



HEALTH INSURANCE STAR RATINGS

Report No. 1

July 2008

IN THIS INAUGURAL REPORT WE LOOK AT ...

- ★ Health insurance comparison a first for Australia
- ★ Which profile best fits you?
- ★ National awards – who came out on top?
- ★ Which states cost more?
- ★ Don't pay for what you don't need
- ★ Free health insurance for kids
- ★ How to use the CANNEX *health insurance star ratings*



HEALTH INSURANCE COMPARISON A FIRST FOR AUSTRALIA

Private health insurance is back on the agenda after the Federal Government's May 2008 budget included a proposal to increase the Medicare Levy Surcharge threshold for singles, couples and families. The ensuing debate over whether to stick with private health cover or opt for the ailing public hospital system has served to remind many people to revisit their health coverage or lack of it.

Market watchers have made predictions of anywhere between 400,000 and one million Australians opting out of private hospital cover if and when the legislation comes into effect. Regardless, most consumers will now be re-evaluating what actual benefits they are getting from their private health insurance. At this point, a degree of difficulty kicks in. It's virtually impossible to clearly compare health fund products because the information on all health funds is simply not available in the one place. There is further confusion over inclusions, exclusions, even medical terms themselves which are not always understood by consumers.

Recognising this 'gap', CANNEX has undertaken the most extensive research initiative ever into private health insurance in order to rate private health cover from five-star downwards. We looked at over 1,500 products across three different coverage sectors – hospital, extras and packages. The latter consists of hospital and extras rolled into one, as many of these products are not available as stand-alone products. We drilled down further to differentiate the cover for six different profiles in each state and territory of Australia, making it easier for the consumer to compare apples with apples. The final scores for each health insurance product reflect a mix of premium price compared against up to 70 features. The calculations are finished and Best Value health insurance funds named for their national and state coverage. These are available on <http://www.cannex.com.au/health-insurance/>, along with five star health products in all states and all profiles.

WHAT PROFILE BEST FITS YOU?

While not everyone is exactly the same in terms of medical coverage, a reasonably accurate snapshot can be obtained by dividing the population into lifestyle segments. We have identified

six different profiles that reflect the majority of the spectrum. Each profile has different expectations of their health insurance cover and so the CANEX star ratings assigns different importance to fees and features in each profile. We realise that not everyone will slot neatly into one of the categories listed but results, however will be helpful for the bulk of Australians in the following profiles:



YOUNG SINGLES: This profile caters to young to middle-aged singles (both male and female) that have no dependents and no impending plans for children. While the average young singles do not consider themselves to be invincible, they are mostly concerned about having a safety net for hospital cover if they ever need it. Dental, optical, chiropractic and physiotherapy cover are also important areas of Extras cover.

YOUNG FAMILIES / COUPLES: This profile covers young to middle-aged couples with a young child or children, as well as couples without children. This profile can be seen as growing families but like young singles, they are not yet concerned about cover for hip replacements and multi-focal lenses but are interested in cover for obstetrics and IVF, dental, optical, physiotherapy and chiropractic.



ESTABLISHED FAMILIES: This profile covers mostly middle-aged to mature couples with an older but still dependent child or children. These families have stopped growing in numbers so no longer need cover for obstetrics and IVF. The parents are starting to think about cover they might need for their growing kids such as orthodontics but they are also thinking about other areas of cover they might have ignored when they were younger such as cardio-thoracic surgery. Dental, optical, physiotherapy and chiropractic cover is also important.

YOUNG SINGLE PARENTS: This profile covers single young to middle-aged adults with a dependent child or children. These families for the purpose of our star ratings will be considered to have stopped growing in numbers and so cover for obstetrics and IVF are not that important. Being young to middle-aged, this profile is not yet concerned about cover for hip replacements and multi-focal lenses but are interested in having a basic safety net hospital cover as well as dental, optical, physiotherapy and chiropractic.



MATURE SINGLES: This profile caters to mature *singles* (both male and female) that no longer have or never had dependent children. We did not wish to draw a finite line as far as the age where maturity begins but this profile is now more concerned with areas of cover such as cardio-thoracic surgery, hip replacements or multi-focal lenses. Due to the natural processes of aging their health insurance requirements differ from that of young singles. Dental, optical, chiropractic and physiotherapy are also important areas of Extras cover.

MATURE COUPLES: This profile caters to mature *couples* that have no longer have or never had dependent children. This profile is more concerned with areas of cover such as cardio-thoracic surgery, hip replacements or multi-focal lenses. Due to the natural processes of aging their health insurance requirements differ from that of young singles. Dental, optical, chiropractic and physiotherapy are also important areas of Extras cover.



WHO CAME OUT ON TOP?

We looked at over 12,350 quotes from 1,500-plus products and compared them against six profiles and eight states with the goal of finding the best value products and health funds. Overall, AHM, HBA/Mutual Community, MBF and Medibank Private have been awarded National 5 Star Health Insurers. These funds were much more consistent across the board and while two out of our top four are not shown in the individual categories of cover, they stand out for the broad and deep value offered to consumers. Congratulations to AHM, HBA/Mutual Community, MBF and Medibank Private.



National 5 Star Overall Awards



Some health insurance funds did better for specific product lines, states or profiles, depending on their area of focus. This became obvious as we collated the findings of our research. AHM were superior for hospital cover across Australia. MBF, it seems, specializes in Extras by offering very competitive products in this area and NIB excels in packages combining hospital and extras cover. However, these areas of expertise were not necessarily enough to get all funds over the line as offering the best all round value on a national basis.

National 5 Star Category Awards

Hospital Cover	Extras Cover	Package Cover
AHM	MBF	NIB

We applied the same methodology to drill down into private health cover on offer in each state and territory. Once again, each area of cover was looked at and often found to be the domain of one particular fund. However, on an overall basis, the results turned up a different result. The following funds listed provide five-star products, giving consumers an accurate guide to funds offering value for money.

	Best Value Hospital Cover	Best Value Extra Cover	Best Value Package – Hospital & Extra Cover		Best Value Health Insurer
ACT	HCF	NRMA Health Insurance	Westfund	▶	AHM
NSW	HCF	NRMA Health Insurance	Westfund	▶	AHM
NT	MBF	MBF	Medibank Private	▶	Medibank Private
QLD	AHM	NRMA Health Insurance	Westfund	▶	AHM
SA	AHM	SGIC Health Insurance	AHM	▶	AHM
TAS	HCF	MBF	HBA	▶	AHM
VIC	Latrobe Health Services	Latrobe Health Services	Druid's Health Fund	▶	AHM
WA	AHM	MBF	HBF	▶	AHM

WHICH STATES COST MORE?

Early in the research process we realized that the cost of private health insurance sometimes varied significantly from one state to the next. An example of this is seen where hospital cover in Victoria costs families, couples and single parents on average over \$240 more a year than their counterparts in New South Wales. This must be particularly galling to those who live on the wrong side of border towns such as Albury-Wodonga since they usually use the same hospitals and doctors. If you really want to save on health cover however, consider a move to the Territory because that's where you'll find the cheapest premiums on all three levels of health cover.

HOSPITAL COVER

To many it comes as no surprise that Victorians on average pay the most for hospital cover across the board.

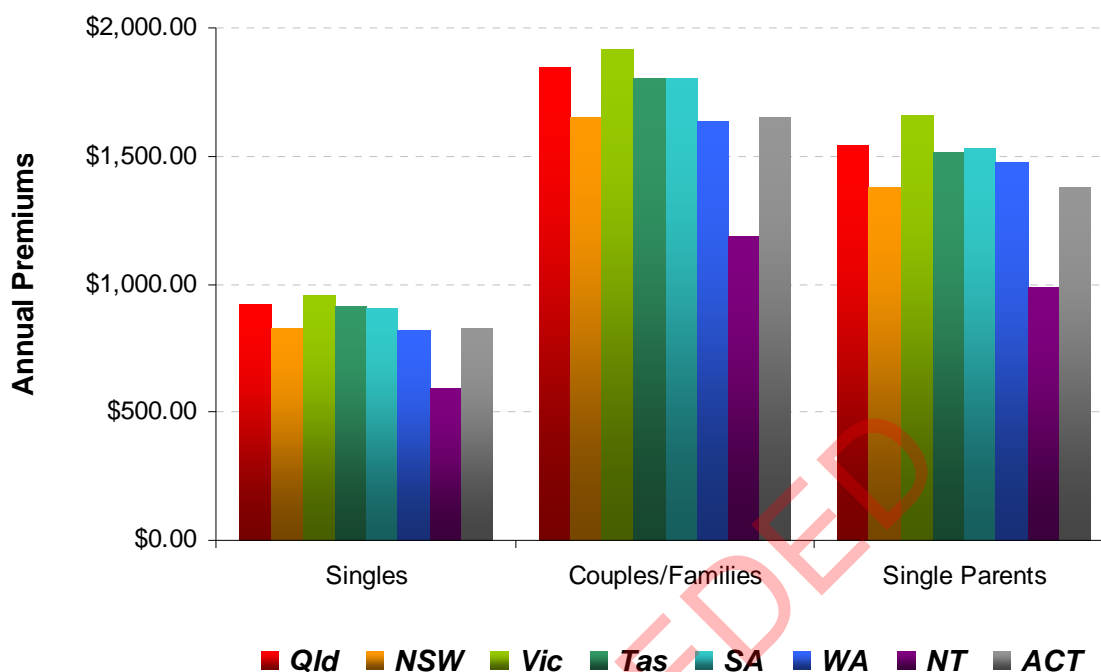
- If you're single and living in Victoria, you can expect to pay on average \$133 more each year for hospital cover.
- Couples and families on average will be \$264 more out of pocket and single parents on average will pay \$280 more for their hospital cover.

On the other hand, New South Wales and Canberra seem the most family-friendly places for single parents, if we take the Northern Territory out of the equation. In New South Wales and Canberra single parents pay the least for their hospital cover.

- In its study CANEX found that single parents on average pay 15% less than couples and families for hospital cover across all states.

If you're a single, couple or a family (once again excluding NT) Western Australia has the cheapest average hospital cover.

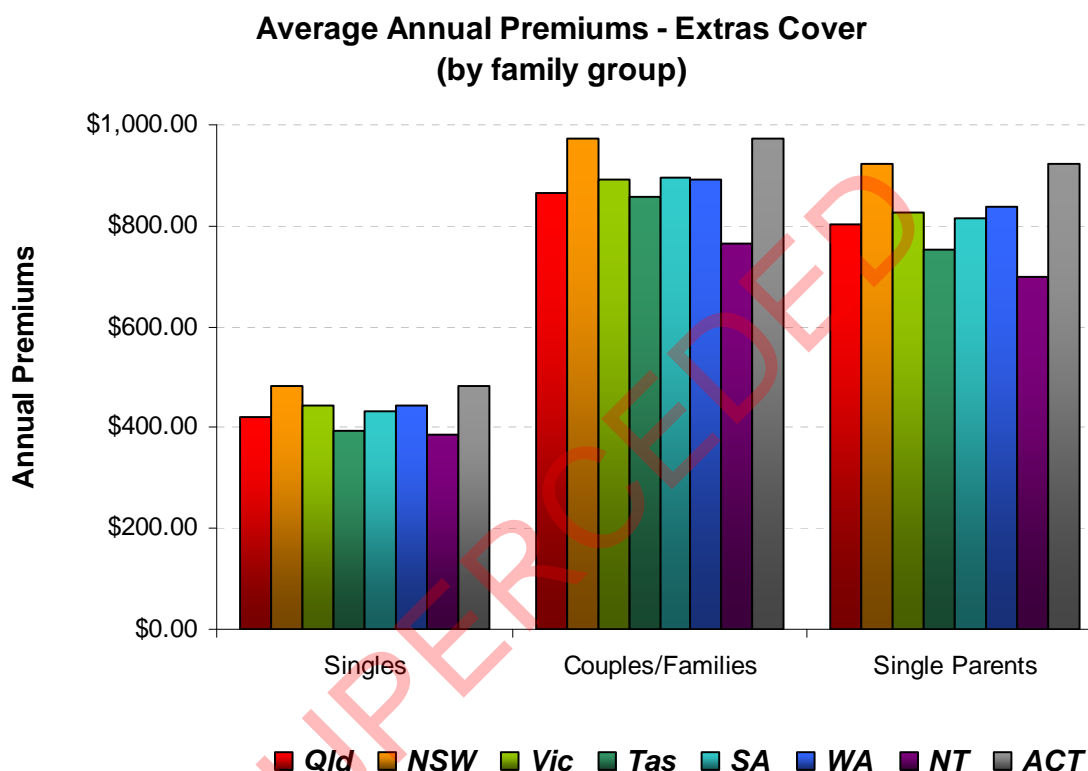
Average Annual Premiums - Hospital Cover (by family group)



AVERAGE ANNUAL PREMIUMS - HOSPITAL COVER								
	Qld	NSW	Vic	Tas	SA	WA	NT	ACT
Singles	\$ 921.24	\$ 825.96	\$ 958.92	\$ 909.12	\$ 903.48	\$ 823.32	\$ 595.68	\$ 825.96
Couples/Families	\$ 1,847.88	\$ 1,651.08	\$ 1,914.96	\$ 1,804.08	\$ 1,803.36	\$ 1,631.88	\$ 1,182.60	\$ 1,651.08
Single Parents	\$ 1,543.32	\$ 1,379.28	\$ 1,659.60	\$ 1,515.48	\$ 1,528.68	\$ 1,475.76	\$ 991.08	\$ 1,379.28

EXTRAS COVER

The differences in extras premiums between states are not as drastic. Average monthly premiums differ by \$10 at the most but New South Wales residents pay the most for extras cover. Single parents, on average, only get a 7.5% discount, compared to a 15% discount for hospital cover.

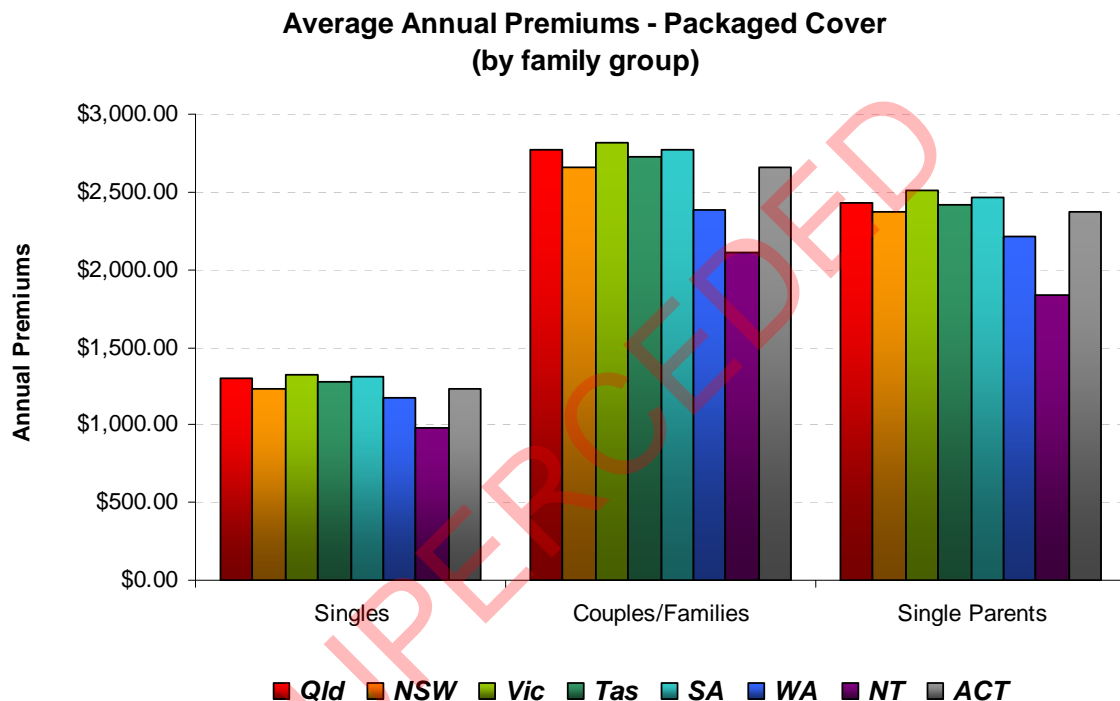


AVERAGE ANNUAL PREMIUMS - EXTRAS COVER								
	Qld	NSW	Vic	Tas	SA	WA	NT	ACT
Singles	\$ 420.60	\$ 483.60	\$ 445.56	\$ 394.08	\$ 433.20	\$ 444.12	\$ 386.76	\$ 483.60
Couples/Families	\$ 866.16	\$ 972.36	\$ 891.60	\$ 856.80	\$ 897.36	\$ 890.64	\$ 763.80	\$ 972.36
Single Parents	\$ 804.72	\$ 924.36	\$ 825.84	\$ 752.64	\$ 816.36	\$ 839.52	\$ 699.84	\$ 924.36

PACKAGED HOSPITAL AND EXTRAS COVER

Bundling coverage for hospitals and extras together can provide benefits in both cost, features and convenience for consumers, as funds have more scope as economy of scale kicks in to these packages, many of which are not available as stand-alone products.

Western Australian residents pay the least for hospitals and extras cover (if we exclude the Northern Territory). Unsurprisingly, Victorian residents pay the most for packaged cover over all profiles.



AVERAGE ANNUAL PREMIUMS - PACKAGED HOSPITAL & EXTRAS COVER								
	Qld	NSW	Vic	Tas	SA	WA	NT	ACT
Singles	\$ 1,298.52	\$ 1,236.12	\$ 1,323.24	\$ 1,278.60	\$ 1,309.68	\$ 1,174.92	\$ 979.56	\$ 1,236.12
Couples/Families	\$ 2,767.44	\$ 2,660.28	\$ 2,814.24	\$ 2,723.76	\$ 2,772.72	\$ 2,382.36	\$ 2,109.84	\$ 2,660.28
Single Parents	\$ 2,435.04	\$ 2,376.24	\$ 2,508.24	\$ 2,414.64	\$ 2,466.60	\$ 2,208.12	\$ 1,830.96	\$ 2,376.24

DON'T PAY FOR WHAT YOU DON'T NEED

Paying for obstetrics cover when you're retired makes just about as much sense as a young person paying for a hip replacement. Private health insurance is not a one-size-fits-all, despite the common misconception that you have no say in what is included or excluded in your policy. During CANEX's research, we regularly came across the mindset that people thought they only had two choices with health insurance – either buy it or not! The key to saving money is to identify what features are important to you and tailor your cover to suit. It may be that, as a fancy-free young single, you may value the safety net of hospital cover, should you have an accident, and also chiropractic and physio to help ease those sporting aches and pains. On the other hand, a mature couple with a growing family can afford to dispense with obstetrics and IVF, in favour of orthodontics for the kids and maybe the cardio-thoracic cover they did not think was necessary when they were younger. The bottomline is to look carefully at features you believe are important to you at your stage of life. The other thing to remember is that the needs of you and your family don't stay the same as the years roll on. It's wise to revisit your health insurance cover regularly and upgrade or downgrade as necessary in order to get the maximum benefit from the premiums you pay. You certainly don't want to discover the hard way that you are not covered for a procedure you believed you were.

