Change Summary



Benefit			Eαsy He	Ultimate	Bank He	Health F	Hospital (OP, OH,	Hospital (HX, PX)	Hospita (NH)	Hospita (OT)	Hospital Easy Ca	Hospital	Hospita	Nationa	Parent P	Premier	StayWel	StayWel
BASE COVER	CURRENT COVER	NEW COVER	IMPACTED PLANS															
CT, MRI, and PET Scans Benefit	We'll pay 100% of your eligible costs for CT, MRI and PET Scans.	We'll pay 80% of your eligible costs for CT, MRI and PET Scans. This means you will make a 20% co-payment.											*				*	米
Diagnostic Investigations Benefit	We'll pay 100% of your eligible costs for diagnostic investigations.	We'll pay 80% of your eligible costs for diagnostic investigations. This means you will make a 20% co-payment. If the diagnostic investigation is listed on the Diagnostics Schedule, we will continue to pay 100% of your eligible costs.	裃	米	米	尜									1	*		
General Diagnostic Investigations Benefit	We'll pay 100% of your eligible costs for diagnostic investigations.	We'll pay 80% of your eligible costs for diagnostic investigations. This means you will make a 20% co-payment. If the diagnostic investigation is listed on the Diagnostics Schedule, we will continue to pay 100% of your eligible costs.					**	米	米	*	*	*	汫	%	*		%	*
Hospital Diagnostic Tests Benefit	We'll pay 100% of your eligible costs for diagnostic investigations.	We'll pay 80% of your eligible costs for diagnostic investigations. This means you will make a 20% co-payment. If the diagnostic investigation is listed on the Diagnostics Schedule, we will continue to pay 100% of your eligible costs.	*	*	*	*	**	栄	栄	*	栄	*	*	*	**	*	*	*
Hospital Specialist Consultations Benefit	We'll pay 100% of your eligible costs for consultations.	We'll pay 80% of your eligible costs for consultations. This means you will make a 20% co-payment.	湍	芾	米	淅	米	*	芾	米	湍	沭	沭	*	光	*	*	米
Specialist Consultations Benefit	We'll pay 100% of your eligible costs for consultations.	We'll pay 80% of your eligible costs for consultations. This means you will make a 20% co-payment.								米							r	*
Second Opinion Benefit	We'll pay 100% of your eligible costs for consultations.	We'll pay 80% of your eligible costs for consultations. This means you will make a 20% co-payment.		米														
Cover in Australia Benefit	Cover for surgery or treatment in Australia.	This benefit is no longer included in your policy.	湍	米												*		
Public Hospital Payment Benefit	If admitted to public hospital, this benefit covers up to \$300 per night from the third night onwards, up to \$3,000 per insured person every policy year.	This benefit is no longer included in your policy.	米	米			米	*	米	米	米	淅	淅	淅	米	*	米	米
Loyalty - Check Up Benefit	Up to \$100 per insured person aged 21 or over for a wellness check by a GP, after every three years of continuous cover.	This benefit is no longer included in your policy.	芾	裃	米	裃					*		光			*	*	米
No Claims Discount	If you have a 25% discount and make a claim during the year, your discount will drop to 15% when your policy renews.	If you have a 25% discount and make one claim during the year, your discount will reduce to 15% at your next policy renewal. If you make more than one claim in the same policy year, your discount will reduce to 0% at your next renewal.							柒									

Change Summary



Benefit			Easy Health	Ultimate Health	Бапк неактоаге	Health Plus Hospital Cover	(OP, OH, TP, MP) Hospital Cover	(HX, PX)	(NH)	Hospital Cover (OT)	Hospital Cover Easy Care	Hospital Cover EBS	Hospital Cover Plus	National Bank	Parent Plan	Premier Health	StayWell Classic StayWell Worksite
OPTIONS	CURRENT COVER	NEW COVER	IMPACTED PLANS														
Specialist Consultations Benefit (Specialist Option)	We'll pay 100% of your eligible costs for consultations.	We'll pay 80% of your eligible costs for consultations. This means you will make a 20% co-payment.	,	भं६ र	i i :	*										*	
Specialist Consultations Benefit (Specialist and GP Option)	We'll pay either 80% or 100% of your eligible costs for consultations, depending on which Specialist and GP Option you've selected.	We'll pay 80% of your eligible costs for consultations. This means you will make a 20% co-payment.											*				*:
Diagnostic Tests Benefit (Specialist Option)	We'll pay 100% of your eligible costs for diagnostic investigations.	We'll pay 80% of your eligible costs for diagnostic investigations. This means you will make a 20% co-payment. If the diagnostic investigation is listed on the Diagnostics Schedule, we will continue to pay 100% of your eligible costs.	,	* ÷	* :	*										沭	
Cardiac Investigations Benefit (Specialist Option)	We'll pay 100% of your eligible costs for diagnostic investigations.	We'll pay 80% of your eligible costs for diagnostic investigations. This means you will make a 20% co-payment.		#	i i :	*										米	
Specialist Second Opinion Benefit (Specialist Option)	We'll pay 100% of your eligible costs for consultations.	We'll pay 80% of your eligible costs for consultations. This means you will make a 20% co-payment.	,	नें ÷													
Public Hospital Payment Benefit (GP Option)	If admitted to public hospital, this benefit covers up to \$100 per night from the third night onwards, up to \$500 per insured person every policy year.	This benefit is no longer included in your policy.		7	;	ት ፦											
Loyalty - Active Wellness Benefit (GP Option)	Up to \$150 per insured person aged 21 or over for costs paid towards a gym membership, sports club membership, or fitness equipment, after every two years of continuous cover under the GP Option.	This benefit is no longer included in your policy.		};	;	*										*	**
Loyalty - Active Wellness Benefit (Specialist and GP Option)	Up to \$150 per insured person aged 21 or over for costs paid towards a gym membership, sports club membership, or fitness equipment, after every two years of continuous cover under the Specialist and GP Option.	This benefit is no longer included in your policy.											*				% :
EXCLUSION	CURRENT COVER	NEW COVER	IMPACTED PLANS					S A Y Y Y Y Y X X X X X									
What we don't cover: Gender Reassignment and Gender Dysphoria	Gender Reassignment is excluded from cover.	Gender reassignment is excluded from cover. An exclusion for treatment or procedures that are related to gender dysphoria is now also specified.	沭			÷	i: 7i	÷ ÷	*	米	*	米	米	米	米	米	* *
What we don't cover: Gender Reassignment and Gender Dysphoria	Gender reassignment and gender dysphoria are not specifically excluded from cover.	An exclusion for gender reassignment and treatment or procedures that are related to gender dysphoria is now specified.		+	;	米											
What we don't cover: Pre-existing conditions	Pre-existing Conditions, unless the condition was declared at application and was accepted by us.	Pre-existing conditions are covered after three years from the join date, unless the policy document says otherwise. You don't need to disclose health conditions when signing up for Easy Health.	沭														
DEFINITIONS	CURRENT COVER	NEW COVER	IMPACTED PLANS														
Important words: Congenital Definition	The term "Congenital" is currently defined as "a condition or trait that exists at birth. These can be hereditary, or result from an action or exposure occurring either during pregnancy or at birth, or a combination of these factors."	The term "Congenital" is now defined as "a condition or trait that is recognised at birth, or diagnosed within four months of birth, whether it is inherited or due to external or environmental factors such as drugs or alcohol."		ż	;	% ?	i: 7i	÷	Ä:	*	**	*	*	*	*	*	* *