

Independent Audiologists Australia sourced health fund product brochures online at each of the websites listed during May 2016. Information is to be used as a guideline only as all schemes and rules are subject to frequent revision.

Fund	Known As	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	Hearing test by a registered practitioner (not defined) - will pay 50 %, unlimited	50% unlimited		Unlimited	80% of cost for Hearing aids repairs and maintenance	\$1,500.00	\$200, and \$200 for Cochlear Implant 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 (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	\$1,600.00	\$50.00	3	
				ahm Family Extras					\$600	\$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.austallianunity.com.au	Platinum 80%				\$600 combined limit with health devices		\$600 per person		One appliance every 3 years	
				Starter 60% With Health Boost					\$300 per person				
				Starter 60% with Smile + Repairs + Health Boost					\$300 per person				
				Comprehensive Extras				100% of cost hearing aids & repairs, replacement of appliances	\$500 per person		3		
				Basic Extras									
Bupa Australia Pty Ltd	BUP	Bupa GPO Box 9809 Brisbane, QLD 4001	http://www.bupa.com.au	Platinum				% of yearly benefit as shown	90% of limit	\$850.00	\$100.00	3	
				Gold					75% of limit	\$800.00	\$100.00		
				Silver					60% of limit	\$500.00	\$100.00		
				Bronze									
				Your Choice									
CBHS Health Fund Limited	CBH	Locked Bag 5014, Parramatta, NSW 2121	http://cbhs.com.au	Top Extras	70 % of audiology	\$60.00	\$60.00	\$360.00		\$1,600.00		3	
				Intermediate Extras									
				Essential Extras									
CDH Benefits Fund	CDH	PO Box 183, Cessnock NSW 2325	http://www.cdhsf.com.au	Gold Extras					\$800	\$1,600.00		3	
				Silver Extras					\$500	\$750.00	\$750.00		
CUA Health Limited	CPS	Credit Union Australia Limited GPO Box 100	http://www.cuahealth.com.au	Gold Extras						\$1,600.00	70 per cent	5	
				Silver Extras						\$800.00	60 per cent		
Defence Health Limited	AHB	PO Box 7518 Melbourne, VIC 3004	http://www.defencehealth.com.au	Premier Extras		100 per cent	\$60.00	\$350.00		\$1,500.00		3	
				Value Extras			\$60.00	\$35.00	\$200.00		\$1,000.00		
GMF Health	GMF	GMF Health PO Box 513 Kalgoorlie WA 6433	http://www.gmfhealth.com.au	Complete Extras				\$375.00		\$860.00		5	
				Mid Extras				\$160.00		\$750.00			
				Lite Extras									
GMHBA Limited	GMH	PO Box 761, Geelong VIC 3220	http://www.gmhba.com.au	Gold Extras		\$41.00	\$31.00	\$500.00		\$859.00		3	
				Silver Extras		\$35.00	\$27.00	\$400.00		\$744.00			

Independent Audiologists Australia sourced health fund product brochures online at each of the websites listed during May 2016. Information is to be used as a guideline only as all schemes and rules are subject to frequent revision.

