

# Premiums

## NSW & ACT

Effective July 1, 2021



## Australian Government Rebate Income Tiers Table

	Base Tier	Tier 1	Tier 2	Tier 3
Single Income	\$0 - \$90,000	\$90,001 - \$105,000	\$105,001 - \$140,000	\$140,001 +
Couples/Families Income	\$0 - \$180,000	\$180,001 - \$210,000	\$210,001 - \$280,000	\$280,001+

## Packaged Premiums – effective July 1, 2021

### Singles base rate

Base Tier Rebate (Full Rebate) – 24.608%	Excess	Weekly	Monthly	Quarterly	Half Yearly
Packaged Ultimate Gold	nil	\$66.70	\$289.10	\$867.40	\$1700.05
Tier 1 Rebate – 16.405%	Excess	Weekly	Monthly	Quarterly	Half Yearly
Packaged Ultimate Gold	nil	\$73.95	\$320.55	\$961.80	\$1885.05
Tier 2 Rebate – 8.202%	Excess	Weekly	Monthly	Quarterly	Half Yearly
Packaged Ultimate Gold	nil	\$81.20	\$352.05	\$1056.15	\$2070.05
Tier 3 Rebate - NIL	Excess	Weekly	Monthly	Quarterly	Half Yearly
Packaged Ultimate Gold	nil	\$88.50	\$383.50	\$1150.55	\$2255.00

### Couples & Families base rate

Base Tier Rebate (Full Rebate) – 24.608%	Excess	Weekly	Monthly	Quarterly	Half Yearly
Packaged Ultimate Gold	nil	\$133.40	\$578.25	\$1734.80	\$3400.15
Tier 1 Rebate – 16.405%	Excess	Weekly	Monthly	Quarterly	Half Yearly
Packaged Ultimate Gold	nil	\$147.95	\$641.15	\$1923.55	\$3770.10
Tier 2 Rebate – 8.202%	Excess	Weekly	Monthly	Quarterly	Half Yearly
Packaged Ultimate Gold	nil	\$162.45	\$704.05	\$2112.30	\$4140.05
Tier 3 Rebate - NIL	Excess	Weekly	Monthly	Quarterly	Half Yearly
Packaged Ultimate Gold	nil	\$177.00	\$767.00	\$2301.05	\$4510.00

### Families Dependant Extension base rate

Base Tier Rebate (Full Rebate) – 24.608%	Excess	Weekly	Monthly	Quarterly	Half Yearly
Packaged Ultimate Gold Extended	nil	\$166.80	\$722.80	\$2168.50	\$4250.20
Tier 1 Rebate – 16.405%	Excess	Weekly	Monthly	Quarterly	Half Yearly
Packaged Ultimate Gold Extended	nil	\$184.95	\$801.45	\$2404.45	\$4712.65
Tier 2 Rebate – 8.202%	Excess	Weekly	Monthly	Quarterly	Half Yearly
Packaged Ultimate Gold Extended	nil	\$203.10	\$880.10	\$2640.35	\$5175.10
Tier 3 Rebate - NIL	Excess	Weekly	Monthly	Quarterly	Half Yearly
Packaged Ultimate Gold Extended	nil	\$221.25	\$958.75	\$2876.30	\$5637.50

Rebate percentages shown apply to eligible people less than 65 years of age. For rebate percentages and premiums for people 65 years and over please refer to the below table:

	Base Tier	Tier 1	Tier 2	Tier 3
65 to 69 years	28.710%	20.507%	12.303%	NIL
70 years or older	32.812%	24.608%	16.405%	NIL

## Australian Government Rebate Income Tiers Table

	Base Tier	Tier 1	Tier 2	Tier 3
Single Income	\$0 - \$90,000	\$90,001 - \$105,000	\$105,001 - \$140,000	\$140,001 +
Couples/Families Income	\$0 - \$180,000	\$180,001 - \$210,000	\$210,001 - \$280,000	\$280,001+

