

## How to save money

### Claim the Federal Government 30% rebate on Private Health Insurance

Provided you have full Medicare eligibility, you can pay 30 to 40% less on your premiums with the Federal Government rebate. The rebate is available regardless of your income or type of cover and varies by age. (See **page 34** of the member guide for details.)

### Avoid Lifetime health cover loadings

This Federal Government initiative encourages people to take out hospital cover earlier in life. By taking out hospital cover by the 1st of July after your 31st birthday, you'll pay base premiums. However if you don't, you'll pay a loading of 2% on this base premium for every year you are over 30 when you join, up to a maximum of 70% at the age of 65. (See **pages 36–37** of the member guide for details.)

### Avoid the Medicare levy surcharge

If your taxable income exceeds \$70,000 per year (\$140,000 for families, couples and single parents) you'll have to pay an additional 1% of your income as a Medicare levy surcharge if you don't have an eligible hospital cover. By taking out an eligible hospital cover you can avoid this extra surcharge. Depending on your income, it may even cost you less to enjoy the benefits of hospital cover than pay the Medicare levy surcharge. (See **page 58** of the member guide for details.)

### Your money back value guarantee

If you manage to find better value for money health insurance elsewhere or wish to cancel your membership for any reason within 60 days of joining and haven't made a claim, we'll give you your money back.

## How we help our members

### Reassurance

People who have full Medicare eligibility can enjoy the peace of mind from knowing that should one of life's unexpected events occur to you or someone in your family, you can choose your doctor, hospital and time of hospital treatment. And you can be reassured that you're covered for services Medicare excludes, such as dental, remedial massage, acupuncture, chiropractic, physiotherapy, optical and much more.

### Financial protection

Medical bills can be expensive. As an example, we paid almost \$54,855 for a cardiac procedure for one of our members aged just 29. It's comforting to know we can also protect you from financial hardship.

### A healthier future

Whether you play sport, visit the dentist, wear glasses, need treatment for aches and pains, want to avoid public hospital waiting lists, are planning a family or just want peace of mind – we can help you avoid waiting lists and minimise disruptions so you can enjoy a healthy future.

### Join us. It's easy

Whether you've had health cover before or not, becoming a valued SMHP member is easy. Under community rating principles we don't discriminate on the basis of your health or any other reason. For immediate cover join us by phone or return the forms in the member guide.

## Why people choose SMHP

### Value and service

Our mission is to provide you with access to high quality private health care and support the health of our communities for generations. Our customer service staff are trained to provide you with honest, informative health cover advice.

### Hospital and extras

We currently have agreements with all major metropolitan private hospitals. We have more than 390 private hospital and day surgery facilities in our network. And when it comes to our extensive range of extras benefits, you'll also be able to claim on the spot with more than 20,000 service providers throughout Australia.

### Connect rewards plus

When you take out both hospital and extras cover with us, we'll reward you with additional benefits for every year you maintain fully paid cover. You can spend your connect rewards plus dollars on inpatient medical gap hospital excess, topping up major dental and a range of other services. (See **pages 30–31** of the member guide for details.)

### Dependants

Child dependants aged under 21 are covered on family and single parent memberships at no extra cost. No excess applies for child dependants under 21 on GMHBA's Gold family hospital and Silver Hospital Single Parents covers listed on this leaflet. Single student dependants aged under 25 are covered when studying full-time or undertaking a full-time apprenticeship or full-time traineeship. (See **pages 11 and 55–56** for details.)

### Covers for younger people

We have covers designed for younger, active people who are not planning a family. These covers are more affordable as they have exclusions or restrictions on certain services. (See **pages 26–29** of the member guide for details.)

### Cover for single parents

Our Silver Hospital Single Parents cover reduces your premiums by excluding obstetrics and IVF and related services. (See **pages 16–17** of the member guide for details.)