Fund	Known As	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
Grand United Corporate Health	FAI	GPO Box 2988, Melbourne Vic 8060	https://www.guhealth.com.au							Not Specified		
HBF Health Limited (information supplied by HBF on 13 January 2016)	HBF	GPO Box C101 Perth WA 6809	http://www.hbf.com.au	Standard Extras or Prime Health Package 3 - 5 years						\$550.00		Member for < 15 years - 5 years, otherwise 3 years
				Standard Extras or Prime Health Package 6 - 10 years						\$600.00		
				Standard Extras or Prime Health Package >10 years						\$650.00		
				Premium Extras Mid 3 - 5 years					\$550.00			
				Premium Extras Mid 5 - 10 years					\$600.00			
				Premium Extras Mid > 10 years					\$700.00			
				Premium Extras Plus 3 - 5 years					\$750.00			
				Premium Extras Plus 5 - 10 years					\$800.00			
				Premium Extras Plus > 10 years					\$950.00			
				Flexi Extras 1 - 2 years					\$900.00			
				Flexi Extras 2 - 3 years					\$1,000.00			
				Flexi Extras 3 - 4 years					\$1,100.00			
				Flexi Extras > 4 years					\$1,200.00			
				Flexi Extras Mid 1 - 2 years					\$1,150.00			
				Flexi Extras Mid 2 - 3 years					\$1,300.00			
				Flexi Extras Mid 3 - 4 years					\$1,450.00			
				Flexi Extras Plus 1 - 2 years					\$1,400.00			
				Flexi Extras Plus 2 - 3 years					\$1,600.00			
				Flexi Extras Plus 3 - 4 years					\$1,800.00			
				Flexi Extras Plus > 4 years					\$2,000.00			
Extra Essentials												
Essentials Standard												
HCF	HCF	GPO BOX 4242, Sydney, NSW, 2001	http://www.hcf.com.au	Platinum Extras		\$70.00	\$70.00	\$250.00		\$1,800.00		Benefit increases to maximum amounts shown based on years of membership.
				Gold Extras		\$60.00	\$60.00	\$200.00		\$1,600.00		
				Silver								
				Bronze								
				Top Plus General Extras								
				Fit & Free								
Health Care Insurance Limited	HCI	P.O. Box 931, Burnie, TAS 7320	http://www.hcilt.com.au	Premier	Hearing Tests	\$50.00	\$40.00	\$200.00	\$2,000	\$2,000.00	\$120.00	3
				Essential		\$30.00	\$30.00	\$30.00	\$700	\$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						\$550.00		5
				Premium < 10 years					\$1,200	\$1,200.00		
				Premium > 10 years					\$1,400	\$1,400.00		
				Super < 5 years								
				Super > 5 years					\$1,100	\$1,100.00		
				Special Saver								
Health Partners	SPS	Reply Paid 1493 Adelaide SA 5001	http://www.healthpartners.com.au	Gold 1/ 1- 4 years						\$800.00		5
				Gold 2/ 5 - 9 years						\$900.00		
				Gold 3 / 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 / Extras Cover Only available with Hospital Cover					\$500.00		
				Middle 75					\$400.00			
				Basic 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		\$1,000.00		5
				Premier Silver		\$30.00	\$25.00	\$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								

Independent Audiologists Australia sourced health fund product brochures online at each of the websites listed during May 2016. Information is to be used as a guideline only as all schemes and rules are subject to frequent revision.

Fund	Known As	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	
Medibank Private Limited	MBP	GPO Box 9999 Sydney 2000	http://www.medibank.com.au	Top Extras 55%						\$400.00		3	
				Top Extras \$70						\$800.00			
				Top Extras 85%						\$1,200.00			
				Comprehensive Singles/Couples/Families					\$500.00				
				Essentials 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						\$1,000.00		5	
Ancillary Plus/ Mid Range Ancillary							\$700.00						
Basic Ancillary							\$450.00						
National Health Benefits Australia Pty Ltd (onemedifund)	OMF	Locked Bag 25, Wollongong NSW 2500	http://www.onemedifund.com.au	Extras Plus						\$1,500.00		5	
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						\$1,200.00			
				Core Extras for Young At Heart						\$500.00			
Peoplecare Health Insurance	LHM	Locked Bag 33, Wollongong NSW 2500	http://www.peoplecare.com.au	Gold Extras						\$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					\$1,700	\$1,700.00		5	
Police Health	SPE	Police Health Reply Paid 6111 Adelaide SA 5000	http://www.policehealth.com.au	Surecover Extras						\$1,200.00		5	
				Platinum Health						\$1,200.00			
				Platinum Plus					\$1,200.00				
Queensland Country Health Fund Ltd	QCH	PO Box 42, Aitkenvale, QLD 4814	http://qldcountryhealth.com.au	Premium Extras	\$60 paid for a report	\$50.00	\$50.00					3	
				Essential Extras	\$38 paid for a report	\$32.00	\$32.00						
				Young Extras									
				Smart Start									
				Top Hospital Cover					\$1,000	\$1,000.00			
Railway and Transport Health Fund Limited	RTE	PO Box 545, Strawberry Hills NSW 2012	http://www.rthealthfund.com.au	Premium Extras		\$80.00	\$80.00	\$160.00	\$1,200	\$1,200.00	\$100.00	3	
				Smart Extras		\$60.00	\$60.00	\$120.00	\$450	\$900.00	\$75.00		
				Value Extras									
Reserve Bank Health Society Ltd	RBH	Locked Bag 23 Wollongong NSW 2500	http://www.myrbhs.com.au	Extras						\$5,440.00		5	
St Lukes Health	SLM	PO Box 915, Launceston, Tasmania 7250	http://www.stlukes.com.au	Super Extras		\$35.00	\$35.00	\$70.00	\$1,000	\$2,000.00		5	
				Basic Extras / Bronze packages									5
				Platinum Plus		\$45.00	\$45.00	\$90.00	90 % of cost to max of \$1500	\$1,500.00			
				Platinum		\$40.00	\$40.00	\$80.00	90 % of cost to maximum of \$1000	\$1,000.00			
				Gold		\$40.00	\$40.00	\$80.00	\$1,000	\$1,000.00			
Silver		\$40.00	\$40.00	\$80.00	\$1,000	\$1,000.00							

Independent Audiologists Australia sourced health fund product brochures online at each of the websites listed during May 2016. Information is to be used as a guideline only as all schemes and rules are subject to frequent revision.