## Hospital Premiums – effective July 1, 2021

### Singles base rate

Base Tier Rebate (Full Rebate) – 24.608%	Excess	Weekly	Monthly	Quarterly	Half Yearly
Gold Hospital	nil	\$46.60	\$202.05	\$606.20	\$1188.05
Gold Hospital 300	\$300	\$42.30	\$183.20	\$549.65	\$1077.20
Gold Hospital 500	\$500	\$40.15	\$173.90	\$521.80	\$1022.70
Gold Hospital 750	\$750	\$35.80	\$155.05	\$465.20	\$911.90
Gold Hospital 1000	\$1000	\$29.65	\$128.50	\$385.60	\$755.80
Planner Silver Plus Hospital 250	\$250	\$39.95	\$173.00	\$519.05	\$1017.40
Planner Silver Plus Hospital 500	\$500	\$37.65	\$163.15	\$489.40	\$959.30
Protector Silver Plus Hospital 250	\$250	\$40.60	\$175.80	\$527.45	\$1033.80
Protector Silver Plus Hospital 500	\$500	\$37.85	\$163.95	\$491.95	\$964.15
Bronze Plus Hospital 500	\$500	\$23.45	\$101.55	\$304.65	\$597.10
Bronze Plus Hospital 750	\$750	\$22.50	\$97.45	\$292.45	\$573.20
Tier 1 Rebate – 16.405%	Excess	Weekly	Monthly	Quarterly	Half Yearly
Gold Hospital	nil	\$51.70	\$224.00	\$672.15	\$1317.30
Gold Hospital 300	\$300	\$46.90	\$203.10	\$609.45	\$1194.45
Gold Hospital 500	\$500	\$44.50	\$192.85	\$578.60	\$1134.00
Gold Hospital 750	\$750	\$39.70	\$171.95	\$515.85	\$1011.10
Gold Hospital 1000	\$1000	\$32.85	\$142.50	\$427.55	\$838.05
Planner Silver Plus Hospital 250	\$250	\$44.30	\$191.85	\$575.55	\$1128.10
Planner Silver Plus Hospital 500	\$500	\$41.75	\$180.90	\$542.70	\$1063.70
Protector Silver Plus Hospital 250	\$250	\$45.00	\$194.90	\$584.85	\$1146.30
Protector Silver Plus Hospital 500	\$500	\$41.95	\$181.80	\$545.50	\$1069.10
Bronze Plus Hospital 500	\$500	\$26.00	\$112.60	\$337.80	\$662.10
Bronze Plus Hospital 750	\$750	\$24.95	\$108.05	\$324.25	\$635.55
Tier 2 Rebate – 8.202%	Excess	Weekly	Monthly	Quarterly	Half Yearly
Gold Hospital	nil	\$56.75	\$246.00	\$738.10	\$1446.60
Gold Hospital 300	\$300	\$51.50	\$223.05	\$669.25	\$1311.65
Gold Hospital 500	\$500	\$48.85	\$211.75	\$635.35	\$1245.25
Gold Hospital 750	\$750	\$43.60	\$188.80	\$566.45	\$1110.35
Gold Hospital 1000	\$1000	\$36.10	\$156.50	\$469.55	\$920.30
Planner Silver Plus Hospital 250	\$250	\$48.65	\$210.65	\$632.00	\$1238.80
Planner Silver Plus Hospital 500	\$500	\$45.85	\$198.65	\$595.95	\$1168.05
Protector Silver Plus Hospital 250	\$250	\$49.40	\$214.05	\$642.25	\$1258.75
Protector Silver Plus Hospital 500	\$500	\$46.05	\$199.65	\$599.00	\$1174.00
Bronze Plus Hospital 500	\$500	\$28.55	\$123.65	\$370.95	\$727.05
Bronze Plus Hospital 750	\$750	\$27.40	\$118.65	\$356.05	\$697.90

## Singles base rate (continued)

Tier 3 Rebate - NIL	Excess	Weekly	Monthly	Quarterly	Half Yearly
Gold Hospital	nil	\$61.85	\$268.00	\$804.05	\$1575.85
Gold Hospital 300	\$300	\$56.10	\$243.00	\$729.05	\$1428.85
Gold Hospital 500	\$500	\$53.25	\$230.70	\$692.15	\$1356.55
Gold Hospital 750	\$750	\$47.50	\$205.70	\$617.10	\$1209.55
Gold Hospital 1000	\$1000	\$39.35	\$170.50	\$511.50	\$1002.55
Planner Silver Plus Hospital 250	\$250	\$53.00	\$229.50	\$688.50	\$1349.50
Planner Silver Plus Hospital 500	\$500	\$49.95	\$216.40	\$649.20	\$1272.45
Protector Silver Plus Hospital 250	\$250	\$53.85	\$233.20	\$699.65	\$1371.25
Protector Silver Plus Hospital 500	\$500	\$50.20	\$217.50	\$652.55	\$1278.90
Bronze Plus Hospital 500	\$500	\$31.10	\$134.70	\$404.10	\$792.05
Bronze Plus Hospital 750	\$750	\$29.85	\$129.30	\$387.90	\$760.30