BEWARE: NOT AN OPEN AND SHUT CASE

Closed funds are not available to the general public. They may be provided exclusively to the members of an organization or those who work for a specific employer. These funds have not been included in our study as the general public cannot join up. Another group of policies excluded are the policies that have been closed to new members. These policies are provided by open funds, have been superseded and are only continued for existing policy holders. If you leave one of these policies, it is a one-way street and you will not be able to switch back in. So shop the market for alternatives, but before you move, compare what you will gain and in particular what you will lose. If there is a feature of your policy that you particularly value, make sure you are getting it with the new cover.

FREE HEALTH INSURANCE FOR KIDS?

Free health insurance for kids might seem like one of those deals that are too good to be true but this is no hoax. Private health insurance funds in Australia charge the same premiums for families with children as they do for couples without children which effectively means you can get free private health insurance for your kids. While this might make a few couples without kids a little cranky at the thought of subsidising health insurance for someone else's children, it means that families with kids are in a much better position to afford private health cover without having to break the bank.

Pennywise parents are always on the lookout for child-friendly discounts which is why offers such as "kids stay and eat for free" deals are so popular during school holidays. Some health funds have decided to take their child-friendly offers even further by waiving the hospital excess if your child is admitted to hospital. There are also offers for no-gap dental services at participating dental clinics. So you ask, is there anything in the fine print you should know about? Well, the technical mumbo-jumbo defines a dependent child as "an unmarried person under the age of 18 years". Individual health funds can however extend that age limit for dependent children up to age 25 providing that the child is still a full-time student and remains unmarried. If you're a couple thinking about having your first child, you should also be aware that a 12-month waiting period usually has to be served before benefits can be claimed for obstetrics so it's very important to modify your health insurance cover before you start trying to conceive.

Each health insurance fund has different offers so here are a few questions to ask when shopping around for hospital and extras cover;

- At what age will my kids no longer be covered by our family policy? Are there any conditions?
- Do I have to pay an excess if my child is admitted to hospital?
- Are there any no-gap extras benefits for kids?

If there is a specific benefit that you value, shop around for it.

HOW TO USE CANNEX STAR RATINGS

The first-ever star ratings of health insurance by CANNEX was a mammoth effort, way beyond the scope of ordinary consumers. That's why the report is so important and an immensely valuable resource for those who are serious about comparing health funds and products. We reviewed no less than 1,544 private health insurance products, 753 of those were for hospital cover, 330 for extras cover and 461 were for packaged hospital and extras cover.

In looking up the best cover for you or to check out how your current health fund rates, an added bonus is that you'll find out a lot more information along the way, thanks to stories, hints and tips, comments and video clips on <http://www.cannex.com.au/health-insurance/>

The first thing to do is check what profile would best describe you, then go straight to your state of residence and the profile you have chosen. You will then bring up our Five Star Summary of superior products in all three categories of cover - Hospital, Extras and Hospital & Extras Packages. This provides a short list of products to further investigate. Don't discount four star products, though. It may be that you require features that are necessary for you but are more expensive such as orthodontic, psychology or blood glucose monitoring. These and other expensive features may not necessarily be offered in the five star products but are still offered in plenty of good, fully featured products rated at four stars and below. You just need to know what features are important to you and search them out. Health cover is not a one-size-fits-all but the CANNEX star ratings is as close as you can get to a complete and fair comparison of all products, right down to providing the monthly premium associated with each product.

LIKE TO KNOW HOW WE DID IT?

For more in-depth information on how we conducted this report, read our methodology on the health insurance page at <http://www.cannex.com.au/health-insurance/>

DISCLAIMER

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health insurance star ratings

hospital cover



● included ● restricted ○ excluded

FIVE STAR SUMMARY REPORT

Product Name	Monthly Premium	Inclusions								
		Pregnancy	Bone Marrow Transplant	Renal Dialysis	Cataract Eye	Cardio-Thoracic	Hip/Knee Joint Replacement	IVF	Psychiatric Care	Rehabilitation
★★★★★ Young Singles										
HCF - Hospital Advanced Savings \$50x8	\$44.05	🕒	🕒	🕒	🕒	🕒	🕒	🕒	🕒	🕒
Medibank Private - First Choice Saver Hospital Cover Level 1	\$44.45	🕒	🕒	🕒	🕒	🕒	🕒	🕒	🕒	🕒
Medibank Private - First Choice Hospital Cover Level 3	\$39.40	🕒	🕒	🕒	🕒	🕒	🕒	🕒	🕒	🕒
Medibank Private - First Choice Hospital Cover Level 2	\$47.30	🕒	🕒	🕒	🕒	🕒	🕒	🕒	🕒	🕒
★★★★★ Young Families/Couples										
HCF - Hospital Advanced Savings \$50x8	\$88.20	🕒	🕒	🕒	🕒	🕒	🕒	🕒	🕒	🕒
MBF - MBF STANDARD HOSPITAL WITH EXCLUSIONS \$1000 EXCESS	\$96.40	🕒	🕒	🕒	🕒	🕒	🕒	🕒	🕒	🕒
Medibank Private - First Choice Hospital Cover Level 3	\$78.80	🕒	🕒	🕒	🕒	🕒	🕒	🕒	🕒	🕒
Medibank Private - First Choice Saver Hospital Cover Level 2	\$82.80	🕒	🕒	🕒	🕒	🕒	🕒	🕒	🕒	🕒
Medibank Private - First Choice Saver Hospital Cover Level 1	\$88.90	🕒	🕒	🕒	🕒	🕒	🕒	🕒	🕒	🕒
★★★★★ Mature Singles										
HCF - Hospital Advanced Savings \$50x8	\$44.05	🕒	🕒	🕒	🕒	🕒	🕒	🕒	🕒	🕒
Medibank Private - First Choice Saver Hospital Cover Level 1	\$44.45	🕒	🕒	🕒	🕒	🕒	🕒	🕒	🕒	🕒
Medibank Private - First Choice Hospital Cover Level 3	\$39.40	🕒	🕒	🕒	🕒	🕒	🕒	🕒	🕒	🕒
★★★★★ Mature Couples										
HCF - Hospital Advanced Savings \$50x8	\$88.20	🕒	🕒	🕒	🕒	🕒	🕒	🕒	🕒	🕒
Medibank Private - First Choice Hospital Cover Level 3	\$78.80	🕒	🕒	🕒	🕒	🕒	🕒	🕒	🕒	🕒
Medibank Private - First Choice Saver Hospital Cover Level 2	\$82.80	🕒	🕒	🕒	🕒	🕒	🕒	🕒	🕒	🕒
★★★★★ Established Families										
HCF - Hospital Advanced Savings \$50x8	\$88.20	🕒	🕒	🕒	🕒	🕒	🕒	🕒	🕒	🕒
Medibank Private - First Choice Hospital Cover Level 3	\$78.80	🕒	🕒	🕒	🕒	🕒	🕒	🕒	🕒	🕒
Medibank Private - First Choice Saver Hospital Cover Level 2	\$82.80	🕒	🕒	🕒	🕒	🕒	🕒	🕒	🕒	🕒
★★★★★ Single Parents										
AHM - BASIC HOSPITAL	\$84.40	🕒	🕒	🕒	🕒	🕒	🕒	🕒	🕒	🕒
HBA - FAMILY ESSENTIALS HOSPITAL COVER	\$86.80	🕒	🕒	🕒	🕒	🕒	🕒	🕒	🕒	🕒
HBA - HOSPITAL SAVER	\$67.80	🕒	🕒	🕒	🕒	🕒	🕒	🕒	🕒	🕒
HCF - Hospital Advanced Savings \$50x8	\$88.20	🕒	🕒	🕒	🕒	🕒	🕒	🕒	🕒	🕒

your guide to product excellence



health insurance star ratings

hospital cover



● included ● restricted ○ excluded

FIVE STAR SUMMARY REPORT

Product Name	Monthly Premium	Inclusions								
		Pregnancy	Bone Marrow Transplant	Renal Dialysis	Cataract Eye	Cardio-Thoracic	Hip/Knee Joint Replacement	IVF	Psychiatric Care	Rehabilitation
★★★★★ Young Singles										
AHM - BASIC HOSPITAL	\$49.00	🕒	●	🕒	●	🕒	🕒	🕒	🕒	🕒
Latrobe Health Services - X4: Top Hospital CoverWise with \$750 excess	\$53.53	●	●	●	●	●	●	●	●	●
Latrobe Health Services - X5: Top Hospital CoverWise with \$1000 excess	\$47.30	●	●	●	●	●	●	●	●	●
★★★★★ Young Families/Couples										
Latrobe Health Services - X4: Top Hospital CoverWise with \$750 excess	\$107.07	●	●	●	●	●	●	●	●	●
Latrobe Health Services - X5: Top Hospital CoverWise with \$1000 excess	\$94.60	●	●	●	●	●	●	●	●	●
Mildura District Hospital Fund - FIVE STAR HOSPITAL - EXCESS 3 - F3	\$101.90	●	●	●	●	●	🕒	●	●	●
St.LukesHealth - HOSPITAL 1000 - PLAN CODE JT	\$98.25	●	●	●	●	●	●	●	●	●
★★★★★ Mature Singles										
Latrobe Health Services - X4: Top Hospital CoverWise with \$750 excess	\$53.53	●	●	●	●	●	●	●	●	●
Latrobe Health Services - X5: Top Hospital CoverWise with \$1000 excess	\$47.30	●	●	●	●	●	●	●	●	●
★★★★★ Mature Couples										
Latrobe Health Services - X4: Top Hospital CoverWise with \$750 excess	\$107.07	●	●	●	●	●	●	●	●	●
Latrobe Health Services - X5: Top Hospital CoverWise with \$1000 excess	\$94.60	●	●	●	●	●	●	●	●	●
Mildura District Hospital Fund - FIVE STAR HOSPITAL - EXCESS 3 - F3	\$101.90	●	●	●	●	●	🕒	●	●	●
St.LukesHealth - HOSPITAL 1000 - PLAN CODE JT	\$98.25	●	●	●	●	●	●	●	●	●
★★★★★ Established Families										
Latrobe Health Services - X4: Top Hospital CoverWise with \$750 excess	\$107.07	●	●	●	●	●	●	●	●	●
Latrobe Health Services - X5: Top Hospital CoverWise with \$1000 excess	\$94.60	●	●	●	●	●	●	●	●	●
Mildura District Hospital Fund - FIVE STAR HOSPITAL - EXCESS 3 - F3	\$101.90	●	●	●	●	●	🕒	●	●	●
St.LukesHealth - HOSPITAL 1000 - PLAN CODE JT	\$98.25	●	●	●	●	●	●	●	●	●
★★★★★ Single Parents										
AHM - BASIC HOSPITAL	\$83.30	🕒	●	🕒	●	🕒	🕒	🕒	🕒	🕒
HBA - FAMILY ESSENTIALS HOSPITAL COVER	\$89.40	●	●	●	●	●	●	●	●	●
Latrobe Health Services - X5: Top Hospital CoverWise with \$1000 excess	\$94.60	●	●	●	●	●	●	●	●	●

your guide to product excellence



health insurance star ratings

hospital cover



● included ● restricted ○ excluded

FIVE STAR SUMMARY REPORT

Product Name	Monthly Premium	Inclusions								
		Pregnancy	Bone Marrow Transplant	Renal Dialysis	Cataract Eye	Cardio-Thoracic	Hip/Knee Joint Replacement	IVF	Psychiatric Care	Rehabilitation



Young Singles

AHM - BASIC HOSPITAL	\$51.10	●	●	●	●	●	●	●	●	●
GMHBA - SILVER HOSPITAL YOUNG SINGLE - \$250 EXCESS	\$45.50	○	●	●	○	●	○	○	●	●
HCF - Hospital Advanced Savings \$50x8	\$51.85	●	●	●	●	●	●	●	●	●
Medibank Private - First Choice Hospital Cover Level 3	\$50.95	●	●	●	●	●	●	●	●	●
Medibank Private - First Choice Saver Hospital Cover Level 1	\$49.90	●	●	●	●	●	●	●	●	●
Queensland Country Health - PRIVATE HOSPITAL (\$500 EXCESS)	\$63.20	●	●	●	●	●	●	●	●	●



Young Families/Couples

HCF - Hospital Advanced Savings \$50x8	\$103.70	●	●	●	●	●	●	●	●	●
MBF - MBF STANDARD HOSPITAL WITH EXCLUSIONS \$1000 EXCESS	\$110.40	●	●	○	○	●	○	●	●	●
Medibank Private - First Choice Saver Hospital Cover Level 2	\$91.60	●	●	●	●	●	●	●	●	●
Medibank Private - First Choice Saver Hospital Cover Level 1	\$99.80	●	●	●	●	●	●	●	●	●



Mature Singles

GMHBA - SILVER HOSPITAL YOUNG SINGLE - \$250 EXCESS	\$45.50	○	●	●	○	●	○	○	●	●
HCF - Hospital Advanced Savings \$50x8	\$51.85	●	●	●	●	●	●	●	●	●
Medibank Private - First Choice Saver Hospital Cover Level 1	\$49.90	●	●	●	●	●	●	●	●	●
Medibank Private - First Choice Hospital Cover Level 3	\$50.95	●	●	●	●	●	●	●	●	●
Peoplecare Health Insurance - PRIVATE PLUS HOSPITAL (\$500 EXCESS)	\$66.73	●	●	●	●	●	●	●	●	●
Queensland Country Health - PRIVATE HOSPITAL (\$500 EXCESS)	\$63.20	●	●	●	●	●	●	●	●	●



Mature Couples

HCF - Hospital Advanced Savings \$50x8	\$103.70	●	●	●	●	●	●	●	●	●
Medibank Private - First Choice Saver Hospital Cover Level 2	\$91.60	●	●	●	●	●	●	●	●	●
Medibank Private - First Choice Saver Hospital Cover Level 1	\$99.80	●	●	●	●	●	●	●	●	●
Queensland Country Health - PRIVATE HOSPITAL (\$500 EXCESS)	\$126.45	●	●	●	●	●	●	●	●	●



Established Families

HCF - Hospital Advanced Savings \$50x8	\$103.70	●	●	●	●	●	●	●	●	●
Medibank Private - First Choice Saver Hospital Cover Level 2	\$91.60	●	●	●	●	●	●	●	●	●
Medibank Private - First Choice Saver Hospital Cover Level 1	\$99.80	●	●	●	●	●	●	●	●	●
Queensland Country Health - PRIVATE HOSPITAL (\$500 EXCESS)	\$126.45	●	●	●	●	●	●	●	●	●



Single Parents

AHM - BASIC HOSPITAL	\$86.85	●	●	●	●	●	●	●	●	●
HBA - FAMILY ESSENTIALS HOSPITAL COVER	\$91.85	●	●	●	●	●	●	●	●	●
HBA - HOSPITAL SAVER	\$76.05	●	●	●	●	●	●	●	●	●

your guide to product excellence



health insurance star ratings

hospital cover



● included ● restricted ○ excluded

FIVE STAR SUMMARY REPORT

Product Name	Monthly Premium	Inclusions								
		Pregnancy	Bone Marrow Transplant	Renal Dialysis	Cataract Eye	Cardio-Thoracic	Hip/Knee Joint Replacement	IVF	Psychiatric Care	Rehabilitation
★★★★★ Young Singles										
HCF - Hospital Advanced Savings \$50x8	\$44.05	●	●	●	●	●	●	●	●	●
Medibank Private - First Choice Saver Hospital Cover Level 1	\$44.45	●	●	●	●	●	●	●	●	●
Medibank Private - First Choice Hospital Cover Level 3	\$39.40	●	●	●	●	●	●	●	●	●
Medibank Private - First Choice Hospital Cover Level 2	\$47.30	●	●	●	●	●	●	●	●	●
★★★★★ Young Families/Couples										
HCF - Hospital Advanced Savings \$50x8	\$88.20	●	●	●	●	●	●	●	●	●
MBF - MBF STANDARD HOSPITAL WITH EXCLUSIONS \$1000 EXCESS	\$96.40	●	●	○	○	●	○	●	●	●
Medibank Private - First Choice Hospital Cover Level 3	\$78.80	●	●	●	●	●	●	●	●	●
Medibank Private - First Choice Saver Hospital Cover Level 2	\$82.80	●	●	●	●	●	●	●	●	●
Medibank Private - First Choice Saver Hospital Cover Level 1	\$88.90	●	●	●	●	●	●	●	●	●
★★★★★ Mature Singles										
HCF - Hospital Advanced Savings \$50x8	\$44.05	●	●	●	●	●	●	●	●	●
Medibank Private - First Choice Hospital Cover Level 3	\$39.40	●	●	●	●	●	●	●	●	●
★★★★★ Mature Couples										
HCF - Hospital Advanced Savings \$50x8	\$88.20	●	●	●	●	●	●	●	●	●
Medibank Private - First Choice Hospital Cover Level 3	\$78.80	●	●	●	●	●	●	●	●	●
Medibank Private - First Choice Saver Hospital Cover Level 2	\$82.80	●	●	●	●	●	●	●	●	●
★★★★★ Established Families										
HCF - Hospital Advanced Savings \$50x8	\$88.20	●	●	●	●	●	●	●	●	●
Medibank Private - First Choice Hospital Cover Level 3	\$78.80	●	●	●	●	●	●	●	●	●
Medibank Private - First Choice Saver Hospital Cover Level 2	\$82.80	●	●	●	●	●	●	●	●	●
★★★★★ Single Parents										
AHM - BASIC HOSPITAL	\$84.40	●	●	●	●	●	●	●	●	●
HBA - FAMILY ESSENTIALS HOSPITAL COVER	\$86.80	●	●	●	●	●	●	●	●	●
HBA - HOSPITAL SAVER	\$67.80	●	●	●	●	●	●	●	●	●
HCF - Hospital Advanced Savings \$50x8	\$88.20	●	●	●	●	●	●	●	●	●

your guide to product excellence



health insurance star ratings

hospital cover



● included ● restricted ○ excluded

FIVE STAR SUMMARY REPORT

Product Name	Monthly Premium	Inclusions								
		Pregnancy	Bone Marrow Transplant	Renal Dialysis	Cataract Eye	Cardio-Thoracic	Hip/Knee Joint Replacement	IVF	Psychiatric Care	Rehabilitation
★★★★★ Young Singles										
HCF - Hospital Advanced Savings \$50x8	\$42.00	●	●	●	●	●	●	●	●	●
HCF - Hospital Advanced Savings \$50x4	\$47.60	●	●	●	●	●	●	●	●	●
★★★★★ Young Families/Couples										
HCF - Hospital Advanced Savings \$50x8	\$84.00	●	●	●	●	●	●	●	●	●
HCF - Hospital Advanced Savings \$50x4	\$95.25	●	●	●	●	●	●	●	●	●
St.LukesHealth - HOSPITAL 1000 - PLAN CODE JT	\$98.25	●	●	●	●	●	●	●	●	●
★★★★★ Mature Singles										
HCF - Hospital Advanced Savings \$50x8	\$42.00	●	●	●	●	●	●	●	●	●
HCF - Hospital Advanced Savings \$50x4	\$47.60	●	●	●	●	●	●	●	●	●
★★★★★ Mature Couples										
HCF - Hospital Advanced Savings \$50x8	\$84.00	●	●	●	●	●	●	●	●	●
HCF - Hospital Advanced Savings \$50x4	\$95.25	●	●	●	●	●	●	●	●	●
St.LukesHealth - HOSPITAL 1000 - PLAN CODE JT	\$98.25	●	●	●	●	●	●	●	●	●
★★★★★ Established Families										
HCF - Hospital Advanced Savings \$50x8	\$84.00	●	●	●	●	●	●	●	●	●
HCF - Hospital Advanced Savings \$50x4	\$95.25	●	●	●	●	●	●	●	●	●
St.LukesHealth - HOSPITAL 1000 - PLAN CODE JT	\$98.25	●	●	●	●	●	●	●	●	●
★★★★★ Single Parents										
AHM - BASIC HOSPITAL	\$87.15	●	●	●	●	●	●	●	●	●
HBA - FAMILY ESSENTIALS HOSPITAL COVER	\$80.25	●	●	●	●	●	●	●	●	●
HBA - HOSPITAL SAVER	\$64.45	●	●	●	●	●	●	●	●	●
HCF - Hospital Advanced Savings \$50x8	\$84.00	●	●	●	●	●	●	●	●	●