Simply Great Value  
**HEALTH INSURANCE**



Super Members  
Health Plan  
**Rate Chart**



Health Insurance

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<b>SMHP Health Cover Rates – NSW/ACT</b> Effective from 1 <sup>st</sup> April 2009				<b>After 30% Federal Government rebate on Private Health Insurance</b> Where all people on the membership are aged under 65				<b>After 35% Federal Government rebate on Private Health Insurance</b> Where at least one person on the membership is aged 65-69				<b>After 40% Federal Government rebate on Private Health Insurance</b> Where at least one person on the membership is aged 70+			
<b>GOLD HOSPITAL</b>				Fortnightly	Monthly	Quarterly	Yearly	Fortnightly	Monthly	Quarterly	Yearly	Fortnightly	Monthly	Quarterly	Yearly
<b>Family/Couples/Single Parents</b>															
Nil excess			<b>GH0</b>	\$85.75	\$185.85	\$557.65	\$2,230.80	\$79.65	\$172.60	\$517.80	\$2,071.45	\$73.50	\$159.30	\$478.00	\$1,912.10
Level 1 excess	\$250 max. admission excess	\$500 max. annual excess	<b>GH1*</b>	\$67.90	\$147.20	\$441.70	\$1,767.00	\$63.05	\$136.70	\$410.15	\$1,640.80	\$58.20	\$126.20	\$378.60	\$1,514.55
Level 2 excess	\$500 max. admission excess	\$1,000 max. annual excess	<b>GH2*</b>	\$58.15	\$126.05	\$378.25	\$1,513.10	\$54.00	\$117.05	\$351.25	\$1,405.05	\$49.80	\$108.00	\$324.20	\$1,296.95
<b>Singles</b>															
Nil excess			<b>GH0</b>	\$42.85	\$92.90	\$278.80	\$1,115.40	\$39.80	\$86.25	\$258.90	\$1,035.70	\$36.70	\$79.60	\$239.00	\$956.05
Level 1 excess	\$250 max. admission excess	\$250 max. annual excess	<b>GH1</b>	\$33.90	\$73.60	\$220.80	\$883.45	\$31.50	\$68.30	\$205.05	\$820.35	\$29.05	\$63.05	\$189.25	\$757.25
Level 2 excess	\$500 max. admission excess	\$500 max. annual excess	<b>GH2</b>	\$29.05	\$63.00	\$189.10	\$756.55	\$27.00	\$58.50	\$175.60	\$702.50	\$24.90	\$54.00	\$162.10	\$648.45
<b>SILVER HOSPITAL</b>				Fortnightly	Monthly	Quarterly	Yearly	Fortnightly	Monthly	Quarterly	Yearly	Fortnightly	Monthly	Quarterly	Yearly
<b>Single Parents</b>															
Single Parents Hospital	\$100 max. admission excess	\$200 max.annual excess	<b>SHSP*</b>	\$60.50	\$131.10	\$393.50	\$1,574.05	\$56.15	\$121.75	\$365.35	\$1,461.60	\$51.85	\$112.35	\$337.25	\$1,349.20
<b>Family/Couples/Single Parents</b>															
Nil excess			<b>SH0</b>	\$57.50	\$124.65	\$374.00	\$1,496.25	\$53.40	\$115.75	\$347.30	\$1,389.35	\$49.30	\$106.85	\$320.60	\$1,282.50
Level 1 excess	\$250 max. admission excess	\$500 max. annual excess	<b>SH1</b>	\$45.80	\$99.25	\$297.85	\$1,191.55	\$42.50	\$92.20	\$276.60	\$1,106.45	\$39.25	\$85.10	\$255.30	\$1,021.30
Level 2 excess	\$500 max. admission excess	\$1,000 max. annual excess	<b>SH2</b>	\$40.55	\$87.95	\$264.00	\$1,056.15	\$37.65	\$81.65	\$245.15	\$980.70	\$34.75	\$75.40	\$226.30	\$905.25
<b>Singles</b>															
Nil excess			<b>SH0</b>	\$28.75	\$62.30	\$187.00	\$748.10	\$26.70	\$57.85	\$173.60	\$694.65	\$24.65	\$53.40	\$160.25	\$641.25
Level 1 excess	\$250 max. admission excess	\$250 max. annual excess	<b>SH1</b>	\$22.85	\$49.60	\$148.90	\$595.75	\$21.20	\$46.05	\$138.25	\$553.20	\$19.60	\$42.50	\$127.60	\$510.65
Level 2 excess	\$500 max. admission excess	\$500 max. annual excess	<b>SH2</b>	\$20.30	\$43.95	\$132.00	\$528.05	\$18.85	\$40.85	\$122.55	\$490.35	\$17.40	\$37.70	\$113.15	\$452.60
<b>BRONZE HOSPITAL</b>				Fortnightly	Monthly	Quarterly	Yearly	Fortnightly	Monthly	Quarterly	Yearly	Fortnightly	Monthly	Quarterly	Yearly
<b>Family/Couples/Single Parents</b>															
Nil excess			<b>BH0</b>	\$46.45	\$100.65	\$302.10	\$1,208.50	\$43.15	\$93.50	\$280.50	\$1,122.15	\$39.80	\$86.30	\$258.95	\$1,035.85