Fund	Known As	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
Teachers Health Fund	NTF	GPO Box 9812 Sydney NSW 2001	http://www.teachershealth.com.au	Top Extras 1 - 2 years	Unlimited	\$45.00			\$600	\$600.00		3
				Top Extras 2 - 5 years		\$45.00		\$1,200	\$1,200.00			
				Top Extras 5 years +		\$45.00		\$1,800	\$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		\$72.00	\$65.00	\$200.00	\$1,100	\$2,200.00		
				Ultimate Choice 3 - 4 years	\$72.00	\$65.00	\$210.00	\$1,100	\$2,200.00			
				Ultimate Choice 5 - 6 years	\$72.00	\$65.00	\$220.00	\$1,100	\$2,200.00			
				Ultimate Choice 7 years +	\$72.00	\$65.00	\$240.00	\$1,100	\$2,200.00			
				Easy Choice	\$60.00	\$50.00		\$900	\$1,800.00			
				Active Choice								
				Young Choice								
				Comprehensive Extras 1 - 2 years	\$60.00	\$50.00	\$200.00	\$1,000	\$2,000.00	3		
				Comprehensive Extras 3 - 4 years	\$60.00	\$50.00	\$210.00	\$1,000	\$2,000.00			
				Comprehensive Extras 5-6 Years	\$60.00	\$50.00	\$220.00	\$1,000	\$2,000.00			
				Comprehensive Extras 7 yrs +	\$60.00	\$50.00	\$240.00	\$1,000	\$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	One visit per year	\$60.00		\$800.00	\$1,600	\$1,600.00	\$50.00	3
				Essential Extras			\$200.00	\$400	\$400.00	\$50.00		
Transport Health Pty Ltd	TFS	PO Box 5052, Burnley VIC 3121	http://www.transporthealth.com.au	Top Extras	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 Lithgow NSW 2790	http://www.westfund.com.au	Platinum or Platinum Extended 5 - 9 years	Audiology Tests and Hearing Aids and FM systems	\$50.00		\$50.00		\$1,000.00	\$100.00	5
				Platinum or Platinum Extended 10 - 14 years		\$50.00		\$50.00		\$1,500.00	\$100.00	
				Platinum or Platinum Extended > 15 years		\$50.00		\$50.00		\$2,000.00	\$100.00	
				Essential Plus 5 - 9 years		\$50.00		\$50.00		\$1,000.00	\$100.00	
				Essential Plus 10 - 14 years		\$50.00		\$50.00		\$1,500.00	\$100.00	
				Essential Plus > 15 years		\$50.00		\$50.00		\$2,000.00	\$100.00	
				Essential 5 - 9 years		\$40.00		\$40.00		\$800.00	\$100.00	
				Essential 10 - 14 years		\$40.00		\$40.00		\$1,300.00	\$100.00	
				Essential > 15 years		\$40.00		\$40.00		\$1,800.00	\$100.00	
				Gold or Gold Extended 5 - 9 years		\$40.00		\$40.00		\$800.00	\$100.00	
				Gold or Gold Extended 10 - 14 years		\$40.00		\$40.00		\$1,300.00	\$100.00	
				Gold or Gold Extended > 15 years		\$40.00		\$40.00		\$1,800.00	\$100.00	
				Esteem 5 - 9 years		\$40.00		\$40.00		\$800.00	\$100.00	
				Esteem 10 - 14 years		\$40.00		\$40.00		\$1,300.00	\$100.00	
				Esteem > 15 years		\$40.00		\$40.00		\$1,800.00	\$100.00	
				Sterling Silver - 9 years		\$40.00		\$40.00				
				Sterling Silver 10 - 14 years		\$40.00		\$40.00				
				Sterling Silver >15 years		\$40.00		\$40.00				
				Ultimate Value		\$50.00		\$50.00				
				Max Value		\$40.00		\$40.00				
Silver												
Value4U												
Value First												

Notes and Disclaimer:

- Health funds listed at : <http://www.privatehealth.gov.au/dynamic/healthfundlist.aspx> . Accessed May 2016
- Information summarised in this table was accessed from each website unless otherwise stated.
- Product brochures from Extras and combination packages were downloaded from each site and information related to audiology and hearing devices was extracted.
- IAA is not responsible for the accuracy of the information listed, which is intended as a guideline only.
- Accuracy of information is dependent on the information made available by each fund.

