

Change Summary



Benefit

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Base Cover	Current Cover	New Cover	Affected Plans																		
CT, MRI, and PET Scans Benefit	We'll pay 100% of your eligible costs for CT, MRI and PET Scans.	We'll pay 70% of your eligible costs for CT, MRI and PET Scans. This means you will make a 30% co-payment.															*				
Diagnostic Investigations Benefit	We'll pay 100% of your eligible costs for diagnostics investigations.	We'll pay 70% of your eligible costs for diagnostic investigations. This means you will make a 30% co-payment. If the diagnostic investigation is listed on the Diagnostics Schedule, we will continue to pay 100% of your eligible costs.	*	*		*		*													*
General Diagnostic Investigations Benefit	We'll pay 100% of your eligible costs for diagnostics investigations.	We'll pay 70% of your eligible costs for diagnostic investigations. This means you will make a 30% co-payment. If the diagnostic investigation is listed on the Diagnostics Schedule, we will continue to pay 100% of your eligible costs.							*	*	*	*	*	*	*	*			*	*	
Hospital Diagnostic Tests Benefit	We'll pay 100% of your eligible costs for diagnostics investigations.	We'll pay 70% of your eligible costs for diagnostic investigations. This means you will make a 30% co-payment. If the diagnostic investigation is listed on the Diagnostics Schedule, we will continue to pay 100% of your eligible costs.	*	*		*		*	*	*	*	*	*	*	*	*			*	*	*
Hospital Specialist Consultations Benefit	We'll pay 100% of your eligible costs for consultations.	We'll pay 70% of your eligible costs for consultations. This means you will make a 30% co-payment.	*	*		*		*	*	*	*	*	*	*	*	*			*	*	*
Specialist Consultations Benefit	We'll pay 100% of your eligible costs for consultations.	We'll pay 70% of your eligible costs for consultations. This means you will make a 30% co-payment.										*									
Second Opinion Benefit	We'll pay 100% of your eligible costs for consultations.	We'll pay 70% of your eligible costs for consultations. This means you will make a 30% co-payment.		*																	
Cover in Australia Benefit	Cover for surgery or treatment in Australia.	This benefit is no longer included in your policy.	*	*																	*
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.	*	*					*	*	*	*	*	*	*	*			*	*	*
Loyalty - Check Up Benefit	Up to \$100 per insured person over 21 for a wellness check by a GP, after every three years of continuous cover.	This benefit is no longer included in your policy.	*	*		*		*					*		*						*

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			Easy Health	Ultimate Health	Ultimate Health Max	Bank Healthcare	Basic Everyday Cover	Health Plus	Hospital Cover 1	Hospital Cover 2	Hospital Cover 3	Hospital Cover 4	Hospital Cover Easy Care	Hospital Cover EBS	Hospital Cover Plus	Major Medical	National Bank	Parent Plan	Premier Health
OPTIONS	CURRENT COVER	NEW COVER	AFFECTED PLANS																
Specialist Consultations Benefit (Specialist Option)	We'll pay 100% of your eligible costs for consultations.	We'll pay 70% of your eligible costs for consultations. This means you will make a 30% co-payment.		*		*		*							*				*
Diagnostic Tests Benefit (Specialist Option)	We'll pay 100% of your eligible costs for diagnostics investigations.	We'll pay 70% of your eligible costs for diagnostic investigations. This means you will make a 30% co-payment. If the diagnostic investigation is listed on the Diagnostics Schedule, we will continue to pay 100% of your eligible costs.		*		*		*											*
Cardiac Investigations Benefit (Specialist Option)	We'll pay 100% of your eligible costs for diagnostic investigations.	We'll pay 70% of your eligible costs for diagnostic investigations. This means you will make a 30% co-payment.		*		*		*											*
Specialist Second Opinion Benefit (Specialist Option)	We'll pay 100% of your eligible costs for consultations.	We'll pay 70% of your eligible costs for consultations. This means you will make a 30% co-payment.		*															
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.				*		*											
Loyalty - Active Wellness Benefit (GP Option)	Up to \$150 per insured person over 21 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.		*		*		*							*				*
EXCLUSION	CURRENT COVER	NEW COVER	AFFECTED PLANS																
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.	*			*		*	*	*	*	*	*	*	*		*	*	*
DEFINITIONS	CURRENT COVER	NEW COVER	AFFECTED 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."				*		*	*	*	*	*	*	*	*		*	*	*