Level 1 excess	\$500 max. admission excess	\$500 max. annual excess	<b>BH1</b>	\$34.60	\$75.00	\$225.05	\$900.40	\$32.10	\$69.65	\$208.95	\$836.10	\$29.65	\$64.30	\$192.90	\$771.80
Level 2 excess	\$1,000 max. admission excess	\$1,000 max. annual excess	<b>BH2</b>	\$29.00	\$62.85	\$188.70	\$754.85	\$26.90	\$58.40	\$175.20	\$700.95	\$24.85	\$53.90	\$161.75	\$647.00
<b>Singles</b>															
Nil excess			<b>BH0</b>	\$23.20	\$50.30	\$151.05	\$604.20	\$21.55	\$46.70	\$140.25	\$561.05	\$19.90	\$43.10	\$129.45	\$517.90
Level 1 excess	\$250 max. admission excess	\$250 max. annual excess	<b>BH1</b>	\$17.25	\$37.45	\$112.50	\$450.20	\$16.00	\$34.75	\$104.45	\$418.00	\$14.80	\$32.10	\$96.40	\$385.85
Level 2 excess	\$500 max. admission excess	\$500 max. annual excess	<b>BH2</b>	\$14.45	\$31.40	\$94.35	\$377.40	\$13.40	\$29.15	\$87.60	\$350.45	\$12.40	\$26.90	\$80.85	\$323.50
<b>HOSPITAL &amp; EXTRAS PACKAGES</b>				Fortnightly	Monthly	Quarterly	Yearly	Fortnightly	Monthly	Quarterly	Yearly	Fortnightly	Monthly	Quarterly	Yearly
<b>Family/Couples/Single Parents</b>															
Silver Everyday Package	\$250 max. admission excess	\$500 max. annual excess	<b>SHEPSAE</b>	\$87.80	\$190.25	\$570.80	\$2,283.25	\$81.50	\$176.65	\$530.00	\$2,120.15	\$75.25	\$163.05	\$489.25	\$1,957.10
<b>Singles</b>															
Silver Everyday Package	\$250 max. admission excess	\$250 max. annual excess	<b>SHEPSAE</b>	\$55.50	\$120.25	\$360.90	\$1,443.75	\$51.50	\$111.65	\$335.10	\$1,340.65	\$47.55	\$103.10	\$309.35	\$1,237.50
Silver Young Singles	\$250 max. admission excess	\$250 max. annual excess	<b>SHYSZp</b>	\$27.15	\$58.90	\$176.85	\$707.45	\$25.25	\$54.70	\$164.20	\$656.95	\$23.30	\$50.50	\$151.55	\$606.40
Bronze Young Singles	\$500 max. admission excess	\$500 max. annual excess	<b>BHYSZp</b>	\$19.30	\$42.00	\$125.95	\$504.00	\$17.95	\$39.00	\$116.95	\$468.00	\$16.55	\$36.00	\$107.95	\$432.00
<b>EXTRAS</b>				Fortnightly	Monthly	Quarterly	Yearly	Fortnightly	Monthly	Quarterly	Yearly	Fortnightly	Monthly	Quarterly	Yearly
<b>Family/Couples/Single Parents</b>															
Gold Extras			<b>GE</b>	\$32.90	\$71.35	\$214.05	\$856.45	\$30.55	\$66.25	\$198.80	\$795.25	\$28.20	\$61.15	\$183.50	\$734.10
Silver Extras			<b>SAE</b>	\$18.70	\$40.55	\$121.80	\$487.40	\$17.35	\$37.65	\$113.10	\$452.60	\$16.00	\$34.75	\$104.40	\$417.80
Bronze Extras			<b>BE</b>	\$14.15	\$30.70	\$92.20	\$368.95	\$13.15	\$28.50	\$85.60	\$342.60	\$12.10	\$26.30	\$79.00	\$316.25
<b>Singles</b>															
Gold Extras			<b>GE</b>	\$16.40	\$35.65	\$107.00	\$428.20	\$15.25	\$33.10	\$99.35	\$397.60	\$14.05	\$30.55	\$91.70	\$367.05
Silver Extras			<b>SAE</b>	\$9.30	\$20.30	\$60.85	\$243.65	\$8.65	\$18.85	\$56.50	\$226.25	\$7.95	\$17.40	\$52.15	\$208.85
Bronze Extras			<b>BE</b>	\$7.05	\$15.35	\$46.05	\$184.45	\$6.55	\$14.25	\$42.75	\$171.30	\$6.05	\$13.15	\$39.45	\$158.10

\* No excess applies for child dependants under 21 on GMHBA's Gold and Silver Hospital Single Parents covers listed on this leaflet.

**PLEASE NOTE:** These rates are valid from 1<sup>st</sup> April 2009, apply only for the state/territory highlighted and must be read in conjunction with the relevant member guide so you are aware of all relevant terms and conditions. Should you move interstate new rates may apply.

All hospital rates are base rates and may be subject to lifetime health cover loadings. Standard rates apply for all payments by credit cards. Fortnightly payments are not available for credit cards.

Due to rounding, rates may vary slightly when hospital and extras cover are combined and the Federal Government 30% rebate on Private Health Insurance is applied.