Rebate percentages shown apply to eligible people less than 65 years of age. For rebate percentages and premiums for people 65 years and over please refer to the below table:

	Base Tier	Tier 1	Tier 2	Tier 3
65 to 69 years	28.710%	20.507%	12.303%	NIL
70 years or older	32.812%	24.608%	16.405%	NIL

## Hospital Premiums – effective July 1, 2021

### Couples & Families base rate

<b>Base Tier Rebate (Full Rebate) – 24.608%</b>	<b>Excess</b>	<b>Weekly</b>	<b>Monthly</b>	<b>Quarterly</b>	<b>Half Yearly</b>
Gold Hospital	nil	\$93.25	\$404.10	\$1212.35	\$2376.10
Gold Hospital 300	\$300	\$84.55	\$366.40	\$1099.25	\$2154.45
Gold Hospital 500	\$500	\$80.30	\$347.85	\$1043.60	\$2045.40
Gold Hospital 750	\$750	\$71.55	\$310.15	\$930.50	\$1823.75
Gold Hospital 1000	\$1000	\$59.30	\$257.05	\$771.30	\$1511.65
Planner Silver Plus Hospital 250	\$250	\$79.85	\$346.05	\$1038.20	\$2034.80
Planner Silver Plus Hospital 500	\$500	\$75.30	\$326.30	\$978.90	\$1918.65
Protector Silver Plus Hospital 250	\$250	\$81.15	\$351.60	\$1054.90	\$2067.55
Protector Silver Plus Hospital 500	\$500	\$75.70	\$327.95	\$983.90	\$1928.40
Bronze Plus Hospital 500	\$500	\$46.90	\$203.10	\$609.35	\$1194.25
Bronze Plus Hospital 750	\$750	\$45.00	\$194.95	\$584.90	\$1146.40
<b>Tier 1 Rebate – 16.405%</b>	<b>Excess</b>	<b>Weekly</b>	<b>Monthly</b>	<b>Quarterly</b>	<b>Half Yearly</b>
Gold Hospital	nil	\$103.40	\$448.05	\$1344.25	\$2634.65
Gold Hospital 300	\$300	\$93.75	\$406.25	\$1218.85	\$2388.90
Gold Hospital 500	\$500	\$89.00	\$385.70	\$1157.15	\$2267.95
Gold Hospital 750	\$750	\$79.35	\$343.90	\$1031.75	\$2022.20
Gold Hospital 1000	\$1000	\$65.75	\$285.05	\$855.20	\$1676.15
Planner Silver Plus Hospital 250	\$250	\$88.55	\$383.70	\$1151.15	\$2256.15
Planner Silver Plus Hospital 500	\$500	\$83.50	\$361.80	\$1085.45	\$2127.40
Protector Silver Plus Hospital 250	\$250	\$89.95	\$389.85	\$1169.70	\$2292.55
Protector Silver Plus Hospital 500	\$500	\$83.90	\$363.60	\$1090.95	\$2138.20
Bronze Plus Hospital 500	\$500	\$52.00	\$225.20	\$675.65	\$1324.20
Bronze Plus Hospital 750	\$750	\$49.90	\$216.15	\$648.55	\$1271.15
<b>Tier 2 Rebate – 8.202%</b>	<b>Excess</b>	<b>Weekly</b>	<b>Monthly</b>	<b>Quarterly</b>	<b>Half Yearly</b>
Gold Hospital	nil	\$113.55	\$492.00	\$1476.15	\$2893.20
Gold Hospital 300	\$300	\$102.95	\$446.10	\$1338.45	\$2623.30
Gold Hospital 500	\$500	\$97.75	\$423.55	\$1270.70	\$2490.50
Gold Hospital 750	\$750	\$87.15	\$377.65	\$1133.00	\$2220.60
Gold Hospital 1000	\$1000	\$72.25	\$313.00	\$939.10	\$1840.60
Planner Silver Plus Hospital 250	\$250	\$97.25	\$421.35	\$1264.10	\$2477.55
Planner Silver Plus Hospital 500	\$500	\$91.70	\$397.30	\$1191.95	\$2336.15
Protector Silver Plus Hospital 250	\$250	\$98.80	\$428.15	\$1284.45	\$2517.50
Protector Silver Plus Hospital 500	\$500	\$92.15	\$399.30	\$1198.00	\$2348.05
Bronze Plus Hospital 500	\$500	\$57.10	\$247.30	\$741.95	\$1454.15
Bronze Plus Hospital 750	\$750	\$54.80	\$237.35	\$712.20	\$1395.85