your guide to product excellence



health insurance star ratings

hospital cover



● included ● restricted ○ excluded

FIVE STAR SUMMARY REPORT

Product Name	Monthly Premium	Inclusions								
		Pregnancy	Bone Marrow Transplant	Renal Dialysis	Cataract Eye	Cardio-Thoracic	Hip/Knee Joint Replacement	IVF	Psychiatric Care	Rehabilitation
★★★★★ Young Singles										
AHM - BASIC HOSPITAL	\$49.00	🟡	🟢	🟡	🟢	🟡	🟡	🟡	🟡	🟡
Health Partners - BRONZE HOSPITAL 500 (SINGLE)	\$45.94	🟠	🟢	🟠	🟢	🟢	🟠	🟠	🟢	🟢
Health Partners - SILVER HOSPITAL 500 (SINGLE)	\$53.16	🟢	🟢	🟢	🟢	🟢	🟢	🟢	🟢	🟢
Medibank Private - First Choice Saver Hospital Cover Level 2	\$50.85	🟡	🟢	🟢	🟡	🟡	🟡	🟡	🟡	🟡
Medibank Private - First Choice Hospital Cover Level 3	\$48.20	🟡	🟢	🟢	🟡	🟡	🟡	🟡	🟡	🟡
Mutual Community - Hospital Saver	\$50.50	🟡	🟢	🟢	🟡	🟡	🟡	🟡	🟡	🟡
★★★★★ Young Families/Couples										
AHM - BASIC HOSPITAL	\$98.00	🟡	🟢	🟡	🟡	🟡	🟡	🟡	🟡	🟡
Mutual Community - Family Essentials Hospital Cover	\$105.10	🟢	🔴	🟢	🟢	🟢	🟢	🟢	🟢	🟢
SGIC Health Insurance - HOSPITAL SELECT PLUS (\$250 EXCESS)	\$94.12	🟢	🟢	🟠	🟠	🟢	🟠	🟢	🟢	🟢
★★★★★ Mature Singles										
AHM - BASIC HOSPITAL	\$49.00	🟡	🟢	🟡	🟢	🟡	🟡	🟡	🟡	🟡
AHM - TOP HOSPITAL LEVEL 8	\$63.55	🟢	🟢	🟢	🟢	🟢	🟢	🟢	🟢	🟢
Health Partners - BRONZE HOSPITAL 500 (SINGLE)	\$45.94	🟠	🟢	🟠	🟢	🟢	🟠	🟠	🟢	🟢
Health Partners - SILVER HOSPITAL 500 (SINGLE)	\$53.16	🟢	🟢	🟢	🟢	🟢	🟢	🟢	🟢	🟢
Medibank Private - First Choice Hospital Cover Level 3	\$48.20	🟡	🟢	🟢	🟡	🟡	🟡	🟡	🟡	🟡
★★★★★ Mature Couples										
AHM - TOP HOSPITAL LEVEL 8	\$127.10	🟢	🟢	🟢	🟢	🟢	🟢	🟢	🟢	🟢
AHM - BASIC HOSPITAL	\$98.00	🟡	🟢	🟡	🟡	🟡	🟡	🟡	🟡	🟡
Health Partners - BRONZE HOSPITAL 500 (FAMILY)	\$91.94	🟠	🟢	🟠	🟢	🟢	🟠	🟠	🟢	🟢
Medibank Private - First Choice Hospital Cover Level 3	\$96.45	🟡	🟢	🟢	🟡	🟡	🟡	🟡	🟡	🟡
Mutual Community - Family Essentials Hospital Cover	\$105.10	🟢	🟢	🟢	🟢	🟢	🟢	🟢	🟢	🟢
SGIC Health Insurance - HOSPITAL SELECT PLUS (\$250 EXCESS)	\$94.12	🟢	🟢	🟠	🟠	🟢	🟠	🟢	🟢	🟢
★★★★★ Established Families										
AHM - TOP HOSPITAL LEVEL 8	\$127.10	🟢	🟢	🟢	🟢	🟢	🟢	🟢	🟢	🟢
AHM - BASIC HOSPITAL	\$98.00	🟡	🟢	🟡	🟡	🟡	🟡	🟡	🟡	🟡
Health Partners - BRONZE HOSPITAL 500 (FAMILY)	\$91.94	🟠	🟢	🟠	🟢	🟢	🟠	🟠	🟢	🟢
Mutual Community - Family Essentials Hospital Cover	\$105.10	🟢	🟢	🟢	🟢	🟢	🟢	🟢	🟢	🟢
SGIC Health Insurance - HOSPITAL SELECT PLUS (\$250 EXCESS)	\$94.12	🟢	🟢	🟠	🟠	🟢	🟠	🟢	🟢	🟢
★★★★★ Single Parents										
AHM - BASIC HOSPITAL	\$83.30	🟡	🟢	🟡	🟢	🟡	🟡	🟡	🟡	🟡
AHM - TOP HOSPITAL LEVEL 8	\$108.00	🟢	🟢	🟢	🟢	🟢	🟢	🟢	🟢	🟢
Health Partners - BRONZE HOSPITAL 500 (SOLE PARENT FAMILY)	\$78.17	🟠	🟢	🟠	🟢	🟢	🟠	🟠	🟢	🟢
Mutual Community - Family Essentials Hospital Cover	\$80.90	🟢	🟢	🟢	🟢	🟢	🟢	🟢	🟢	🟢

your guide to product excellence



health insurance star ratings

hospital cover



● included ● restricted ○ excluded

FIVE STAR SUMMARY REPORT

Product Name	Monthly Premium	Inclusions								
		Pregnancy	Bone Marrow Transplant	Renal Dialysis	Cataract Eye	Cardio-Thoracic	Hip/Knee Joint Replacement	IVF	Psychiatric Care	Rehabilitation
★★★★★ Young Singles										
MBF - MBF ADVANTAGE HOSPITAL \$1000 EXCESS	\$23.25	●	●	●	●	●	●	●	●	●
MBF - MBF STANDARD HOSPITAL WITH EXCLUSIONS \$1000 EXCESS	\$21.92	●	●	○	○	●	○	●	●	●
★★★★★ Young Families/Couples										
MBF - MBF ADVANTAGE HOSPITAL \$1000 EXCESS	\$46.51	●	●	●	●	●	●	●	●	●
MBF - MBF STANDARD HOSPITAL WITH EXCLUSIONS \$1000 EXCESS	\$43.83	●	●	○	○	●	○	●	●	●
★★★★★ Mature Singles										
MBF - MBF ADVANTAGE HOSPITAL \$1000 EXCESS	\$23.25	●	●	●	●	●	●	●	●	●
MBF - MBF STANDARD HOSPITAL WITH EXCLUSIONS \$1000 EXCESS	\$21.92	●	●	○	○	●	○	●	●	●
★★★★★ Mature Couples										
MBF - MBF ADVANTAGE HOSPITAL \$1000 EXCESS	\$46.51	●	●	●	●	●	●	●	●	●
Mutual Community - Family Essentials Hospital Cover	\$69.65	●	●	●	●	●	●	●	●	●
★★★★★ Established Families										
MBF - MBF STANDARD HOSPITAL WITH EXCLUSIONS \$1000 EXCESS	\$43.83	●	●	○	○	●	○	●	●	●
MBF - MBF ADVANTAGE HOSPITAL \$1000 EXCESS	\$46.51	●	●	●	●	●	●	●	●	●
★★★★★ Single Parents										
MBF - MBF ADVANTAGE HOSPITAL \$1000 EXCESS	\$38.84	●	●	●	●	●	●	●	●	●
MBF - MBF STANDARD HOSPITAL WITH EXCLUSIONS \$1000 EXCESS	\$36.60	●	●	○	○	●	○	●	●	●

your guide to product excellence



health insurance star ratings

hospital cover



● included ● restricted ○ excluded

FIVE STAR SUMMARY REPORT

Product Name	Monthly Premium	Inclusions								
		Pregnancy	Bone Marrow Transplant	Renal Dialysis	Cataract Eye	Cardio-Thoracic	Hip/Knee Joint Replacement	IVF	Psychiatric Care	Rehabilitation
★★★★★ Young Singles										
AHM - BASIC HOSPITAL	\$42.75	●	●	●	●	●	●	●	●	●
GMHBA - GOLD HOSPITAL LEVEL 2 - \$500 EXCESS	\$41.95	●	●	●	●	●	●	●	●	●
GMHBA - SILVER HOSPITAL YOUNG SINGLE - \$250 EXCESS	\$30.30	○	●	●	○	●	○	○	●	●
HBA - HOSPITAL SAVER	\$39.05	●	●	●	●	●	●	●	●	●
HBF - Young Singles Saver Hospital & Ambulance Plus	\$41.41	○	●	●	○	○	○	○	●	●
HBF - Young Singles Saver Hospital	\$39.43	○	●	●	○	○	○	○	●	●
HCF - Hospital Advanced Savings \$50x8	\$29.40	●	●	●	●	●	●	●	●	●
MBF - MBF STANDARD HOSPITAL WITH EXCLUSIONS \$1000 EXCESS	\$32.66	●	●	○	○	●	○	●	●	●
Medibank Private - First Choice Hospital Cover Level 3	\$40.30	●	●	●	●	●	●	●	●	●
★★★★★ Young Families/Couples										
AHM - BASIC HOSPITAL	\$85.50	●	●	●	●	●	●	●	●	●
MBF - MBF STANDARD HOSPITAL WITH EXCLUSIONS \$1000 EXCESS	\$65.32	●	●	○	○	●	○	●	●	●
SGIO Health Insurance - HOSPITAL SELECT PLUS (\$250 EXCESS)	\$58.16	●	●	○	○	●	○	●	●	●
★★★★★ Mature Singles										
AHM - BASIC HOSPITAL	\$42.75	●	●	●	●	●	●	●	●	●
AHM - TOP HOSPITAL LEVEL 8	\$62.90	●	●	●	●	●	●	●	●	●
GMHBA - GOLD HOSPITAL LEVEL 2 - \$500 EXCESS	\$41.95	●	●	●	●	●	●	●	●	●
GMHBA - SILVER HOSPITAL YOUNG SINGLE - \$250 EXCESS	\$30.30	○	●	●	○	●	○	○	●	●
HCF - Hospital Advanced Savings \$50x8	\$29.40	●	●	●	●	●	●	●	●	●
★★★★★ Mature Couples										
AHM - TOP HOSPITAL LEVEL 8	\$125.85	●	●	●	●	●	●	●	●	●
AHM - BASIC HOSPITAL	\$85.50	●	●	●	●	●	●	●	●	●
AHM - ESSENTIAL HOSPITAL LEVEL 5	\$125.55	●	●	●	●	●	●	●	●	●
GMHBA - GOLD HOSPITAL LEVEL 2 - \$1000 EXCESS	\$83.95	●	●	●	●	●	●	●	●	●
HBA - FAMILY ESSENTIALS HOSPITAL COVER	\$91.20	●	●	●	●	●	●	●	●	●
SGIO Health Insurance - HOSPITAL SELECT PLUS (\$250 EXCESS)	\$58.16	●	●	○	○	●	○	●	●	●
★★★★★ Established Families										
AHM - TOP HOSPITAL LEVEL 8	\$125.85	●	●	●	●	●	●	●	●	●
AHM - BASIC HOSPITAL	\$85.50	●	●	●	●	●	●	●	●	●
MBF - MBF STANDARD HOSPITAL WITH EXCLUSIONS \$1000 EXCESS	\$65.32	●	●	○	○	●	○	●	●	●
SGIO Health Insurance - HOSPITAL SELECT PLUS (\$250 EXCESS)	\$58.16	●	●	○	○	●	○	●	●	●
★★★★★ Single Parents										
AHM - BASIC HOSPITAL	\$72.70	●	●	●	●	●	●	●	●	●
HBA - FAMILY ESSENTIALS HOSPITAL COVER	\$73.00	●	●	●	●	●	●	●	●	●
HBA - HOSPITAL SAVER	\$59.90	●	●	●	●	●	●	●	●	●

your guide to product excellence



health insurance star ratings

hospital cover



● included ● restricted ○ excluded

FIVE STAR SUMMARY REPORT

Product Name	Monthly Premium	Inclusions								
		Pregnancy	Bone Marrow Transplant	Renal Dialysis	Cataract Eye	Cardio-Thoracic	Hip/Knee Joint Replacement	IVF	Psychiatric Care	Rehabilitation



Single Parents

HCF - Hospital Advanced Savings \$50x8	\$65.75	●	●	●	●	●	●	●	●	●
MBF - MBF STANDARD HOSPITAL WITH EXCLUSIONS \$1000 EXCESS	\$54.54	●	●	○	○	●	○	●	●	●

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your guide to product excellence



health insurance star ratings

extras cover



FIVE STAR SUMMARY REPORT

Product Name	Monthly Premium	Inclusions									
		General Dental	Major Dental	Optical	Physiotherapy	Chiropractic	Orthodontic	Blood Glucose Monitor	Psychology	Acupuncture	Non-PBS Pharmaceutical
★★★★★ Young Singles											
GMHBA - SILVER STANDARD EXTRAS	\$21.35	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
GMHBA - BRONZE EXTRAS	\$16.20	✓	✓	✓	✓	✗	✓	✗	✗	✗	✓
GMHBA - YOUNG SINGLES START EXTRAS	\$13.75	✓	✓	✓	✓	✓	✓	✗	✗	✓	✗
Medibank Private - FIRST CHOICE EXTRAS COVER	\$18.70	✓	✗	✓	✓	✗	✗	✗	✗	✗	✓
NRMA Health Insurance - EXTRAS SELECT	\$13.54	✓	✓	✓	✓	✓	✗	✗	✗	✓	✓
MBF - YOUNG EXTRAS	\$13.66	✓	✓	✓	✓	✓	✗	✗	✗	✓	✓
★★★★★ Young Couples											
NRMA Health Insurance - EXTRAS SELECT	\$27.08	✓	✓	✓	✓	✓	✗	✗	✗	✓	✓
GMHBA - BRONZE EXTRAS	\$32.40	✓	✓	✓	✓	✗	✓	✗	✗	✗	✓
MBF - YOUNG EXTRAS	\$27.31	✓	✓	✓	✓	✓	✗	✗	✗	✓	✓
★★★★★ Mature Singles											
GMHBA - SILVER STANDARD EXTRAS	\$21.35	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
HCF - GNERAL EXTRAS PLUS	\$23.80	✓	✓	✓	✓	✓	✓	✗	✗	✓	✓
GMHBA - YOUNG SINGLES START EXTRAS	\$13.75	✓	✓	✓	✓	✓	✓	✗	✗	✓	✗
GMHBA - BRONZE EXTRAS	\$16.20	✓	✓	✓	✓	✗	✓	✗	✗	✗	✓
NRMA Health Insurance - EXTRAS SELECT	\$13.54	✓	✓	✓	✓	✓	✗	✗	✗	✓	✓
MBF - YOUNG EXTRAS	\$13.66	✓	✓	✓	✓	✓	✗	✗	✗	✓	✓
★★★★★ Mature Couples											
GMHBA - BRONZE EXTRAS	\$32.40	✓	✓	✓	✓	✗	✓	✗	✗	✗	✓
NRMA Health Insurance - EXTRAS SELECT	\$27.08	✓	✓	✓	✓	✓	✗	✗	✗	✓	✓
MBF - YOUNG EXTRAS	\$27.31	✓	✓	✓	✓	✓	✗	✗	✗	✓	✓
★★★★★ Established Families											
MBF - YOUNG EXTRAS	\$27.31	✓	✓	✓	✓	✓	✗	✗	✗	✓	✓
GMHBA - BRONZE EXTRAS	\$32.40	✓	✓	✓	✓	✗	✓	✗	✗	✗	✓
NRMA Health Insurance - EXTRAS SELECT	\$27.08	✓	✓	✓	✓	✓	✗	✗	✗	✓	✓
★★★★★ Single Parents											
GMHBA - SILVER STANDARD EXTRAS	\$42.75	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
HCF - GENERAL EXTRAS PLUS	\$38.05	✓	✓	✓	✓	✓	✓	✗	✗	✓	✓
GMHBA - BRONZE EXTRAS	\$32.40	✓	✓	✓	✓	✗	✓	✗	✗	✗	✓
MBF - YOUNG EXTRAS	\$22.81	✓	✓	✓	✓	✓	✗	✗	✗	✓	✓
NRMA Health Insurance - EXTRAS SELECT	\$22.61	✓	✓	✓	✓	✓	✗	✗	✗	✓	✓



health insurance star ratings extras cover



FIVE STAR SUMMARY REPORT

Product Name	Monthly Premium	Inclusions									
		General Dental	Major Dental	Optical	Physiotherapy	Chiropractic	Orthodontic	Blood Glucose Monitor	Psychology	Acupuncture	Non-PBS Pharmaceutical
★★★★★ Young Singles											
NRMA Health Insurance - EXTRAS SELECT	\$14.20	✓	✓	✓	✓	✓	✗	✗	✗	✓	✓
GMHBA - YOUNG SINGLES START EXTRAS	\$14.80	✓	✓	✓	✓	✓	✓	✗	✗	✓	✗
MBF - YOUNG EXTRAS	\$14.35	✓	✓	✓	✓	✓	✗	✗	✗	✓	✓
Latrobe Health Services - PS: Premier Singles extras table	\$12.87	✓	✗	✓	✓	✓	✗	✗	✗	✗	✓
★★★★★ Young Couples											
Latrobe Health Services - PC: Premier Couples Extras Tables	\$28.20	✓	✗	✓	✓	✓	✗	✗	✗	✗	✓
NRMA Health Insurance - EXTRAS SELECT	\$28.39	✓	✓	✓	✓	✓	✗	✗	✗	✓	✓
MBF - YOUNG EXTRAS	\$28.70	✓	✓	✓	✓	✓	✗	✗	✗	✓	✓
★★★★★ Mature Singles											
Latrobe Health Services - PS: Premier Singles extras table	\$12.87	✓	✗	✓	✓	✓	✗	✗	✗	✗	✓
GMHBA - YOUNG SINGLES START EXTRAS	\$14.80	✓	✓	✓	✓	✓	✓	✗	✗	✓	✗
MBF - YOUNG EXTRAS	\$14.35	✓	✓	✓	✓	✓	✗	✗	✗	✓	✓
NRMA Health Insurance - EXTRAS SELECT	\$14.20	✓	✓	✓	✓	✓	✗	✗	✗	✓	✓
★★★★★ Mature Couples											
NRMA Health Insurance - EXTRAS SELECT	\$28.39	✓	✓	✓	✓	✓	✗	✗	✗	✓	✓
Latrobe Health Services - PC: Premier Couples Extras Tables	\$28.20	✓	✗	✓	✓	✓	✗	✗	✗	✗	✓
MBF - YOUNG EXTRAS	\$28.70	✓	✓	✓	✓	✓	✗	✗	✗	✓	✓
★★★★★ Established Families											
NRMA Health Insurance - EXTRAS SELECT	\$28.39	✓	✓	✓	✓	✓	✗	✗	✗	✓	✓
MBF - YOUNG EXTRAS	\$28.70	✓	✓	✓	✓	✓	✗	✗	✗	✓	✓
Latrobe Health Services - PC: Premier Couples Extras Tables	\$28.20	✓	✗	✓	✓	✓	✗	✗	✗	✗	✓
★★★★★ Single Parents											
Latrobe Health Services - PS: PREMIER SINGLES EXTRAS TABLE	\$25.78	✓	✗	✓	✓	✓	✗	✗	✗	✗	✓
MBF - YOUNG EXTRAS	\$23.97	✓	✓	✓	✓	✓	✗	✗	✗	✓	✓
NRMA Health Insurance - EXTRAS SELECT	\$23.71	✓	✓	✓	✓	✓	✗	✗	✗	✓	✓



