

	OT: initial	OT: ongoing	Annual	PT: initial	PT: ongoing	Annual	Splints	Annual	Please note
Bupa									
Platinum	\$42	\$33	\$750	Members first: \$72 Non-members first: \$46.5	Members first: \$57.6 Non-members first: \$37.1	\$900	n/a	n/a	n/a
Gold	\$35	\$26	\$500	Members first: \$60 Non-members first: \$38.7	Members first: \$48 Non-members first: \$30/9	\$800	n/a	n/a	n/a
Silver	\$29	\$21	\$400	Members first: \$48 Non-members first: \$31	Members first: \$38 Non-members first: \$24	\$700 physio	n/a	n/a	n/a
Bronze	n/a	n/a	n/a	Members first: \$48.0 Non-members: \$38.0	Members first: \$25.0 Non-members first: \$17	\$350pp/ \$700 per membership	n/a	n/a	PT annual limit included with Chiro
Your choice	\$28.00	\$19.00	Year 1: \$400, Year 2: \$480, Year 3: \$560, Year 4: \$640, Year 5: \$720, Year 6+: \$800	\$48 members first \$25 non-members first	\$38.40 members first \$17.00 Non-members first	Year 1: \$450, Year 2: \$540, Year 3: \$630, Year 4: \$720, Year 5: \$810, Year 6+: \$900	n/a	n/a	Cover dependent on choice of extras (4 choices covered)
Australian Unity									
Starter 60%	n/a	n/a	n/a	60%	60%	300pp	Splints and	\$300	Physio includes hydro

Gold	75%	75%	\$500pp or \$1000 per family	75%	75%	\$500 pp or \$1000 per family	Custom made only, up to 75%	\$250pp	**Patient chooses “set” or “percentage” when buying their insurance. Hydro class rebate \$240 per calendar year PT included with Ex Phys. Per year
Silver	65%	65%	\$400pp or \$800 per family	65%	65%	\$400pp or \$800 per family	65%	\$300 pp every 3 years	**Patient chooses “set” or “percentage” when buying their insurance. Physio limit combined with hydro and myotherapy. Hydro class rebate \$20
Bronze	55%	55%	\$300pp or \$600 per family	55%	55%	\$300pp or \$600 per family	55%	\$200 pp every 3 years	**Patient chooses “set” or “percentage” when buying their insurance. Physio limit combined with hydro and myotherapy. Hydro class rebate \$10
HCF									
Bronze	n/a	n/a	n/a	\$40	\$35	\$100 pp	n/a	n/a	Includes Chiro and other remedial treatments
Silver Plus	n/a	n/a	n/a	\$56	\$49	\$300 pp	n/a	n/a	PT included with ex. Phys annual limit
Gold	\$62	n/a	Year 1: \$350 Year 2: \$450 Year 3 + \$550	\$56	\$49	Year 1: \$350 Year 2: \$450 Year 3 + \$550 * Included in same bracket as OT	n/a	n/a	

Platinum	\$72	n/a	Year 1 \$600 Year 2 \$750 Year 3+ \$900	\$60	\$54	Year 1 \$600 Year 2 \$750 Year 3+ \$900 *included with OT, Ex phys and psych	n/a	n/a	
Medibank Private									
Healthy start	n/a	n/a	n/a	60%	60%	\$500 for dental and allied health	n/a	n/a	*Physio includes hydro #Non members choice providers have unstated fixed benefit
Basic	n/a	n/a	n/a	70%	70%	\$450 pp limit combined with chiro and osteo	n/a	n/a	*Physio includes hydro #Non members choice providers have unstated fixed benefit
Growing Family	n/a	n/a	n/a	70% #100% for kids	70%	\$300 pp combined limit with pod, chiro and osteo	Fixed benefit	\$1000 For all aids, speech, dietetics and psych	*Physio includes hydro #Non members choice providers have unstated fixed benefit
Top Extras	covered, but benefit not specified	covered, but benefit not specified	\$200pp	55%	55%	\$600pp combined limit with other selected therapies	covered, but benefit not specified	\$200 for all aids	*Physio includes hydro #Non members choice providers have unstated fixed benefit
NIB									
Core	n/a	n/a	n/a	60%	60%	\$350	n/a	n/a	
Top	75%	75%	\$450	75%	75%	\$600	75%	\$500 For all health	

Bupa	
Choice	https://www.bupa.com.au/staticfiles/HealthInsurance/Forms/ProductSheets/I3_YourChoiceExtras_VIC_20170601_000000.pdf
Bronze	https://www.bupa.com.au/staticfiles/HealthInsurance/Forms/ProductSheets/I28_BronzeExtras_VIC_20170601_000000.pdf
Silver	https://www.bupa.com.au/staticfiles/HealthInsurance/Forms/ProductSheets/I17_SilverExtras_VIC_20170601_000000.pdf
Gold	https://www.bupa.com.au/staticfiles/HealthInsurance/Forms/ProductSheets/I16_GoldExtras_VIC_20170601_000000.pdf
Platinum	https://www.bupa.com.au/staticfiles/HealthInsurance/Forms/ProductSheets/I15_PlatinumExtras_VIC_20170601_000000.pdf
Australian Unity	Download the relevant product sheet dependent on patient cover.
Starter 6 0% Bronze Silver Comprehensive Platinum 80 %	http://www.australianunity.com.au/health-insurance/existing-members/forms/extras-cover-fact-sheets Download the relevant product list from this page
Defence Health	
Essential	http://www.defencehealth.com.au/media/2185/essentialhospital_essentialsextras_productguide.pdf
Value	http://www.defencehealth.com.au/media/2174/valuehospital_valueextras_productguide.pdf
Premium	http://www.defencehealth.com.au/media/2158/premierhospital_premierextras_productguide.pdf
GMHBA	
Gold	https://www.gmhba.com.au/Documents/FactSheets/GMHBA-FactSheet-G75.pdf
Silver	https://www.gmhba.com.au/Documents/FactSheets/GMHBA-FactSheet-S65.pdf
Bronze	https://www.gmhba.com.au/Documents/FactSheets/GMHBA-FactSheet-B55.pdf
HCF	
Bronze	https://www.hcf.com.au/insurance/health/get-a-quote/bronze-extras
Silver plus	https://www.hcf.com.au/insurance/health/get-a-quote/silver-plus-extras
Gold	https://www.hcf.com.au/insurance/health/get-a-quote/gold-extras
Platinum	https://www.hcf.com.au/insurance/health/get-a-quote/platinum-extras
Medibank Private	
Healthy start	https://www.medibank.com.au/health-insurance/cover/healthy-start-extras/
Basic	https://www.medibank.com.au/health-insurance/cover/basic-extras/
Growing Family	https://www.medibank.com.au/health-insurance/cover/growing-family-extras/

Top	https://www.medibank.com.au/health-insurance/cover/top-extras/
NIB	
Core	https://www.nib.com.au/health-insurance/compare-extras
Top	https://www.nib.com.au/health-insurance/compare-extras
Teachers Health	
Essential	https://www.teachershealth.com.au/health-insurance/our-products/extras-cover/essential-extras/
Top	https://www.teachershealth.com.au/health-insurance/our-products/extras-cover/top-extras/