## Couples & Families base rate (continued)

Tier 3 Rebate - NIL	Excess	Weekly	Monthly	Quarterly	Half Yearly
Gold Hospital	nil	\$123.70	\$536.00	\$1608.05	\$3151.70
Gold Hospital 300	\$300	\$112.15	\$486.00	\$1458.05	\$2857.70
Gold Hospital 500	\$500	\$106.50	\$461.40	\$1384.25	\$2713.05
Gold Hospital 750	\$750	\$94.95	\$411.40	\$1234.25	\$2419.05
Gold Hospital 1000	\$1000	\$78.70	\$341.00	\$1023.05	\$2005.10
Planner Silver Plus Hospital 250	\$250	\$105.95	\$459.00	\$1377.05	\$2698.95
Planner Silver Plus Hospital 500	\$500	\$99.90	\$432.80	\$1298.45	\$2544.90
Protector Silver Plus Hospital 250	\$250	\$107.65	\$466.40	\$1399.25	\$2742.45
Protector Silver Plus Hospital 500	\$500	\$100.40	\$435.00	\$1305.05	\$2557.85
Bronze Plus Hospital 500	\$500	\$62.20	\$269.40	\$808.25	\$1584.10
Bronze Plus Hospital 750	\$750	\$59.70	\$258.60	\$775.85	\$1520.60

Rebate percentages shown apply to eligible people less than 65 years of age. For rebate percentages and premiums for people 65 years and over please refer to the below table:

	Base Tier	Tier 1	Tier 2	Tier 3
65 to 69 years	28.710%	20.507%	12.303%	NIL
70 years or older	32.812%	24.608%	16.405%	NIL

## Hospital Premiums – effective July 1, 2021

### Families Dependant Extension base rate

<b>Base Tier Rebate (Full Rebate) – 24.608%</b>	<b>Excess</b>	<b>Weekly</b>	<b>Monthly</b>	<b>Quarterly</b>	<b>Half Yearly</b>
Gold Hospital Extended	nil	\$116.60	\$505.10	\$1515.40	\$2970.15
Gold Hospital 300 Extended	\$600	\$105.70	\$458.00	\$1374.05	\$2693.10
Gold Hospital 500 Extended	\$1000	\$100.35	\$434.80	\$1304.50	\$2556.80
Gold Hospital 750 Extended	\$1500	\$89.50	\$387.70	\$1163.15	\$2279.70
<b>Tier 1 Rebate – 16.405%</b>	<b>Excess</b>	<b>Weekly</b>	<b>Monthly</b>	<b>Quarterly</b>	<b>Half Yearly</b>
Gold Hospital Extended	nil	\$129.25	\$560.05	\$1680.30	\$3293.35
Gold Hospital 300 Extended	\$600	\$117.20	\$507.80	\$1523.55	\$2986.10
Gold Hospital 500 Extended	\$1000	\$111.25	\$482.10	\$1446.45	\$2835.00
Gold Hospital 750 Extended	\$1500	\$99.20	\$429.85	\$1289.70	\$2527.75
<b>Tier 2 Rebate – 8.202%</b>	<b>Excess</b>	<b>Weekly</b>	<b>Monthly</b>	<b>Quarterly</b>	<b>Half Yearly</b>
Gold Hospital Extended	nil	\$141.95	\$615.05	\$1845.15	\$3616.50
Gold Hospital 300 Extended	\$600	\$128.70	\$557.65	\$1673.05	\$3279.15
Gold Hospital 500 Extended	\$1000	\$122.15	\$529.40	\$1588.35	\$3113.15
Gold Hospital 750 Extended	\$1500	\$108.95	\$472.05	\$1416.25	\$2775.75
<b>Tier 3 Rebate - NIL</b>	<b>Excess</b>	<b>Weekly</b>	<b>Monthly</b>	<b>Quarterly</b>	<b>Half Yearly</b>
Gold Hospital Extended	nil	\$154.65	\$670.00	\$2010.05	\$3939.65
Gold Hospital 300 Extended	\$600	\$140.20	\$607.50	\$1822.55	\$3572.15
Gold Hospital 500 Extended	\$1000	\$133.10	\$576.75	\$1730.30	\$3391.35
Gold Hospital 750 Extended	\$1500	\$118.70	\$514.25	\$1542.80	\$3023.80