health insurance star ratings extras cover



FIVE STAR SUMMARY REPORT

Product Name	Monthly Premium	Inclusions									
		General Dental	Major Dental	Optical	Physiotherapy	Chiropractic	Orthodontic	Blood Glucose Monitor	Psychology	Acupuncture	Non-PBS Pharmaceutical
★★★★★ Young Singles											
NRMA Health Insurance - EXTRAS SELECT	\$12.70	✓	✓	✓	✓	✓	✗	✗	✗	✓	✓
MBF - YOUNG EXTRAS	\$13.67	✓	✓	✓	✓	✓	✗	✗	✗	✓	✓
Health Partners - BRONZE EXTRAS (SINGLE)	\$15.49	✓	✗	✓	✓	✗	✗	✗	✗	✗	✓
GMHBA - YOUNG SINGLES START EXTRAS	\$13.75	✓	✓	✓	✓	✓	✓	✗	✗	✓	✗
GMHBA - BRONZE EXTRAS	\$16.35	✓	✓	✓	✓	✗	✓	✗	✗	✗	✓
Medibank Private - FIRST CHOICE EXTRAS COVER	\$15.95	✓	✗	✓	✓	✗	✗	✗	✗	✗	✓
★★★★★ Young Couples											
GMHBA - BRONZE EXTRAS	\$32.75	✓	✓	✓	✓	✗	✓	✗	✗	✗	✓
MBF - YOUNG EXTRAS	\$27.34	✓	✓	✓	✓	✓	✗	✗	✗	✓	✓
NRMA Health Insurance - EXTRAS SELECT	\$25.40	✓	✓	✓	✓	✓	✗	✗	✗	✓	✓
★★★★★ Mature Singles											
GMHBA - SILVER STANDARD EXTRAS	\$21.35	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
NRMA Health Insurance - EXTRAS SELECT	\$12.70	✓	✓	✓	✓	✓	✗	✗	✗	✓	✓
GMHBA - BRONZE EXTRAS	\$16.35	✓	✓	✓	✓	✗	✓	✗	✗	✗	✓
GMHBA - YOUNG SINGLES START EXTRAS	\$13.75	✓	✓	✓	✓	✓	✓	✗	✗	✓	✗
MBF - YOUNG EXTRAS	\$13.67	✓	✓	✓	✓	✓	✗	✗	✗	✓	✓
HBA - STANDARD EXTRAS	\$19.75	✓	✓	✓	✓	✓	✗	✗	✗	✓	✗
★★★★★ Mature Couples											
MBF - YOUNG EXTRAS	\$27.34	✓	✓	✓	✓	✓	✗	✗	✗	✓	✓
GMHBA - BRONZE EXTRAS	\$32.75	✓	✓	✓	✓	✗	✓	✗	✗	✗	✓
NRMA Health Insurance - EXTRAS SELECT	\$25.40	✓	✓	✓	✓	✓	✗	✗	✗	✓	✓
★★★★★ Established Families											
GMHBA - SILVER STANDARD EXTRAS	\$42.75	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
MBF - YOUNG EXTRAS	\$27.34	✓	✓	✓	✓	✓	✗	✗	✗	✓	✓
GMHBA - BRONZE EXTRAS	\$32.75	✓	✓	✓	✓	✗	✓	✗	✗	✗	✓
NRMA Health Insurance - EXTRAS SELECT	\$25.40	✓	✓	✓	✓	✓	✗	✗	✗	✓	✓
★★★★★ Single Parents											
MBF - YOUNG EXTRAS	\$22.83	✓	✓	✓	✓	✓	✗	✗	✗	✓	✓
Health Partners - BRONZE EXTRAS (SOLE PARENT FAMILY)	\$29.43	✓	✗	✓	✓	✗	✗	✗	✗	✗	✓
HCF - GENERAL EXTRAS PLUS	\$33.70	✓	✓	✓	✓	✓	✓	✗	✗	✓	✓
NRMA Health Insurance - EXTRAS SELECT	\$21.20	✓	✓	✓	✓	✓	✗	✗	✗	✓	✓



health insurance star ratings

extras cover



FIVE STAR SUMMARY REPORT

Product Name	Monthly Premium	Inclusions									
		General Dental	Major Dental	Optical	Physiotherapy	Chiropractic	Orthodontic	Blood Glucose Monitor	Psychology	Acupuncture	Non-PBS Pharmaceutical
★★★★★ Young Singles											
GMHBA - SILVER STANDARD EXTRAS	\$21.35	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
NRMA Health Insurance - EXTRAS SELECT	\$13.54	✓	✓	✓	✓	✓	✗	✗	✗	✓	✓
GMHBA - YOUNG SINGLES START EXTRAS	\$13.75	✓	✓	✓	✓	✓	✓	✗	✗	✓	✗
GMHBA - BRONZE EXTRAS	\$16.20	✓	✓	✓	✓	✗	✓	✗	✗	✗	✓
Medibank Private - FIRST CHOICE EXTRAS COVER	\$18.70	✓	✗	✓	✓	✗	✗	✗	✗	✗	✓
MBF - YOUNG EXTRAS	\$13.66	✓	✓	✓	✓	✓	✗	✗	✗	✓	✓
★★★★★ Young Couples											
GMHBA - BRONZE EXTRAS	\$32.40	✓	✓	✓	✓	✗	✓	✗	✗	✗	✓
NRMA Health Insurance - EXTRAS SELECT	\$27.08	✓	✓	✓	✓	✓	✗	✗	✗	✓	✓
MBF - YOUNG EXTRAS	\$27.31	✓	✓	✓	✓	✓	✗	✗	✗	✓	✓
★★★★★ Mature Singles											
GMHBA - SILVER STANDARD EXTRAS	\$21.35	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
GMHBA - YOUNG SINGLES START EXTRAS	\$13.75	✓	✓	✓	✓	✓	✓	✗	✗	✓	✗
GMHBA - BRONZE EXTRAS	\$16.20	✓	✓	✓	✓	✗	✓	✗	✗	✗	✓
HCF - GNERAL EXTRAS PLUS	\$23.80	✓	✓	✓	✓	✓	✓	✗	✗	✓	✓
MBF - YOUNG EXTRAS	\$13.66	✓	✓	✓	✓	✓	✗	✗	✗	✓	✓
NRMA Health Insurance - EXTRAS SELECT	\$13.54	✓	✓	✓	✓	✓	✗	✗	✗	✓	✓
★★★★★ Mature Couples											
GMHBA - SILVER STANDARD EXTRAS	\$42.75	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
MBF - YOUNG EXTRAS	\$27.31	✓	✓	✓	✓	✓	✗	✗	✗	✓	✓
GMHBA - BRONZE EXTRAS	\$32.40	✓	✓	✓	✓	✗	✓	✗	✗	✗	✓
NRMA Health Insurance - EXTRAS SELECT	\$27.08	✓	✓	✓	✓	✓	✗	✗	✗	✓	✓
★★★★★ Established Families											
MBF - YOUNG EXTRAS	\$27.31	✓	✓	✓	✓	✓	✗	✗	✗	✓	✓
GMHBA - BRONZE EXTRAS	\$32.40	✓	✓	✓	✓	✗	✓	✗	✗	✗	✓
NRMA Health Insurance - EXTRAS SELECT	\$27.08	✓	✓	✓	✓	✓	✗	✗	✗	✓	✓
★★★★★ Single Parents											
GMHBA - SILVER STANDARD EXTRAS	\$42.75	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
MBF - YOUNG EXTRAS	\$22.81	✓	✓	✓	✓	✓	✗	✗	✗	✓	✓
HCF - GENERAL EXTRAS PLUS	\$38.05	✓	✓	✓	✓	✓	✓	✗	✗	✓	✓
GMHBA - BRONZE EXTRAS	\$32.40	✓	✓	✓	✓	✗	✓	✗	✗	✗	✓
NRMA Health Insurance - EXTRAS SELECT	\$22.61	✓	✓	✓	✓	✓	✗	✗	✗	✓	✓



FIVE STAR SUMMARY REPORT

Product Name	Monthly Premium	Inclusions									
		General Dental	Major Dental	Optical	Physiotherapy	Chiropractic	Orthodontic	Blood Glucose Monitor	Psychology	Acupuncture	Non-PBS Pharmaceutical
★★★★★ Young Singles											
Medibank Private - FIRST CHOICE EXTRAS COVER	\$14.45	✓	✗	✓	✓	✗	✗	✗	✗	✗	✓
MBF - YOUNG EXTRAS	\$12.12	✓	✓	✓	✓	✓	✗	✗	✗	✓	✓
★★★★★ Young Couples											
MBF - YOUNG EXTRAS	\$24.25	✓	✓	✓	✓	✓	✗	✗	✗	✓	✓
Medibank Private - FIRST CHOICE EXTRAS COVER	\$28.90	✓	✗	✓	✓	✗	✗	✗	✗	✗	✓
★★★★★ Mature Singles											
HBA - STANDARD EXTRAS	\$18.55	✓	✓	✓	✓	✓	✗	✗	✗	✓	✗
HBA - YOUR CHOICE EXTRAS	\$19.30	✓	✓	✓	✓	✓	✓	✗	✗	✓	✓
Medibank Private - FIRST CHOICE EXTRAS COVER	\$14.45	✓	✗	✓	✓	✗	✗	✗	✗	✗	✓
MBF - YOUNG EXTRAS	\$12.12	✓	✓	✓	✓	✓	✗	✗	✗	✓	✓
★★★★★ Mature Couples											
HBA - STANDARD EXTRAS	\$37.10	✓	✓	✓	✓	✓	✗	✗	✗	✓	✗
MBF - YOUNG EXTRAS	\$24.25	✓	✓	✓	✓	✓	✗	✗	✗	✓	✓
Medibank Private - FIRST CHOICE EXTRAS COVER	\$28.90	✓	✗	✓	✓	✗	✗	✗	✗	✗	✓
★★★★★ Established Families											
MBF - YOUNG EXTRAS	\$24.25	✓	✓	✓	✓	✓	✗	✗	✗	✓	✓
HBA - YOUR CHOICE EXTRAS	\$38.60	✓	✓	✓	✓	✓	✓	✗	✗	✓	✓
★★★★★ Single Parents											
HCF - GENERAL EXTRAS PLUS	\$33.70	✓	✓	✓	✓	✓	✓	✗	✗	✓	✓
MBF - YOUNG EXTRAS	\$20.24	✓	✓	✓	✓	✓	✗	✗	✗	✓	✓
Medibank Private - FIRST CHOICE EXTRAS COVER	\$28.90	✓	✗	✓	✓	✗	✗	✗	✗	✗	✓



health insurance star ratings

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FIVE STAR SUMMARY REPORT

Product Name	Monthly Premium	Inclusions									
		General Dental	Major Dental	Optical	Physiotherapy	Chiropractic	Orthodontic	Blood Glucose Monitor	Psychology	Acupuncture	Non-PBS Pharmaceutical
★★★★★ Young Singles											
Health Partners - BRONZE EXTRAS (SINGLE)	\$15.49	✓	✗	✓	✓	✗	✗	✗	✗	✗	✓
GMHBA - YOUNG SINGLES START EXTRAS	\$14.80	✓	✓	✓	✓	✓	✓	✗	✗	✓	✗
MBF - YOUNG EXTRAS	\$15.35	✓	✓	✓	✓	✓	✗	✗	✗	✓	✓
SGIC Health Insurance - EXTRAS SELECT	\$15.51	✓	✓	✓	✓	✓	✗	✗	✗	✓	✓
★★★★★ Young Couples											
GMHBA - BRONZE EXTRAS	\$32.40	✓	✓	✓	✓	✗	✓	✗	✗	✗	✓
SGIC Health Insurance - EXTRAS SELECT	\$31.01	✓	✓	✓	✓	✓	✗	✗	✗	✓	✓
MBF - YOUNG EXTRAS	\$30.70	✓	✓	✓	✓	✓	✗	✗	✗	✓	✓
★★★★★ Mature Singles											
GMHBA - YOUNG SINGLES START EXTRAS	\$14.80	✓	✓	✓	✓	✓	✓	✗	✗	✓	✗
Mutual Community - STANDARD EXTRAS	\$17.75	✓	✓	✓	✓	✓	✗	✗	✗	✓	✗
SGIC Health Insurance - EXTRAS SELECT	\$15.51	✓	✓	✓	✓	✓	✗	✗	✗	✓	✓
MBF - YOUNG EXTRAS	\$15.35	✓	✓	✓	✓	✓	✗	✗	✗	✓	✓
★★★★★ Mature Couples											
MBF - YOUNG EXTRAS	\$30.70	✓	✓	✓	✓	✓	✗	✗	✗	✓	✓
GMHBA - BRONZE EXTRAS	\$32.40	✓	✓	✓	✓	✗	✓	✗	✗	✗	✓
Mutual Community - STANDARD EXTRAS	\$35.55	✓	✓	✓	✓	✓	✗	✗	✗	✓	✗
SGIC Health Insurance - EXTRAS SELECT	\$31.01	✓	✓	✓	✓	✓	✗	✗	✗	✓	✓
★★★★★ Established Families											
MBF - YOUNG EXTRAS	\$30.70	✓	✓	✓	✓	✓	✗	✗	✗	✓	✓
Mutual Community - STANDARD EXTRAS	\$35.55	✓	✓	✓	✓	✓	✗	✗	✗	✓	✗
SGIC Health Insurance - EXTRAS SELECT	\$31.01	✓	✓	✓	✓	✓	✗	✗	✗	✓	✓
GMHBA - BRONZE EXTRAS	\$32.40	✓	✓	✓	✓	✗	✓	✗	✗	✗	✓
★★★★★ Single Parents											
HCF - GENERAL EXTRAS PLUS	\$33.70	✓	✓	✓	✓	✓	✓	✗	✗	✓	✓
MBF - YOUNG EXTRAS	\$25.63	✓	✓	✓	✓	✓	✗	✗	✗	✓	✓
SGIC Health Insurance - EXTRAS SELECT	\$25.89	✓	✓	✓	✓	✓	✗	✗	✗	✓	✓
Health Partners - BRONZE EXTRAS (SOLE PARENT FAMILY)	\$29.43	✓	✗	✓	✓	✗	✗	✗	✗	✗	✓



health insurance star ratings

extras cover



FIVE STAR SUMMARY REPORT

Product Name	Monthly Premium	Inclusions									
		General Dental	Major Dental	Optical	Physiotherapy	Chiropractic	Orthodontic	Blood Glucose Monitor	Psychology	Acupuncture	Non-PBS Pharmaceutical
★★★★★ Young Singles											
Mutual Community - STANDARD EXTRAS	\$15.80	✓	✓	✓	✓	✓	✗	✗	✗	✓	✗
MBF - YOUNG EXTRAS	\$12.10	✓	✓	✓	✓	✓	✗	✗	✗	✓	✓
SGIC Health Insurance - EXTRAS SELECT	\$12.78	✓	✓	✓	✓	✓	✗	✗	✗	✓	✓
★★★★★ Young Couples											
MBF - YOUNG EXTRAS	\$24.21	✓	✓	✓	✓	✓	✗	✗	✗	✓	✓
SGIC Health Insurance - EXTRAS SELECT	\$25.55	✓	✓	✓	✓	✓	✗	✗	✗	✓	✓
Mutual Community - STANDARD EXTRAS	\$31.60	✓	✓	✓	✓	✓	✗	✗	✗	✓	✗
★★★★★ Mature Singles											
Mutual Community - STANDARD EXTRAS	\$15.80	✓	✓	✓	✓	✓	✗	✗	✗	✓	✗
SGIC Health Insurance - EXTRAS SELECT	\$12.78	✓	✓	✓	✓	✓	✗	✗	✗	✓	✓
MBF - YOUNG EXTRAS	\$12.10	✓	✓	✓	✓	✓	✗	✗	✗	✓	✓
★★★★★ Mature Couples											
MBF - YOUNG EXTRAS	\$24.21	✓	✓	✓	✓	✓	✗	✗	✗	✓	✓
SGIC Health Insurance - EXTRAS SELECT	\$25.55	✓	✓	✓	✓	✓	✗	✗	✗	✓	✓
Mutual Community - STANDARD EXTRAS	\$31.60	✓	✓	✓	✓	✓	✗	✗	✗	✓	✗
★★★★★ Established Families											
SGIC Health Insurance - EXTRAS SELECT	\$25.55	✓	✓	✓	✓	✓	✗	✗	✗	✓	✓
MBF - YOUNG EXTRAS	\$24.21	✓	✓	✓	✓	✓	✗	✗	✗	✓	✓
Mutual Community - STANDARD EXTRAS	\$31.60	✓	✓	✓	✓	✓	✗	✗	✗	✓	✗
★★★★★ Single Parents											
SGIC Health Insurance - EXTRAS SELECT	\$21.34	✓	✓	✓	✓	✓	✗	✗	✗	✓	✓
MBF - YOUNG EXTRAS	\$20.21	✓	✓	✓	✓	✓	✗	✗	✗	✓	✓



