Average initial consultation fee reimbursed is \$50.56 and average subsequent consultation fee reimbursed is \$44.40.

Average annual limit on Audiology consultations is \$233.00

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

95 (63%) of schemes pay towards hearing aids.

The average limit for devices is \$1142.00. Some limits are per person, and others are per aid.

12 (8%) of total schemes (or 12 % of those that pay for hearing aids) reimburse for hearing aid repairs, by an average amount of \$85.00 per year.

The average cycle to replace devices is 4 years

Notes and Disclaimer:

1. This list of health funds was obtained from: <http://www.privatehealth.gov.au/dynamic/healthfundlist.aspx> . Accessed during March 2015
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. IAA 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.

Independent Audiologists Australia

www.independentaudiologists.net.au

P.O. Box 164, Turramurra, 2074, NSW

Tel: 0424 720 915

Email: exec@independentaudiologists.net.au