Rebate percentages shown apply to eligible people less than 65 years of age. For rebate percentages and premiums for people 65 years and over please refer to the below table:

	<b>Base Tier</b>	<b>Tier 1</b>	<b>Tier 2</b>	<b>Tier 3</b>
65 to 69 years	28.710%	20.507%	12.303%	NIL
70 years or older	32.812%	24.608%	16.405%	NIL

## Australian Government Rebate Income Tiers Table

	Base Tier	Tier 1	Tier 2	Tier 3
Single Income	\$0 - \$90,000	\$90,001 - \$105,000	\$105,001 - \$140,000	\$140,001 +
Couples/Families Income	\$0 - \$180,000	\$180,001 - \$210,000	\$210,001 - \$280,000	\$280,001+

## Extras Premiums – effective July 1, 2021

### Singles base rate

Base Tier Rebate (Full Rebate) – 24.608%	Weekly	Monthly	Quarterly	Half Yearly
Super Extras	\$25.60	\$111.05	\$333.15	\$653.00
Budget Extras	\$7.95	\$34.35	\$103.10	\$202.15
Tier 1 Rebate – 16.405%	Weekly	Monthly	Quarterly	Half Yearly
Super Extras	\$28.40	\$123.10	\$369.40	\$724.05
Budget Extras	\$8.80	\$38.10	\$114.35	\$224.15
Tier 2 Rebate – 8.202%	Weekly	Monthly	Quarterly	Half Yearly
Super Extras	\$31.20	\$135.20	\$405.65	\$795.10
Budget Extras	\$9.65	\$41.85	\$125.55	\$246.15
Tier 3 Rebate - NIL	Weekly	Monthly	Quarterly	Half Yearly
Super Extras	\$34.00	\$147.30	\$441.90	\$866.15
Budget Extras	\$10.55	\$45.60	\$136.80	\$268.15

### Couples & Families base rate

Base Tier Rebate (Full Rebate) – 24.608%	Weekly	Monthly	Quarterly	Half Yearly
Super Extras	\$51.25	\$222.10	\$666.35	\$1305.95
Budget Extras	\$15.85	\$68.75	\$206.25	\$404.25
Tier 1 Rebate – 16.405%	Weekly	Monthly	Quarterly	Half Yearly
Super Extras	\$56.85	\$246.25	\$738.85	\$1448.05
Budget Extras	\$17.60	\$76.20	\$228.70	\$448.25
Tier 2 Rebate – 8.202%	Weekly	Monthly	Quarterly	Half Yearly
Super Extras	\$62.40	\$270.40	\$811.35	\$1590.15
Budget Extras	\$19.30	\$83.70	\$251.15	\$492.25
Tier 3 Rebate - NIL	Weekly	Monthly	Quarterly	Half Yearly
Super Extras	\$68.00	\$294.60	\$883.85	\$1732.25
Budget Extras	\$21.05	\$91.20	\$273.60	\$536.25

Rebate percentages shown apply to eligible people less than 65 years of age. For rebate percentages and premiums for people 65 years and over please refer to the below table:

	Base Tier	Tier 1	Tier 2	Tier 3
65 to 69 years	28.710%	20.507%	12.303%	NIL
70 years or older	32.812%	24.608%	16.405%	NIL