health insurance star ratings extras cover



FIVE STAR SUMMARY REPORT

Product Name	Monthly Premium	Inclusions									
		General Dental	Major Dental	Optical	Physiotherapy	Chiropractic	Orthodontic	Blood Glucose Monitor	Psychology	Acupuncture	Non-PBS Pharmaceutical
★★★★★ Young Singles											
HIF - SAVER OPTIONS	\$14.10	✓	✗	✓	✓	✓	✗	✗	✗	✗	✓
GMHBA - YOUNG SINGLES START EXTRAS	\$13.75	✓	✓	✓	✓	✓	✓	✗	✗	✓	✗
SGIO Health Insurance - EXTRAS SELECT	\$13.76	✓	✓	✓	✓	✓	✗	✗	✗	✓	✓
MBF - YOUNG EXTRAS	\$12.99	✓	✓	✓	✓	✓	✗	✗	✗	✓	✓
★★★★★ Young Couples											
SGIO Health Insurance - EXTRAS SELECT	\$27.51	✓	✓	✓	✓	✓	✗	✗	✗	✓	✓
MBF - YOUNG EXTRAS	\$25.98	✓	✓	✓	✓	✓	✗	✗	✗	✓	✓
HIF - SAVER OPTIONS	\$28.05	✓	✗	✓	✓	✓	✗	✗	✗	✗	✓
★★★★★ Mature Singles											
GMHBA - YOUNG SINGLES START EXTRAS	\$13.75	✓	✓	✓	✓	✓	✓	✗	✗	✓	✗
SGIO Health Insurance - EXTRAS SELECT	\$13.76	✓	✓	✓	✓	✓	✗	✗	✗	✓	✓
HIF - SAVER OPTIONS	\$14.10	✓	✗	✓	✓	✓	✗	✗	✗	✗	✓
MBF - YOUNG EXTRAS	\$12.99	✓	✓	✓	✓	✓	✗	✗	✗	✓	✓
★★★★★ Mature Couples											
MBF - YOUNG EXTRAS	\$25.98	✓	✓	✓	✓	✓	✗	✗	✗	✓	✓
HIF - SAVER OPTIONS	\$28.05	✓	✗	✓	✓	✓	✗	✗	✗	✗	✓
SGIO Health Insurance - EXTRAS SELECT	\$27.51	✓	✓	✓	✓	✓	✗	✗	✗	✓	✓
★★★★★ Established Families											
MBF - YOUNG EXTRAS	\$25.98	✓	✓	✓	✓	✓	✗	✗	✗	✓	✓
SGIO Health Insurance - EXTRAS SELECT	\$27.51	✓	✓	✓	✓	✓	✗	✗	✗	✓	✓
HIF - SAVER OPTIONS	\$28.05	✓	✗	✓	✓	✓	✗	✗	✗	✗	✓
★★★★★ Single Parents											
SGIO Health Insurance - EXTRAS SELECT	\$22.97	✓	✓	✓	✓	✓	✗	✗	✗	✓	✓
MBF - YOUNG EXTRAS	\$21.70	✓	✓	✓	✓	✓	✗	✗	✗	✓	✓
HIF - SAVER OPTIONS	\$28.05	✓	✗	✓	✓	✓	✗	✗	✗	✗	✓



health insurance star ratings

package - hospital & extras cover



● included ● restricted ○ excluded

FIVE STAR SUMMARY REPORT

Product Name	Monthly Premium	Hospital Inclusions					Extra Inclusions					Score		
		Pregnancy	Cataract Eye	Cardio-Thoracic	Hip/Knee Joint Replacement	IVF	General Dental	Major Dental	Optical	Psychology	Physiotherapy	Pricing	Feature	Total
★★★★★ Young Singles														
Australian Unity - Smart Start (LB)	\$55.95	○	●	●	●	●	✓	✗	✓	✗	✓	58.93	20.01	78.94
HBA - Young Singles Saver	\$49.70	●	●	●	●	●	✓	✓	✓	✗	✓	62.67	19.98	82.65
NIB - Basic Saver \$250 Excess	\$49.13	○	○	●	○	○	✓	✗	✓	✗	✓	60.48	19.92	80.40
NIB - Basic Saver \$500 Excess	\$44.79	○	○	●	○	○	✓	✗	✓	✗	✓	65.74	19.92	85.66
Peoplecare Health Insurance - Bronze Plan	\$56.82	●	●	●	●	●	✓	✗	✓	✗	✓	55.95	20.43	76.37
★★★★★ Young Families/Couples														
MBF - Healthsmart 1000 Excess	\$136.39	○	●	●	●	○	✓	✓	✓	✓	✓	61.32	25.52	86.84
NIB - Family Basic Saver \$500 Excess	\$133.03	○	○	●	○	○	✓	✓	✓	✗	✓	63.29	23.53	86.81
Westfund - Classic Silver - Family	\$161.35	●	●	●	●	●	✓	✗	✓	✗	✓	58.34	30.07	88.41
Westfund - Value First - Family	\$143.75	●	○	●	○	●	✓	✗	✓	✗	✓	64.10	28.28	92.38
Westfund - Value Saver Plus - Family	\$118.90	○	●	●	●	○	✓	✗	✓	✗	✓	65.00	22.71	87.71
★★★★★ Mature Singles														
Australian Unity - Smart Start (LB)	\$55.95	○	●	●	●	●	✓	✗	✓	✗	✓	50.51	27.41	77.92
HBA - Young Singles Saver	\$49.70	●	●	●	●	●	✓	✓	✓	✗	✓	53.72	26.30	80.01
MBF - Healthsmart 1000 Excess	\$69.24	○	●	●	●	○	✓	✓	✓	✓	✓	42.67	34.95	77.61
NIB - Basic Saver \$250 Excess	\$49.13	○	○	●	○	○	✓	✗	✓	✗	✓	51.84	24.48	76.32
NIB - Basic Saver \$500 Excess	\$44.79	○	○	●	○	○	✓	✗	✓	✗	✓	56.35	24.48	80.83
★★★★★ Mature Couples														
MBF - Healthsmart 1000 Excess	\$136.39	○	●	●	●	○	✓	✓	✓	✓	✓	56.60	34.95	91.55
Westfund - Classic Silver - Family	\$161.35	●	●	●	●	●	✓	✗	✓	✗	✓	53.85	34.62	88.47
Westfund - Value First - Family	\$143.75	●	○	●	○	●	✓	✗	✓	✗	✓	59.17	28.04	87.21
Westfund - Value Saver Plus - Family	\$118.90	○	●	●	●	○	✓	✗	✓	✗	✓	60.00	30.16	90.16
★★★★★ Established Families														
MBF - Healthsmart 1000 Excess	\$136.39	○	●	●	●	○	✓	✓	✓	✓	✓	56.60	31.93	88.53
NIB - Family Basic Saver \$500 Excess	\$133.03	○	○	●	○	○	✓	✓	✓	✗	✓	58.42	28.83	87.25
Westfund - Classic Silver - Family	\$161.35	●	●	●	●	●	✓	✗	✓	✗	✓	53.85	32.73	86.58
Westfund - Value First - Family	\$143.75	●	○	●	○	●	✓	✗	✓	✗	✓	59.17	28.68	87.85
Westfund - Value Saver Plus - Family	\$118.90	○	●	●	●	○	✓	✗	✓	✗	✓	60.00	27.27	87.27
★★★★★ Single Parents														
AHM - Basic Hospital & Basic Extras	\$124.10	●	●	●	●	●	✓	✗	✓	✗	✓	66.86	21.02	87.88
AHM - Basic Hospital & Lifestyle Extras	\$132.35	●	●	●	●	●	✓	✓	✓	✓	✓	63.08	24.26	87.34
HBA - Hospital Saver with Standard Extras	\$118.00	●	●	●	●	●	✓	✓	✓	✗	✓	70.00	20.53	90.53
HBA - Hospital Saver with Your Choice Extras	\$121.35	●	●	●	●	●	✓	✓	✓	✗	✓	68.24	21.37	89.61
Medibank Private - HealthyPlus Packaged Cover	\$121.70	●	●	●	●	●	✓	✗	✓	✗	✓	68.06	17.84	85.90

your guide to product excellence



health insurance star ratings

package - hospital & extras cover



● included ● restricted ○ excluded

FIVE STAR SUMMARY REPORT

Product Name	Monthly Premium	Hospital Inclusions					Extra Inclusions					Score		
		Pregnancy	Cataract Eye	Cardio-Thoracic	Hip/Knee Joint Replacement	IVF	General Dental	Major Dental	Optical	Psychology	Physiotherapy	Pricing	Feature	Total
★★★★★ Single Parents														
Westfund - Value First - Family	\$143.75	●	○	●	○	●	✓	✗	✓	✗	✓	63.64	23.12	86.75
Westfund - Value Saver Plus - Family	\$118.90	○	●	●	◐	○	✓	✗	✓	✗	✓	64.45	22.05	86.50

SUPERCEDED



health insurance star ratings

package - hospital & extras cover



● included ● restricted ○ excluded

FIVE STAR SUMMARY REPORT

Product Name	Monthly Premium	Hospital Inclusions					Extra Inclusions					Score		
		Pregnancy	Cataract Eye	Cardio-Thoracic	Hip/Knee Joint Replacement	IVF	General Dental	Major Dental	Optical	Psychology	Physiotherapy	Pricing	Feature	Total



Young Singles

Australian Unity - Smart Start (LB)	\$55.95	○	●	●	●	●	✓	✗	✓	✗	✓	62.49	20.25	82.74
NIB - Basic Saver \$250 Excess	\$49.50	○	○	●	○	○	✓	✗	✓	✗	✓	64.10	19.40	83.50
NIB - Basic Saver \$500 Excess	\$44.92	○	○	●	○	○	✓	✗	✓	✗	✓	70.00	19.40	89.40
Peoplecare Health Insurance - Bronze Plan	\$56.82	●	●	●	●	●	✓	✗	✓	✗	✓	59.45	20.62	80.07



Young Families/Couples

AHM - Basic Hospital & Basic Extras	\$128.00	●	●	●	●	●	✓	✗	✓	✗	✓	65.00	24.38	89.38
AHM - Basic Hospital & Lifestyle Extras	\$151.05	●	●	●	●	●	✓	✓	✓	✓	✓	55.61	28.05	83.66
Druids Health Fund - Executive Health Package	\$155.10	●	●	●	●	●	✓	✗	✓	✗	✓	56.44	28.65	85.09
Druids Health Fund - Gold Package	\$155.85	●	●	●	●	●	✓	✓	✓	✓	✓	55.57	30.25	85.82
HBA - Hospital Saver with Standard Extras	\$148.75	●	●	●	●	●	✓	✓	✓	✗	✓	56.41	24.54	80.96
MBF - Healthsmart 1000 Excess	\$144.77	○	●	●	●	○	✓	✓	✓	✓	✓	57.56	25.21	82.77
NIB - Family Basic Saver \$500 Excess	\$140.81	○	○	●	○	○	✓	✓	✓	✗	✓	59.40	22.74	82.14



Mature Singles

Australian Unity - Smart Start (LB)	\$55.95	○	●	●	●	●	✓	✗	✓	✗	✓	53.56	27.49	81.06
HBA - Young Singles Saver	\$59.30	●	●	●	●	●	✓	✓	✓	✗	✓	49.15	26.84	75.99
MBF - Healthsmart 1000 Excess	\$73.49	○	●	●	●	○	✓	✓	✓	✓	✓	43.08	34.68	77.77
NIB - Basic Saver \$250 Excess	\$49.50	○	○	●	○	○	✓	✗	✓	✗	✓	54.94	23.59	78.53
NIB - Basic Saver \$500 Excess	\$44.92	○	○	●	○	○	✓	✗	✓	✗	✓	60.00	23.59	83.59
Peoplecare Health Insurance - Bronze Plan	\$56.82	●	●	●	●	●	✓	✗	✓	✗	✓	50.96	26.48	77.43



Mature Couples

AHM - Basic Hospital & Basic Extras	\$128.00	●	●	●	●	●	✓	✗	✓	✗	✓	60.00	27.86	87.86
AHM - Basic Hospital & Lifestyle Extras	\$151.05	●	●	●	●	●	✓	✓	✓	✓	✓	51.33	31.85	83.18
Druids Health Fund - Executive Health Package	\$155.10	●	●	●	●	●	✓	✗	✓	✗	✓	52.10	31.99	84.08
Druids Health Fund - Gold Package	\$155.85	●	●	●	●	●	✓	✓	✓	✓	✓	51.29	35.14	86.44
MBF - Healthsmart 1000 Excess	\$144.77	○	●	●	●	○	✓	✓	✓	✓	✓	53.13	34.68	87.81
MBF - Healthsmart 500 Excess	\$165.69	○	●	●	●	○	✓	✓	✓	✓	✓	47.08	34.68	81.76



Established Families

AHM - Basic Hospital & Basic Extras	\$128.00	●	●	●	●	●	✓	✗	✓	✗	✓	60.00	26.03	86.03
AHM - Basic Hospital & Lifestyle Extras	\$151.05	●	●	●	●	●	✓	✓	✓	✓	✓	51.33	31.85	83.18
Druids Health Fund - Executive Health Package	\$155.10	●	●	●	●	●	✓	✗	✓	✗	✓	52.10	31.31	83.40
Druids Health Fund - Gold Package	\$155.85	●	●	●	●	●	✓	✓	✓	✓	✓	51.29	35.32	86.61
MBF - Healthsmart 1000 Excess	\$144.77	○	●	●	●	○	✓	✓	✓	✓	✓	53.13	31.64	84.77
NIB - Family Basic Saver \$500 Excess	\$140.81	○	○	●	○	○	✓	✓	✓	✗	✓	54.83	27.96	82.79



Single Parents

your guide to product excellence



health insurance star ratings

package - hospital & extras cover



● included ● restricted ○ excluded

FIVE STAR SUMMARY REPORT

Product Name	Monthly Premium	Hospital Inclusions					Extra Inclusions					Score		
		Pregnancy	Cataract Eye	Cardio-Thoracic	Hip/Knee Joint Replacement	IVF	General Dental	Major Dental	Optical	Psychology	Physiotherapy	Pricing	Feature	Total
★★★★★ Single Parents														
AHM - Basic Hospital & Basic Extras	\$108.75	🟡	🟢	🟡	🟡	🟡	✅	❌	✅	❌	✅	70.00	21.04	91.04
AHM - Basic Hospital & Lifestyle Extras	\$128.35	🟡	🟢	🟡	🟡	🟡	✅	✅	✅	✅	✅	60.26	24.28	84.54
HBA - Hospital Saver with Standard Extras	\$123.35	🟡	🟡	🟡	🟡	🟡	✅	✅	✅	❌	✅	62.45	20.94	83.39
HBA - Hospital Saver with Your Choice Extras	\$126.65	🟡	🟡	🟡	🟡	🟡	✅	✅	✅	❌	✅	60.98	21.78	82.76

SUPERCEDED



health insurance star ratings

package - hospital & extras cover



● included ● restricted ○ excluded

FIVE STAR SUMMARY REPORT

Product Name	Monthly Premium	Hospital Inclusions					Extra Inclusions					Score		
		Pregnancy	Cataract Eye	Cardio-Thoracic	Hip/Knee Joint Replacement	IVF	General Dental	Major Dental	Optical	Psychology	Physiotherapy	Pricing	Feature	Total
★★★★★ Young Singles														
Australian Unity - Smart Start (LB)	\$55.95	○	●	●	●	●	✓	✗	✓	✗	✓	62.49	19.84	82.32
HBA - Young Singles Saver	\$57.50	●	●	●	●	●	✓	✓	✓	✗	✓	58.86	20.62	79.47
NIB - Basic Saver \$250 Excess	\$54.02	○	○	●	○	○	✓	✗	✓	✗	✓	59.25	19.96	79.21
NIB - Basic Saver \$500 Excess	\$44.92	○	○	●	○	○	✓	✗	✓	✗	✓	70.00	19.96	89.96
Peoplecare Health Insurance - Bronze Plan	\$56.82	●	●	●	●	●	✓	✗	✓	✗	✓	59.45	20.33	79.79
★★★★★ Young Families/Couples														
AHM - Basic Hospital & Basic Extras	\$139.50	●	●	●	●	●	✓	✗	✓	✗	✓	60.64	24.25	84.89
HBA - Hospital Saver with Standard Extras	\$140.20	●	●	●	●	●	✓	✓	✓	✗	✓	60.37	24.81	85.18
HBA - Hospital Saver with Your Choice Extras	\$141.75	●	●	●	●	●	✓	✓	✓	✗	✓	59.78	25.83	85.61
Westfund - Classic Silver - Family	\$161.35	●	●	●	●	●	✓	✗	✓	✗	✓	58.34	29.93	88.27
Westfund - Value First - Family	\$143.75	●	○	●	○	●	✓	✗	✓	✗	✓	64.10	28.15	92.25
Westfund - Value Saver Plus - Family	\$118.90	○	●	●	●	○	✓	✗	✓	✗	✓	65.00	22.60	87.60
★★★★★ Mature Singles														
Australian Unity - Smart Start (LB)	\$55.95	○	●	●	●	●	✓	✗	✓	✗	✓	53.56	27.17	80.73
HBA - Young Singles Saver	\$57.50	●	●	●	●	●	✓	✓	✓	✗	✓	50.45	27.15	77.59
MBF - Healthsmart 1000 Excess	\$74.89	○	●	●	●	○	✓	✓	✓	✓	✓	42.46	35.37	77.83
NIB - Basic Saver \$500 Excess	\$44.92	○	○	●	○	○	✓	✗	✓	✗	✓	60.00	24.53	84.53
Peoplecare Health Insurance - Bronze Plan	\$56.82	●	●	●	●	●	✓	✗	✓	✗	✓	50.96	26.33	77.29
★★★★★ Mature Couples														
AHM - Basic Hospital & Lifestyle Extras	\$151.05	●	●	●	●	●	✓	✓	✓	✓	✓	52.13	31.68	83.81
HBA - Hospital Saver with Standard Extras	\$140.20	●	●	●	●	●	✓	✓	✓	✗	✓	55.72	29.13	84.86
HBA - Hospital Saver with Your Choice Extras	\$141.75	●	●	●	●	●	✓	✓	✓	✗	✓	55.18	29.62	84.80
MBF - Healthsmart 1000 Excess	\$147.52	○	●	●	●	○	✓	✓	✓	✓	✓	52.72	35.37	88.10
Westfund - Classic Silver - Family	\$161.35	●	●	●	●	●	✓	✗	✓	✗	✓	53.85	34.47	88.32
Westfund - Value First - Family	\$143.75	●	○	●	○	●	✓	✗	✓	✗	✓	59.17	27.91	87.08
Westfund - Value Saver Plus - Family	\$118.90	○	●	●	●	○	✓	✗	✓	✗	✓	60.00	30.02	90.02
★★★★★ Established Families														
AHM - Basic Hospital & Lifestyle Extras	\$151.05	●	●	●	●	●	✓	✓	✓	✓	✓	52.13	31.69	83.82
HBA - Hospital Saver with Your Choice Extras	\$141.75	●	●	●	●	●	✓	✓	✓	✗	✓	55.18	29.54	84.72
MBF - Healthsmart 1000 Excess	\$147.52	○	●	●	●	○	✓	✓	✓	✓	✓	52.72	32.36	85.08
NIB - Family Basic Saver \$500 Excess	\$140.81	○	○	●	○	○	✓	✓	✓	✗	✓	55.51	28.87	84.38
Westfund - Classic Silver - Family	\$161.35	●	●	●	●	●	✓	✗	✓	✗	✓	53.85	32.58	86.43
Westfund - Value First - Family	\$143.75	●	○	●	○	●	✓	✗	✓	✗	✓	59.17	28.54	87.71
Westfund - Value Saver Plus - Family	\$118.90	○	●	●	●	○	✓	✗	✓	✗	✓	60.00	27.13	87.13



health insurance star ratings

package - hospital & extras cover



● included ● restricted ○ excluded

FIVE STAR SUMMARY REPORT

Product Name	Monthly Premium	Hospital Inclusions					Extra Inclusions					Score		
		Pregnancy	Cataract Eye	Cardio-Thoracic	Hip/Knee Joint Replacement	IVF	General Dental	Major Dental	Optical	Psychology	Physiotherapy	Pricing	Feature	Total
★★★★★ Single Parents														
AHM - Basic Hospital & Basic Extras	\$118.55	🟡	🟢	🟡	🟡	🟡	✅	❌	✅	❌	✅	68.41	20.92	89.34
AHM - Basic Hospital & Lifestyle Extras	\$128.35	🟡	🟢	🟡	🟡	🟡	✅	✅	✅	✅	✅	63.66	24.17	87.83
HBA - Hospital Saver with Standard Extras	\$115.60	🟡	🟡	🟡	🟡	🟡	✅	✅	✅	❌	✅	70.00	21.16	91.16
HBA - Hospital Saver with Your Choice Extras	\$117.10	🟡	🟡	🟡	🟡	🟡	✅	✅	✅	❌	✅	69.18	22.00	91.19

SUPERCEDED



health insurance star ratings

package - hospital & extras cover



● included ● restricted ○ excluded

FIVE STAR SUMMARY REPORT

Product Name	Monthly Premium	Hospital Inclusions					Extra Inclusions					Score		
		Pregnancy	Cataract Eye	Cardio-Thoracic	Hip/Knee Joint Replacement	IVF	General Dental	Major Dental	Optical	Psychology	Physiotherapy	Pricing	Feature	Total



Young Singles

Australian Unity - Smart Start (LB)	\$55.95	○	●	○	○	○	✓	✗	✓	✗	✓	58.93	20.01	78.94
HBA - Young Singles Saver	\$49.70	●	●	●	●	●	✓	✓	✓	✗	✓	62.67	19.98	82.65
NIB - Basic Saver \$250 Excess	\$49.13	○	○	○	○	○	✓	✗	✓	✗	✓	60.48	19.92	80.40
NIB - Basic Saver \$500 Excess	\$44.79	○	○	○	○	○	✓	✗	✓	✗	✓	65.74	19.92	85.66
Peoplecare Health Insurance - Bronze Plan	\$56.82	●	●	●	●	●	✓	✗	✓	✗	✓	55.95	20.43	76.37



Young Families/Couples

MBF - Healthsmart 1000 Excess	\$136.39	○	●	●	●	○	✓	✓	✓	✓	✓	61.32	25.52	86.84
NIB - Family Basic Saver \$500 Excess	\$133.03	○	○	○	○	○	✓	✓	✓	✗	✓	63.29	23.53	86.81
Westfund - Classic Silver - Family	\$161.35	●	●	●	●	●	✓	✗	✓	✗	✓	58.34	30.07	88.41
Westfund - Value First - Family	\$143.75	●	○	●	○	●	✓	✗	✓	✗	✓	64.10	28.28	92.38
Westfund - Value Saver Plus - Family	\$118.90	○	●	●	●	○	✓	✗	✓	✗	✓	65.00	22.71	87.71



Mature Singles

Australian Unity - Smart Start (LB)	\$55.95	○	●	○	○	○	✓	✗	✓	✗	✓	50.51	27.41	77.92
HBA - Young Singles Saver	\$49.70	●	●	●	●	●	✓	✓	✓	✗	✓	53.72	26.30	80.01
MBF - Healthsmart 1000 Excess	\$69.24	○	●	●	●	○	✓	✓	✓	✓	✓	42.67	34.95	77.61
NIB - Basic Saver \$250 Excess	\$49.13	○	○	○	○	○	✓	✗	✓	✗	✓	51.84	24.48	76.32
NIB - Basic Saver \$500 Excess	\$44.79	○	○	○	○	○	✓	✗	✓	✗	✓	56.35	24.48	80.83



Mature Couples

MBF - Healthsmart 1000 Excess	\$136.39	○	●	●	●	○	✓	✓	✓	✓	✓	56.60	34.95	91.55
Westfund - Classic Silver - Family	\$161.35	●	●	●	●	●	✓	✗	✓	✗	✓	53.85	34.62	88.47
Westfund - Value First - Family	\$143.75	●	○	●	○	●	✓	✗	✓	✗	✓	59.17	28.04	87.21
Westfund - Value Saver Plus - Family	\$118.90	○	●	●	●	○	✓	✗	✓	✗	✓	60.00	30.16	90.16



Established Families

MBF - Healthsmart 1000 Excess	\$136.39	○	●	●	●	○	✓	✓	✓	✓	✓	56.60	31.93	88.53
NIB - Family Basic Saver \$500 Excess	\$133.03	○	○	○	○	○	✓	✓	✓	✗	✓	58.42	28.83	87.25
Westfund - Classic Silver - Family	\$161.35	●	●	●	●	●	✓	✗	✓	✗	✓	53.85	32.73	86.58
Westfund - Value First - Family	\$143.75	●	○	●	○	●	✓	✗	✓	✗	✓	59.17	28.68	87.85
Westfund - Value Saver Plus - Family	\$118.90	○	●	●	●	○	✓	✗	✓	✗	✓	60.00	27.27	87.27



Single Parents

AHM - Basic Hospital & Basic Extras	\$124.10	●	●	●	●	●	✓	✗	✓	✗	✓	66.86	21.02	87.88
AHM - Basic Hospital & Lifestyle Extras	\$132.35	●	●	●	●	●	✓	✓	✓	✓	✓	63.08	24.26	87.34
HBA - Hospital Saver with Standard Extras	\$118.00	●	●	●	●	●	✓	✓	✓	✗	✓	70.00	20.53	90.53
HBA - Hospital Saver with Your Choice Extras	\$121.35	●	●	●	●	●	✓	✓	✓	✗	✓	68.24	21.37	89.61
Medibank Private - HealthyPlus Packaged Cover	\$121.70	●	●	●	●	●	✓	✗	✓	✗	✓	68.06	17.84	85.90

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health insurance star ratings

package - hospital & extras cover



● included ● restricted ○ excluded

FIVE STAR SUMMARY REPORT

Product Name	Monthly Premium	Hospital Inclusions					Extra Inclusions					Score		
		Pregnancy	Cataract Eye	Cardio-Thoracic	Hip/Knee Joint Replacement	IVF	General Dental	Major Dental	Optical	Psychology	Physiotherapy	Pricing	Feature	Total
★★★★★ Single Parents														
Westfund - Value First - Family	\$143.75	●	○	●	○	●	✓	✗	✓	✗	✓	63.64	23.12	86.75
Westfund - Value Saver Plus - Family	\$118.90	○	●	●	◐	○	✓	✗	✓	✗	✓	64.45	22.05	86.50

SUPERCEDED



health insurance star ratings

package - hospital & extras cover



● included ● restricted ○ excluded

FIVE STAR SUMMARY REPORT

Product Name	Monthly Premium	Hospital Inclusions					Extra Inclusions					Score		
		Pregnancy	Cataract Eye	Cardio-Thoracic	Hip/Knee Joint Replacement	IVF	General Dental	Major Dental	Optical	Psychology	Physiotherapy	Pricing	Feature	Total
★★★★★ Young Singles														
Australian Unity - Smart Start (LB)	\$55.95	○	●	●	●	●	✓	✗	✓	✗	✓	62.49	20.08	82.57
HBA - Young Singles Saver	\$58.20	●	●	●	●	●	✓	✓	✓	✗	✓	58.26	19.22	77.48
NIB - Basic Saver \$250 Excess	\$53.96	○	○	●	○	○	✓	✗	✓	✗	✓	59.31	19.69	79.00
NIB - Basic Saver \$500 Excess	\$44.92	○	○	●	○	○	✓	✗	✓	✗	✓	70.00	19.69	89.69
★★★★★ Young Families/Couples														
AHM - Basic Hospital & Basic Extras	\$133.75	●	●	●	●	●	✓	✗	✓	✗	✓	61.26	24.27	85.53
AHM - Basic Hospital & Lifestyle Extras	\$150.75	●	●	●	●	●	✓	✓	✓	✓	✓	55.00	27.93	82.93
HBA - Hospital Saver with Standard Extras	\$125.30	●	●	●	●	●	✓	✓	✓	✗	✓	65.00	23.10	88.10
HBA - Hospital Saver with Your Choice Extras	\$126.80	●	●	●	●	●	✓	✓	✓	✗	✓	64.30	24.13	88.42
NIB - Family Basic Saver \$500 Excess	\$131.27	○	○	●	○	○	✓	✓	✓	✗	✓	62.31	23.16	85.46
★★★★★ Mature Singles														
Australian Unity - Smart Start (LB)	\$55.95	○	●	●	●	●	✓	✗	✓	✗	✓	53.56	27.42	80.98
MBF - Healthsmart 1000 Excess	\$76.03	○	●	●	●	○	✓	✓	✓	✓	✓	41.96	36.21	78.17
NIB - Basic Saver \$500 Excess	\$44.92	○	○	●	○	○	✓	✗	✓	✗	✓	60.00	24.07	84.07
★★★★★ Mature Couples														
AHM - Basic Hospital & Basic Extras	\$133.75	●	●	●	●	●	✓	✗	✓	✗	✓	56.54	27.73	84.28
HBA - Hospital Saver with Standard Extras	\$125.30	●	●	●	●	●	✓	✓	✓	✗	✓	60.00	27.20	87.20
HBA - Hospital Saver with Your Choice Extras	\$126.80	●	●	●	●	●	✓	✓	✓	✗	✓	59.35	27.69	87.04
MBF - Healthsmart 1000 Excess	\$149.77	○	●	●	●	○	✓	✓	✓	✓	✓	50.58	36.21	86.79
NIB - Family Basic Saver \$500 Excess	\$131.27	○	○	●	○	○	✓	✓	✓	✗	✓	57.51	26.16	83.67
★★★★★ Established Families														
AHM - Basic Hospital & Basic Extras	\$133.75	●	●	●	●	●	✓	✗	✓	✗	✓	56.54	25.90	82.45
AHM - Basic Hospital & Lifestyle Extras	\$150.75	●	●	●	●	●	✓	✓	✓	✓	✓	50.77	31.72	82.49
HBA - Hospital Saver with Standard Extras	\$125.30	●	●	●	●	●	✓	✓	✓	✗	✓	60.00	25.00	85.00
HBA - Hospital Saver with Your Choice Extras	\$126.80	●	●	●	●	●	✓	✓	✓	✗	✓	59.35	27.59	86.94
MBF - Healthsmart 1000 Excess	\$149.77	○	●	●	●	○	✓	✓	✓	✓	✓	50.58	33.15	83.74
NIB - Family Basic Saver \$250 Excess	\$141.23	○	○	●	○	○	✓	✓	✓	✗	✓	53.83	28.44	82.27
NIB - Family Basic Saver \$500 Excess	\$131.27	○	○	●	○	○	✓	✓	✓	✗	✓	57.51	28.44	85.96
★★★★★ Single Parents														
AHM - Basic Hospital & Basic Extras	\$113.65	●	●	●	●	●	✓	✗	✓	✗	✓	63.21	20.95	84.15
HBA - Hospital Saver with Standard Extras	\$101.55	●	●	●	●	●	✓	✓	✓	✗	✓	70.00	19.70	89.70
HBA - Hospital Saver with Your Choice Extras	\$103.10	●	●	●	●	●	✓	✓	✓	✗	✓	69.04	20.54	89.58



health insurance star ratings

package - hospital & extras cover



● included ● restricted ○ excluded

FIVE STAR SUMMARY REPORT

Product Name	Monthly Premium	Hospital Inclusions					Extra Inclusions					Score		
		Pregnancy	Cataract Eye	Cardio-Thoracic	Hip/Knee Joint Replacement	IVF	General Dental	Major Dental	Optical	Psychology	Physiotherapy	Pricing	Feature	Total
★★★★★ Young Singles														
Australian Unity - Smart Start (LB)	\$55.95	○	●	●	●	●	✓	✗	✓	✗	✓	62.49	19.66	82.15
NIB - Basic Saver \$250 Excess	\$54.02	○	○	●	○	○	✓	✗	✓	✗	✓	59.25	19.24	78.49
NIB - Basic Saver \$500 Excess	\$44.92	○	○	●	○	○	✓	✗	✓	✗	✓	70.00	19.24	89.24
Peoplecare Health Insurance - Bronze Plan	\$56.82	●	●	●	●	●	✓	✗	✓	✗	✓	59.45	20.17	79.62
★★★★★ Young Families/Couples														
AHM - Basic Hospital & Basic Extras	\$135.55	●	●	●	●	●	✓	✗	✓	✗	✓	63.19	26.15	89.34
AHM - Basic Hospital & Lifestyle Extras	\$153.15	●	●	●	●	●	✓	✓	✓	✓	✓	56.59	29.82	86.40
Mutual Community - Hospital Saver with Standard Extras	\$136.55	●	●	●	●	●	✓	✓	✓	✗	✓	62.77	23.93	86.70
Mutual Community - Hospital Saver with Your Choice Extras	\$144.45	●	●	●	●	●	✓	✓	✓	✗	✓	59.65	26.25	85.90
NIB - Family Basic Saver \$250 Excess	\$141.35	○	○	●	○	○	✓	✓	✓	✗	✓	60.83	22.90	83.73
NIB - Family Basic Saver \$500 Excess	\$131.40	○	○	●	○	○	✓	✓	✓	✗	✓	65.00	22.90	87.90
★★★★★ Mature Singles														
Australian Unity - Smart Start (LB)	\$55.95	○	●	●	●	●	✓	✗	✓	✗	✓	53.56	26.35	79.91
MBF - Healthsmart 1000 Excess	\$74.62	○	●	●	●	○	✓	✓	✓	✓	✓	42.57	32.49	75.06
NIB - Basic Saver \$250 Excess	\$54.02	○	○	●	○	○	✓	✗	✓	✗	✓	50.79	23.66	74.45
NIB - Basic Saver \$500 Excess	\$44.92	○	○	●	○	○	✓	✗	✓	✗	✓	60.00	23.66	83.66
Peoplecare Health Insurance - Bronze Plan	\$56.82	●	●	●	●	●	✓	✗	✓	✗	✓	50.96	25.96	76.92
★★★★★ Mature Couples														
AHM - Basic Hospital & Basic Extras	\$135.55	●	●	●	●	●	✓	✗	✓	✗	✓	58.33	29.66	87.98
AHM - Basic Hospital & Family Extras	\$165.90	●	●	●	●	●	✓	✓	✓	✓	✓	48.63	34.41	83.04
AHM - Basic Hospital & Lifestyle Extras	\$153.15	●	●	●	●	●	✓	✓	✓	✓	✓	52.23	33.64	85.88
MBF - Healthsmart 1000 Excess	\$147.00	○	●	●	●	○	✓	✓	✓	✓	✓	53.71	32.49	86.20
Mutual Community - Hospital Saver with Standard Extras	\$136.55	●	●	●	●	●	✓	✓	✓	✗	✓	57.94	27.94	85.88
Mutual Community - Hospital Saver with Your Choice Extras	\$144.45	●	●	●	●	●	✓	✓	✓	✗	✓	55.06	28.91	83.97
NIB - Family Basic Saver \$500 Excess	\$131.40	○	○	●	○	○	✓	✓	✓	✗	✓	60.00	25.75	85.75
★★★★★ Established Families														
AHM - Basic Hospital & Basic Extras	\$135.55	●	●	●	●	●	✓	✗	✓	✗	✓	58.33	27.94	86.27
AHM - Basic Hospital & Family Extras	\$165.90	●	●	●	●	●	✓	✓	✓	✓	✓	48.63	34.52	83.15
AHM - Basic Hospital & Lifestyle Extras	\$153.15	●	●	●	●	●	✓	✓	✓	✓	✓	52.23	33.76	85.99
MBF - Healthsmart 1000 Excess	\$147.00	○	●	●	●	○	✓	✓	✓	✓	✓	53.71	29.89	83.61
Mutual Community - Hospital Saver with Standard Extras	\$136.55	●	●	●	●	●	✓	✓	✓	✗	✓	57.94	25.97	83.91
Mutual Community - Hospital Saver with Your Choice Extras	\$144.45	●	●	●	●	●	✓	✓	✓	✗	✓	55.06	29.78	84.84
NIB - Family Basic Saver \$250 Excess	\$141.35	○	○	●	○	○	✓	✓	✓	✗	✓	56.15	27.68	83.83
NIB - Family Basic Saver \$500 Excess	\$131.40	○	○	●	○	○	✓	✓	✓	✗	✓	60.00	27.68	87.68

your guide to product excellence



health insurance star ratings

package - hospital & extras cover



● included ● restricted ○ excluded

FIVE STAR SUMMARY REPORT

Product Name	Monthly Premium	Hospital Inclusions					Extra Inclusions					Score		
		Pregnancy	Cataract Eye	Cardio-Thoracic	Hip/Knee Joint Replacement	IVF	General Dental	Major Dental	Optical	Psychology	Physiotherapy	Pricing	Feature	Total
★★★★★ Single Parents														
AHM - Basic Hospital & Basic Extras	\$115.20	●	●	●	●	●	✓	✗	✓	✗	✓	68.50	22.47	90.98
AHM - Basic Hospital & Lifestyle Extras	\$130.20	●	●	●	●	●	✓	✓	✓	✓	✓	61.33	25.72	87.04
Mutual Community - Hospital Saver with Standard Extras	\$112.50	●	●	●	●	●	✓	✓	✓	✗	✓	70.00	20.40	90.40
Mutual Community - Hospital Saver with Your Choice Extras	\$120.40	●	●	●	●	●	✓	✓	✓	✗	✓	65.81	21.06	86.87

SUPERCEDED



health insurance star ratings

package - hospital & extras cover



● included ● restricted ○ excluded

FIVE STAR SUMMARY REPORT

Product Name	Monthly Premium	Hospital Inclusions					Extra Inclusions					Score		
		Pregnancy	Cataract Eye	Cardio-Thoracic	Hip/Knee Joint Replacement	IVF	General Dental	Major Dental	Optical	Psychology	Physiotherapy	Pricing	Feature	Total
★★★★★ Young Singles														
MBF - Healthsmart 1000 Excess	\$43.51	○	●	●	●	○	✓	✓	✓	✓	✓	57.35	23.70	81.05
MBF - Healthsmart 500 Excess	\$54.02	○	●	●	●	○	✓	✓	✓	✓	✓	48.30	23.70	72.00
Medibank Private - HealthyPlus Packaged Cover	\$38.00	●	●	●	●	●	✓	✗	✓	✗	✓	59.22	18.38	77.60
★★★★★ Young Families/Couples														
MBF - Healthsmart 1000 Excess	\$85.71	○	●	●	●	○	✓	✓	✓	✓	✓	57.80	25.49	83.29
Medibank Private - HealthyPlus Packaged Cover	\$76.05	●	●	●	●	●	✓	✗	✓	✗	✓	65.00	20.72	85.72
Mutual Community - Hospital Saver with Standard Extras	\$95.80	●	●	●	●	●	✓	✓	✓	✗	✓	52.79	24.44	77.22
★★★★★ Mature Singles														
MBF - Healthsmart 1000 Excess	\$43.51	○	●	●	●	○	✓	✓	✓	✓	✓	49.16	35.83	84.99
MBF - Healthsmart 250 Excess	\$59.28	○	●	●	●	○	✓	✓	✓	✓	✓	38.55	35.83	74.38
MBF - Healthsmart 500 Excess	\$54.02	○	●	●	●	○	✓	✓	✓	✓	✓	41.40	35.83	77.23
Medibank Private - HealthyPlus Packaged Cover	\$38.00	●	●	●	●	●	✓	✗	✓	✗	✓	50.76	23.77	74.54
★★★★★ Mature Couples														
MBF - Healthsmart 1000 Excess	\$85.71	○	●	●	●	○	✓	✓	✓	✓	✓	53.35	35.83	89.18
MBF - Healthsmart 500 Excess	\$106.41	○	●	●	●	○	✓	✓	✓	✓	✓	44.40	35.83	80.23
Medibank Private - HealthyPlus Packaged Cover	\$76.05	●	●	●	●	●	✓	✗	✓	✗	✓	60.00	23.77	83.77
★★★★★ Established Families														
MBF - Healthsmart 1000 Excess	\$85.71	○	●	●	●	○	✓	✓	✓	✓	✓	53.35	32.58	85.93
MBF - Healthsmart 500 Excess	\$106.41	○	●	●	●	○	✓	✓	✓	✓	✓	44.40	32.58	76.97
Medibank Private - HealthyPlus Packaged Cover	\$76.05	●	●	●	●	●	✓	✗	✓	✗	✓	60.00	22.34	82.34
★★★★★ Single Parents														
AHM - Basic Hospital & Basic Extras	\$86.35	●	●	●	●	●	✓	✗	✓	✗	✓	58.36	20.07	78.43
AHM - Basic Hospital & Lifestyle Extras	\$92.80	●	●	●	●	●	✓	✓	✓	✓	✓	54.74	23.32	78.05
Medibank Private - HealthyPlus Packaged Cover	\$70.60	●	●	●	●	●	✓	✗	✓	✗	✓	70.00	17.26	87.26



health insurance star ratings

package - hospital & extras cover



● included ● restricted ○ excluded

FIVE STAR SUMMARY REPORT

Product Name	Monthly Premium	Hospital Inclusions					Extra Inclusions					Score		
		Pregnancy	Cataract Eye	Cardio-Thoracic	Hip/Knee Joint Replacement	IVF	General Dental	Major Dental	Optical	Psychology	Physiotherapy	Pricing	Feature	Total



Young Singles

HBF - Young Singles Saver Twinpack	\$42.16	○	○	○	○	○	✓	✗	✓	✗	✓	70.00	17.39	87.39
HBF - Young Singles Saver Twinpack & Ambulance Plus	\$44.14	○	○	○	○	○	✓	✗	✓	✗	✓	67.31	17.39	84.70
HBF - Young Singles Saver Twinpack & Gap Saver \$100/\$200	\$47.93	○	○	○	○	○	✓	✗	✓	✗	✓	62.78	17.39	80.18
HBF - Young Singles Saver Twinpack & Gap Saver \$100/\$200 & Ambulance Plus	\$49.90	○	○	○	○	○	✓	✗	✓	✗	✓	60.70	17.39	78.09
HBF - Young Singles Saver Twinpack & Gap Saver \$50/\$100	\$45.05	○	○	○	○	○	✓	✗	✓	✗	✓	66.15	17.39	83.55
HBF - Young Singles Saver Twinpack & Gap Saver \$50/\$100 & Ambulance Plus	\$47.02	○	○	○	○	○	✓	✗	✓	✗	✓	63.80	17.39	81.20
NIB - Basic Saver \$500 Excess	\$44.92	○	○	●	○	○	✓	✗	✓	✗	✓	62.08	18.15	80.23



Young Families/Couples

AHM - Basic Hospital & Basic Extras	\$117.65	●	●	●	●	●	✓	✗	✓	✗	✓	45.64	27.18	72.82
AHM - Basic Hospital & Family Extras	\$135.55	●	●	●	●	●	✓	✓	✓	✓	✓	40.14	30.99	71.13
AHM - Basic Hospital & Lifestyle Extras	\$125.85	●	●	●	●	●	✓	✓	✓	✓	✓	42.93	30.85	73.77
HBF - Smart Saver Twinpack	\$120.73	●	●	●	●	●	✓	✓	✓	✗	✓	47.49	24.12	71.60



Mature Singles

AHM - Basic Hospital & Lifestyle Extras	\$62.90	●	●	●	●	●	✓	✓	✓	✓	✓	39.43	34.69	74.12
HBA - Young Singles Saver	\$50.50	●	●	●	●	●	✓	✓	✓	✗	✓	50.15	23.59	73.74
HBF - Young Singles Saver Twinpack	\$42.16	○	○	○	○	○	✓	✗	✓	✗	✓	60.00	21.49	81.49
HBF - Young Singles Saver Twinpack & Ambulance Plus	\$44.14	○	○	○	○	○	✓	✗	✓	✗	✓	57.69	21.49	79.18
HBF - Young Singles Saver Twinpack & Gap Saver \$100/\$200	\$47.93	○	○	○	○	○	✓	✗	✓	✗	✓	53.81	21.49	75.30
HBF - Young Singles Saver Twinpack & Gap Saver \$100/\$200 & Ambulance Plus	\$49.90	○	○	○	○	○	✓	✗	✓	✗	✓	52.03	21.49	73.52
HBF - Young Singles Saver Twinpack & Gap Saver \$50/\$100	\$45.05	○	○	○	○	○	✓	✗	✓	✗	✓	56.70	21.49	78.19
HBF - Young Singles Saver Twinpack & Gap Saver \$50/\$100 & Ambulance Plus	\$47.02	○	○	○	○	○	✓	✗	✓	✗	✓	54.69	21.49	76.18
MBF - Healthsmart 1000 Excess	\$55.19	○	●	●	●	○	✓	✓	✓	✓	✓	48.32	26.71	75.03
NIB - Basic Saver \$500 Excess	\$44.92	○	○	●	○	○	✓	✗	✓	✗	✓	53.22	22.38	75.60



Mature Couples

AHM - Basic Hospital & Lifestyle Extras	\$125.85	●	●	●	●	●	✓	✓	✓	✓	✓	39.62	34.69	74.31
HBF - Young Singles Saver Twinpack	\$84.33	○	○	○	○	○	✓	✗	✓	✗	✓	60.00	21.61	81.61
HBF - Young Singles Saver Twinpack & Ambulance Plus	\$88.27	○	○	○	○	○	✓	✗	✓	✗	✓	57.61	21.61	79.21
HBF - Young Singles Saver Twinpack & Gap Saver \$100/\$200	\$95.85	○	○	○	○	○	✓	✗	✓	✗	✓	53.56	21.61	75.16
HBF - Young Singles Saver Twinpack & Gap Saver \$50/\$100	\$90.09	○	○	○	○	○	✓	✗	✓	✗	✓	56.57	21.61	78.18
HBF - Young Singles Saver Twinpack & Gap Saver \$50/\$100 & Ambulance Plus	\$94.03	○	○	○	○	○	✓	✗	✓	✗	✓	54.47	21.61	76.08



Established Families

AHM - Basic Hospital & Family Extras	\$135.55	●	●	●	●	●	✓	✓	✓	✓	✓	37.05	35.63	72.69
AHM - Basic Hospital & Lifestyle Extras	\$125.85	●	●	●	●	●	✓	✓	✓	✓	✓	39.62	34.87	74.49



Single Parents

your guide to product excellence



health insurance star ratings

package - hospital & extras cover



● included ● restricted ○ excluded

FIVE STAR SUMMARY REPORT

Product Name	Monthly Premium	Hospital Inclusions					Extra Inclusions					Score		
		Pregnancy	Cataract Eye	Cardio-Thoracic	Hip/Knee Joint Replacement	IVF	General Dental	Major Dental	Optical	Psychology	Physiotherapy	Pricing	Feature	Total



Single Parents

AHM - Basic Hospital & Basic Extras	\$100.00	●	●	●	●	●	✓	✗	✓	✗	✓	56.37	23.31	79.68
AHM - Basic Hospital & Family Extras	\$115.20	●	●	●	●	●	✓	✓	✓	✓	✓	49.70	26.68	76.38
AHM - Basic Hospital & Lifestyle Extras	\$107.00	●	●	●	●	●	✓	✓	✓	✓	✓	53.07	26.55	79.62
HBA - Hospital Saver with Standard Extras	\$100.10	●	●	●	●	●	✓	✓	✓	✗	✓	56.32	18.37	74.69
HBA - Hospital Saver with Your Choice Extras	\$102.80	●	●	●	●	●	✓	✓	✓	✗	✓	55.00	19.21	74.21

SUPERCEDED



AWARDS TO INSTITUTIONS

These titles are awarded to institutions based on their star ratings performance across the Hospital, Extras and Packaged Hospital & Extras star rated categories.

NATIONAL OVERALL AWARDS
NATIONAL CATEGORY AWARDS

STATE OVERALL AWARDS
STATE CATEGORY AWARDS – HOSPITAL COVER
STATE CATEGORY AWARDS – EXTRAS COVER
STATE CATEGORY AWARDS – PACKAGED HOSPITAL & EXTRAS COVER

AWARDS TO PRODUCTS – BASED ON STATE-PROFILE COMBINATIONS

Below is a brief overview of the profiles to be rated so that consumers can use the star ratings results to find the most suitable products. The specific areas of need for both the young and mature profiles for both hospital and extras cover are listed under the inclusions heading of the star ratings methodology section of this document.

All profiles are assumed to represent the average person from that demographic rather than either ends of the risk aversion spectrum.

YOUNG SINGLES: This profile caters to young to middle-aged singles (both male and female) that have no dependents and no impending plans for children. We did not wish to draw a finite line as far as age is concerned but this profile is not yet concerned with areas of cover such as cardio-thoracic surgery, hip replacements or multi-focal lenses. While the average young single does not consider themselves to be invincible, they are mostly concerned about having a safety net for hospital cover if they ever need it. Dental, optical Chiropractic and Physiotherapy cover are also important areas of Extras cover.

YOUNG FAMILIES / COUPLES: This profile covers young to middle-aged couples with young child or children as well as couples without children. This profile can be seen as growing families but like young singles, they are not yet concerned about cover for hip replacements and multi-focal lenses but are interested in cover for obstetrics and IVF, dental, optical physiotherapy and chiropractic.

ESTABLISHED FAMILIES: This profile covers mostly to middle-aged to mature couples with older but still dependent child or children. These families have stopped growing in numbers so no longer need cover for obstetrics and IVF. The parents are starting to think about cover they might need for their growing kids such as orthodontics but they are also thinking about other areas of cover they might have ignored when they were younger such as cardio-thoracic surgery. Dental, optical, physiotherapy and chiropractic cover is also important.

YOUNG SINGLE PARENTS: This profile covers single young to middle-aged adults with a dependent child or children. These families for the purpose of these star ratings will be considered to have stopped growing and so cover for obstetrics and IVF are not that important. Being young to middle-aged this profile is not yet concerned about cover for hip replacements and multi-focal lenses but is interested in having a basic safety net hospital cover as well as dental, optical, physiotherapy and chiropractic.

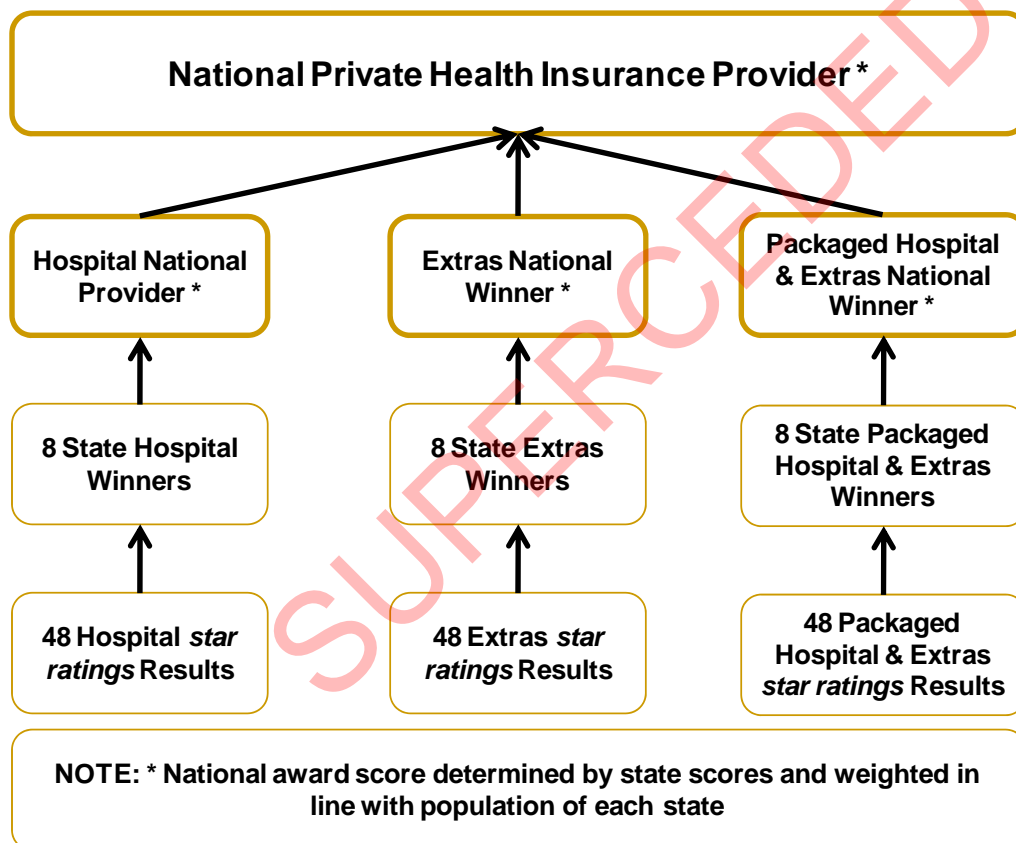
MATURE SINGLES: This profile caters to mature *singles* (both male and female) that have no longer have or never had dependent children. We did not wish to draw a finite line as far as the age where maturity begins but this profile is now more concerned with areas of cover such as cardio-thoracic surgery, hip replacements or multi-focal lenses. Due to the natural processes of aging their health insurance

requirements differ from that of young singles. Dental, Optical, Chiropractic and Physiotherapy cover are also important areas of Extras cover.

MATURE COUPLES: This profile caters to mature *couples* that have no longer have or never had dependent children. We did not wish to draw a finite line as far as the age where maturity begins but this profile is now more concerned with areas of cover such as cardio-thoracic surgery, hip replacements or multi-focal lenses. Due to the natural processes of aging their health insurance requirements differ from that of young singles. Dental, Optical, Chiropractic and Physiotherapy cover are also important areas of Extras cover.

“5 STAR” – YOUNG SINGLES
 “5 STAR” – YOUNG FAMILIES / COUPLES
 “5 STAR” – YOUNG SINGLE PARENTS
 “5 STAR” – ESTABLISHED FAMILIES
 “5 STAR” – MATURE SINGLES
 “5 STAR” – MATURE COUPLES

AWARDS TO INSTITUTIONS - METHODOLOGY



As stated previously, institution-based awards are determined by their individual product performance across the hospital and extras *star-rated* categories. There are 48 profile and state combinations for each of the 3 product categories (Hospital, Extras & Packages).

- To determine the state winners for individual product categories and overall, the contribution of the best product result from each of the 6 profiles across the 3 product categories is considered. Each profile is considered to be equal and the best performance in each profile contributes to the product category award for that state. The overall performances across all three product categories then contribute equally to the overall state award.
- To determine the national winners (overall and per product category), each institution's product performance in each state is considered and these performances are weighted based on the

population of the relevant state relative to the overall Australian population. For example, the population of New South Wales represents approximately 33% of the Australian population so products sold to NSW residents will contribute 33% of the score for the national award. The health fund that has the best weighted average score for an individual product category across all 8 states is awarded the national award for that product category. The overall performances across all three product categories then contribute equally to the overall national award.

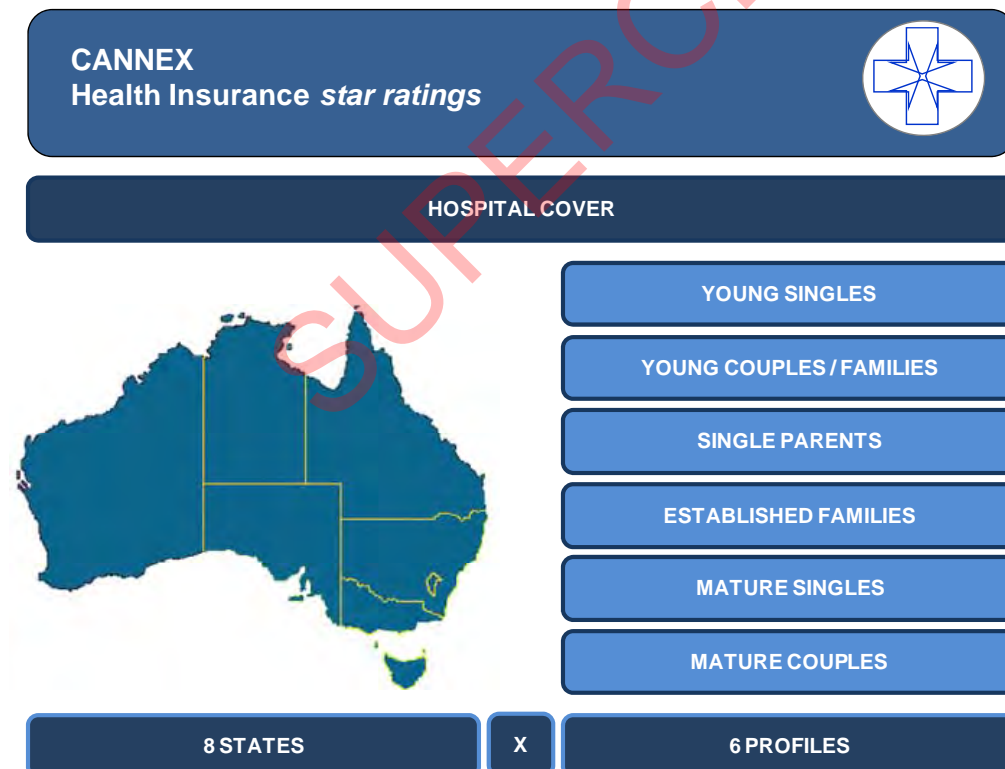
AWARDS TO PRODUCTS - METHODOLOGY

The Health insurance star ratings combines 3 separate health insurance product types (Hospital cover, Extras cover and Packaged Hospital and Extras cover). The rating process for each of these product types employs a separate star ratings methodology consistent with the pricing and features model of the CANEX star ratings.

TOTAL STAR RATINGS SCORE (T) = w_1 PRICING SCORE (P) + w_2 FEATURES SCORE (F)

HOSPITAL COVER METHODOLOGY:

Hospital cover products will be rated across 8 states and 6 profiles so that consumers from any demographic will be able to identify a short list of 5 star products that are best suited for their individual needs. Eligibility for each of the 48 State-Profile combinations will depend on product availability for the state and whether the insurance cover is for singles, single parents or couples & families. Products nominated for families are also eligible to be compared in the single parent profile in accordance with sales practices of the private health insurance industry.



The lion's share of the overall star ratings score will be contributed by the cost component of the value equation (which varies between 60% & 70% depending on the profile [see TABLE 1]). This cost component is made up by the up-front cost of insurance in the form of the base premium as well as per use costs such as excess and co-payments. The remaining contribution is made by the features score which is derived from the 3 features sub-categories shown below.

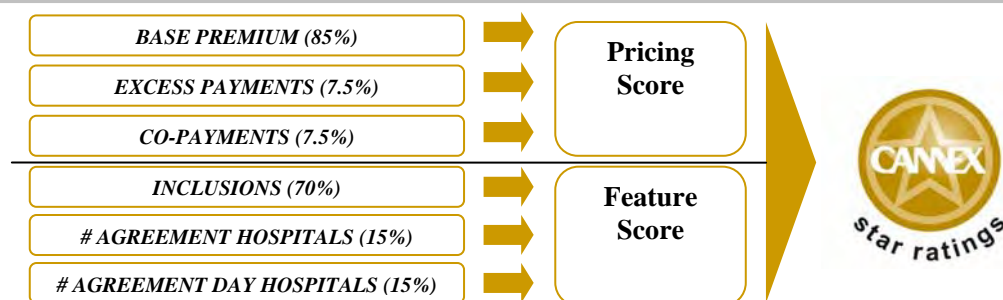


TABLE 1

HOSPITAL COVER	PROFILE					
	YOUNG SINGLES	YOUNG SINGLE PARENT	YOUNG COUPLES / FAMILIES	ESTABLISHED FAMILIES	MATURE SINGLES	MATURE COUPLES
PRICING SCORE CONTRIBUTION (%)	70	70	65	60	60	60
FEATURES SCORE CONTRIBUTION (%)	30	30	35	40	40	40

PRICING SCORE – HOSPITAL COVER

BASE PREMIUM (85% OF COST SCORE)

The base premium for hospital cover insurance products will be used as the main point of cost comparison. Peer products will be compared and the product with the lowest cost will be awarded the highest base premium score. All other peer products will be awarded a relative score based on how much more expensive they are (i.e. if a product costs twice as much as the cheapest, it will earn half the base premium score of the cheapest product).

EXCESS PAYMENTS (7.5% OF COST SCORE)

Excess payments form the second component of the cost score. The maximum annual excess payments for each hospital policy will be compared against that of the other peer products. More points will be awarded for lower maximum annual individual excess payments. Maximum points are awarded to those products with a maximum payable annual excess that is less than or equal to \$100 (including nil excess) while points are progressively deducted for each additional \$100 added to the maximum annual excess payable. Products with a total annual excess greater than \$1,000 DO NOT earn any points for excess payments.

CO-PAYMENTS (7.5% OF COST SCORE)

Co-payments form the final component of the cost score. The maximum annual co-payments for each hospital policy will be compared against that of the other peer products. More points will be awarded for lower maximum annual individual co-payments. Maximum points are awarded to those products with a maximum payable annual co-payment of less than or equal to \$50 (including nil co-payments) while points are progressively deducted for each additional \$50 added to the maximum annual co-payment payable. Products with a total annual excess greater than \$500 DO NOT earn any points for co-payments.

FEATURE SCORE – HOSPITAL COVER

INCLUSIONS (70% OF FEATURES SCORE)

Hospital cover policies vary in the types of procedures that are insured. TABLE 2 lists some of the more common hospital inclusions and their relative importance to the various profiles.

Each hospital insurance product is against this list of inclusions to see if they cover those procedures identified as being important for each profile. This means that some categories contribute more to the

inclusions score than others. Products are awarded full points for each inclusion category covered while restricted cover only earns half as many points. Those hospital products that include cover for all the listed inclusions categories will be awarded the maximum inclusions score.

AGREEMENT PRIVATE HOSPITALS (15% OF FEATURES SCORE)

The number of agreement hospitals available in a state represents the level of choice a patient has in health care providers that will not charge a gap fee. For each State-profile combination, the number of no-gap hospitals for the relevant state will be compared against the number for other health funds to determine the no-gap hospital contribution to the star ratings score. The health fund that has the most total no-gap hospitals in that state will earn the maximum score (5%) towards all their eligible hospital cover products while all other health funds will be awarded a score based on their number of no-gap hospitals relative to the institution with the most no-gap arrangements.

AGREEMENT DAY HOSPITALS (15% OF FEATURES SCORE)

The number of agreement day hospitals available in a state represents the level of choice a patient has in health care providers that will not charge a gap fee. For each State-profile combination, the number of no-gap day-hospitals for the relevant state will be compared against the number for other health funds to determine the no-gap day-hospital contribution to the star ratings score. The health fund that has the most no-gap day-hospitals in that state will earn the maximum score (5%) towards all their eligible hospital cover products while all other health funds will be awarded a score based on their number of no-gap day-hospitals relative to the institution with the most no-gap arrangements.

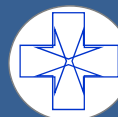
TABLE 2

INCLUSION CATEGORY	PROFILE					
	YOUNG SINGLES	YOUNG SINGLE PARENT	YOUNG COUPLES / FAMILIES	ESTABLISHED FAMILIES	MATURE SINGLES	MATURE COUPLES
PREGNANCY & OBSTETRICS WEIGHT (%)	10	10	30	10	0	0
BONE MARROW TRANSPLANT WEIGHT (%)	10	5	5	5	5	5
RENAL DIALYSIS WEIGHT (%)	10	5	5	5	15	15
CATARACT EYE SURGERY WEIGHT (%)	0	5	0	5	10	10
CARDIO-THORACIC SURGERY WEIGHT (%)	10	30	5	30	30	30
HIP/KNEE/OTHER JOINT REPLACEMENT SURGERY WEIGHT (%)	10	10	5	10	20	20
IN-VITRO FERTILISATION WEIGHT (%)	10	0	10	0	0	0
MEDICAL PLASTIC SURGERY WEIGHT (%)	10	5	5	5	5	5
PSYCHIATRIC CARE WEIGHT (%)	20	20	15	20	10	10
REHABILITATION WEIGHT (%)	10	10	20	10	5	5

EXTRAS COVER METHODOLOGY:

Extras cover products will be rated across 8 states and 6 profiles so that consumers from any demographic will be able to identify a short list of 5 star products that are best suited for their individual needs. Eligibility for each of the 48 State-Profile combinations will depend on product availability for the state and whether the insurance cover is for singles, single parents or couples & families. Products nominated for families are also eligible to be compared in the single parent profile in accordance with sales practices of the private health insurance industry.

CANEX Health Insurance *star ratings*



EXTRAS COVER



YOUNG SINGLES

YOUNG COUPLES / FAMILIES

SINGLE PARENTS

ESTABLISHED FAMILIES

MATURE SINGLES

MATURE COUPLES

8 STATES

X

6 PROFILES

The lion's share of the overall star ratings score will be contributed by the cost component of the value equation (which varies between 60% & 70% depending on the profile [see TABLE 3]). The remaining contribution is made by 2 features sub-categories (Inclusions and Maximum Benefits).

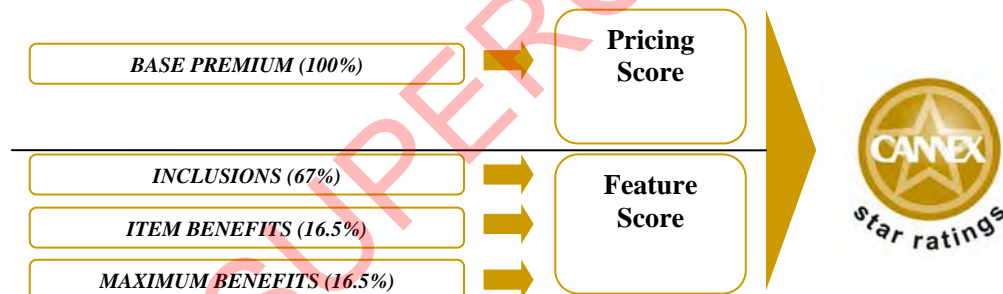


TABLE 3

EXTRAS COVER	PROFILE					
	YOUNG SINGLES	YOUNG SINGLE PARENT	YOUNG COUPLES / FAMILIES	ESTABLISHED FAMILIES	MATURE SINGLES	MATURE COUPLES
PRICING SCORE CONTRIBUTION (%)	70	70	70	60	60	60
FEATURES SCORE CONTRIBUTION (%)	30	30	30	40	40	40

PRICING SCORE – EXTRAS COVER

BASE PREMIUM (100% OF COST SCORE)

The base premium for extras cover insurance products will be used as the main point of cost comparison. Peer products will be compared and the product with the lowest cost will be awarded the highest base premium score. All other peer products will be awarded a relative score based on how much more expensive they are (i.e. if a product costs twice as much as the cheapest, it will earn half the base premium score of the cheapest product).

FEATURE SCORE – EXTRAS COVER

INCLUSIONS (67% OF FEATURES SCORE)

Extras cover policies vary in the types of procedures, services or aids that are insured. This table lists some of the more common extras inclusions and their relative importance to young and mature extras cover consumers.

Each extras insurance product will be tested against this list of inclusions to see if they cover those procedures, services and aids identified as being important for each respective profile (see TABLE 4 for full inclusions list). This means that some categories contribute more to the inclusions score than others. Products are awarded full points for each inclusion category covered while restricted cover only earns half as many points. Those hospital products that include cover for all the listed inclusions categories will be awarded the maximum inclusions score.

MAXIMUM BENEFITS (16.5%)

The maximum annual benefit that an extras cover policy will pay towards a specific inclusion is an important part of the overall value assessment. For each of the inclusions categories listed above the maximum annual policy benefit will be recorded and compared to identify the policy that offers the best overall benefit for each inclusion category. The extras policy that consistently pays the most will be awarded the highest score while other products will be scored based on their relative maximum benefit.

ITEM BENEFIT (16.5%)

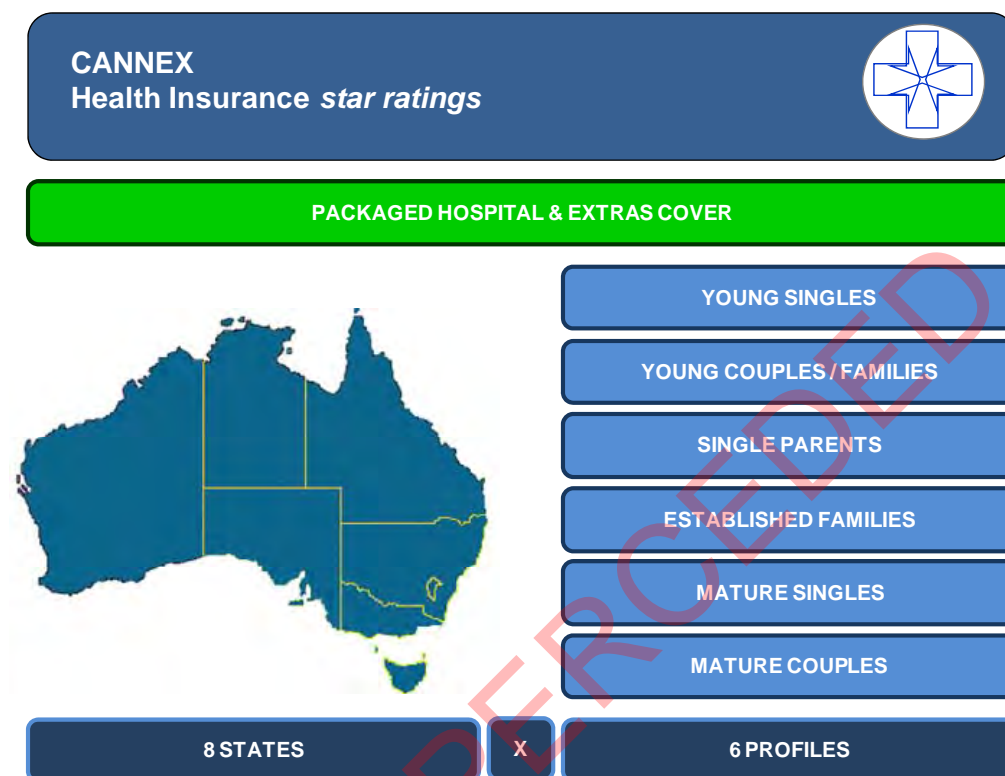
CANNEX realized that the benefits for specific items were sometimes just as important as the maximum benefits across benefit categories and so decided to incorporate this into the features component of the star ratings calculations. For specific benefits such as a general oral exam, some policies pay a fixed dollar amount while other policies pay a percentage of the cost charged by the service provider. National estimates were obtained for some of the most popular extras products and services claimed each year. These estimates were used to calculate the benefit that would be paid by those policies that pay a percentage of the cost and these calculated values were compared against other policies that paid a fixed dollar amount for the same products and services. The extras policy that consistently pays the most will be awarded the highest score while other products will be scored based on their relative item benefits.

TABLE 4

INCLUSION CATEGORY	PROFILE					
	YOUNG SINGLES	YOUNG SINGLE PARENT	YOUNG COUPLES / FAMILIES	ESTABLISHED FAMILIES	MATURE SINGLES	MATURE COUPLES
GENERAL DENTAL WEIGHT (%)	20	20	20	15	15	15
MAJOR DENTAL WEIGHT (%)	10	10	10	15	15	15
ORTHODONTIC WEIGHT (%)	5	5	5	15	0	0
OPTICAL WEIGHT (%)	25	25	25	20	25	25
ACUPUNCTURE/ALTERNATIVE THERAPIES WEIGHT (%)	1	1	1	1	1	1
CHIROPRACTIC/OSTEOPATHY WEIGHT (%)	15	15	15	10	15	15
PHYSIOTHERAPY WEIGHT (%)	15	15	15	15	15	15
PODIATRY WEIGHT (%)	1	1	1	5	1	1
PSYCHOLOGY WEIGHT (%)	5	5	5	1	3	3
BLOOD GLUCOSE MONITOR WEIGHT (%)	1	1	1	1	4	4
HEARING AID WEIGHT (%)	1	1	1	1	5	5
NON-PBS PHARMACEUTICALS WEIGHT (%)	1	1	1	1	1	1

PACKAGED HOSPITAL & EXTRAS COVER METHODOLOGY:

Packaged Hospital & Extras cover products are rated across 8 states and 6 profiles so that consumers from any demographic will be able to identify a short list of 5 star products that are best suited for their individual needs. Eligibility for each of the 48 State-Profile combinations depend on product availability for the state and whether the insurance cover is for singles, single parents or couples & families. Products nominated for families are also eligible to be compared in the single parent profile in accordance with sales practices of the private health insurance industry.



The lion's share of the overall star ratings score will be contributed by the cost component of the value equation (which varies between 60% & 70% depending on the profile [see TABLE 5]). The remaining contribution is made by the hospital cover features and extras cover features which includes the same features sub-categories explained above.

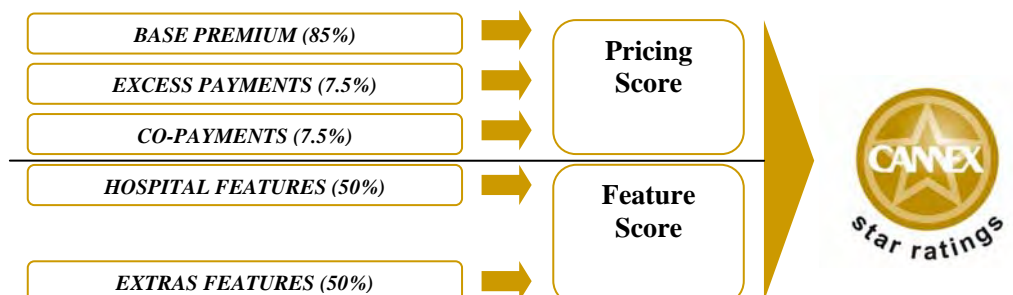


TABLE 5

PACKAGED HOSPITAL & EXTRAS COVER	PROFILE					
	YOUNG SINGLES	YOUNG SINGLE PARENT	YOUNG COUPLES / FAMILIES	ESTABLISHED FAMILIES	MATURE SINGLES	MATURE COUPLES
PRICING SCORE CONTRIBUTION (%)	70	70	70	60	60	60
HOSPITAL FEATURES SCORE CONTRIBUTION (%)	15	15	15	20	20	20
EXTRAS FEATURES SCORE CONTRIBUTION (%)	15	15	15	20	20	20

PRODUCT & HEALTH FUND ELIGIBILITY CRITERIA

As stated previously, general product eligibility for the star ratings process requires that the product be available for the state and profile combination being assessed. Additional filters were also incorporated into the star ratings process to facilitate like-with-like product and health fund comparisons. These filters include;

HOSPITAL COVER POLICY ELIGIBILITY

- Hospital policies that only covered treatment in public hospitals were excluded.
- Hospital policies that covered less than 100% of accommodation costs in private hospital were excluded.
- Hospital policies that provided cover (whether full or restricted cover) for less than 5 hospital inclusions categories were excluded.
- Health funds must have agreement hospitals in the relevant state to be included in the star ratings for that state.

EXTRAS PRODUCT ELIGIBILITY

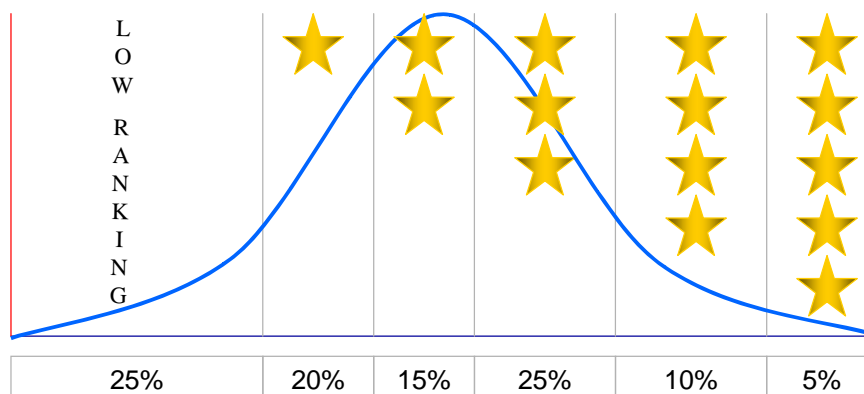
- Extras policies must include general dental and optical cover to be included.

HEALTH FUND ELIGIBILITY

- Health funds must have agreement hospitals in the relevant state to be included in the hospital star ratings for that state.
- For products to be eligible for individual states, health funds must have had their market-share reported for that state in latest annual State of the Health Funds report.

HOW ARE THE STARS AWARDED?

The total score received for each profile ranks the products. The stars are then awarded based on the distribution of the scores according to the following guidelines. As you can see, only the products that obtain a score in the top 5% of the of the score distribution receive a 5 star rating and only the top 75% of the score range receive a star rating.





The results are reflected in a consumer-friendly 5-star concept. The star ratings from the **CANNEX health insurance star ratings** are described as follows:

- | | |
|--------------------------|------------------------|
| ★★★★★ Superior Product | ★★ Average Product |
| ★★★★ Exceptional Product | ★ Satisfactory Product |
| ★★★ Strong Product | |

DOES CANNEX RATE OTHER PRODUCT AREAS?

YES. CANNEX also rates credit cards, rewards, mortgages, low doc home loans, reverse mortgages, deposit accounts, margin lending, personal loans, package banking, business banking products and car insurance. These star ratings use similar methodologies. This guarantees the quality and transparency of the star ratings. The use of similar star ratings logos also builds consumer recognition of quality products across product categories. Please access the CANNEX website at (<http://www.cannex.com.au/>) if you would like to view the latest reports of interest.

Business banking
Car insurance
Credit cards
Deposit accounts
Health insurance
Low-doc home loans
Margin lending
Mortgages
Package banking
Personal loans
Reverse mortgages
Reward programs



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