

# Health Cover Premiums

1 April 2017

## Private Health Insurance Rebate

The Australian Government Rebate on Private Health Insurance was introduced as a financial incentive to help Australians afford private health cover.

The rebate depends on your age, is income-tested and applies to all Health Care Insurance products. The rebate isn't available for the Lifetime Health Cover loading portion of membership payments.

Your rebate amount is based on your age and assessable income\*. Beside is the income thresholds table set by the Australian Government for the 2016/17 financial year.

From 1 April 2015, the rebate is indexed each year by the difference between the Consumer Price Index (CPI) and the industry average increase in premiums using a Government-calculated formula.

It's up to you to nominate a rebate tier (based on your age and assessable income\*). If you don't tell us, or if you choose the wrong tier, don't worry because the Australian Taxation Office (ATO) will work out any differences when you lodge your tax return.

If you aren't sure which rebate tier you should choose, please contact your tax agent, financial advisor or the ATO at [www.ato.gov.au/privatehealthinsurance](http://www.ato.gov.au/privatehealthinsurance)

Most people choose to take their rebate up front as a lower premium, but if you'd prefer to claim the rebate as a lump sum through your tax at the end of the financial year, you can just pay the full premium.

\* For the calculation of assessable income which is known as income for Medicare Levy Surcharge purposes, please seek the advice of your tax agent, financial advisor or contact the Australian Taxation Office (ATO) Help Line on 132 862 or visit their website at <http://www.ato.gov.au/Calculators-and-tools/Income-for-Medicare-levy-surcharge/>

### Rebate Tiers 2016-2017

	INCOME THRESHOLD	AGE AND REBATE AMOUNT (age of the oldest person on your cover)			MEDICARE LEVY SURCHARGE
		Under 65 years	65-69 years	70+ years	All Ages
<b>BASE TIER</b>	<b>Single</b> \$90,000 or less <b>Family*</b> \$180,000 or less	25.934%	30.256%	34.579%	0.0%
<b>TIER 1</b>	<b>Single</b> \$90,001 - 105,000 <b>Family*</b> \$180,001 - 210,000	17.289%	21.612%	25.934%	1.0%
<b>TIER 2</b>	<b>Single</b> \$105,001 - 140,000 <b>Family*</b> \$210,001 - 280,000	8.644%	12.966%	17.289%	1.25%
<b>TIER 3</b>	<b>Single</b> \$140,001 or more <b>Family*</b> \$280,001 or more	0%	0%	0%	1.5%

\*If you're a family with children, the income threshold for each tier is increased by \$1,500 for every child after your first. Family includes couples and single parent families.

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healthcare  
insurance

A Registered Private Health Insurer ABN 43 009 579 088

# Family

	Excess		Before Rebate			8.644% Rebate			12.966% Rebate			17.289% Rebate			21.612% Rebate			25.934% Rebate			30.256% Rebate			34.579% Rebate		
	Adult	Policy	F	M	Q	F	M	Q	F	M	Q	F	M	Q	F	M	Q	F	M	Q	F	M	Q	F	M	Q
Premier Package	Nil	Nil	\$261.70	\$567.00	\$1,701.00	\$239.05	\$517.95	\$1,553.95	\$227.75	\$493.45	\$1,480.45	\$216.45	\$468.95	\$1,406.90	\$205.10	\$444.45	\$1,333.35	\$193.80	\$419.95	\$1,259.85	\$182.50	\$395.45	\$1,186.30	\$171.20	\$370.90	\$1,112.80
	\$250	\$500	\$243.25	\$527.00	\$1,581.00	\$222.20	\$481.45	\$1,444.30	\$211.70	\$458.65	\$1,376.00	\$201.20	\$435.85	\$1,307.65	\$190.65	\$413.10	\$1,239.30	\$180.15	\$390.30	\$1,170.95	\$169.65	\$367.55	\$1,102.65	\$159.10	\$344.75	\$1,034.30
	\$500	\$1,000	\$222.50	\$482.15	\$1,446.40	\$203.25	\$440.45	\$1,321.35	\$193.65	\$419.60	\$1,258.85	\$184.00	\$398.75	\$1,196.30	\$174.40	\$377.95	\$1,133.80	\$164.75	\$357.10	\$1,071.25	\$155.15	\$336.25	\$1,008.75	\$145.55	\$315.40	\$946.25
	*\$1,000	*\$2,000	\$176.25	\$381.85	\$1,145.55	\$161.00	\$348.80	\$1,046.50	\$153.40	\$332.30	\$997.00	\$145.75	\$315.80	\$947.50	\$138.15	\$299.30	\$897.95	\$130.55	\$282.80	\$848.45	\$122.90	\$266.30	\$798.95	\$115.30	\$249.80	\$749.40
Premier Hospital	Nil	Nil	\$214.50	\$464.80	\$1,394.35	\$195.95	\$424.60	\$1,273.80	\$186.65	\$404.50	\$1,213.55	\$177.40	\$384.40	\$1,153.25	\$168.10	\$364.35	\$1,093.00	\$158.85	\$344.25	\$1,032.70	\$149.55	\$324.15	\$972.45	\$140.30	\$304.05	\$912.20
	\$250	\$500	\$196.05	\$424.70	\$1,274.15	\$179.10	\$387.95	\$1,164.00	\$170.60	\$369.60	\$1,108.90	\$162.15	\$351.25	\$1,053.85	\$153.65	\$332.90	\$998.75	\$145.20	\$314.55	\$943.70	\$136.70	\$296.20	\$888.60	\$128.25	\$277.80	\$833.55
	\$500	\$1,000	\$175.35	\$379.90	\$1,139.75	\$160.15	\$347.05	\$1,041.20	\$152.60	\$330.60	\$991.95	\$145.00	\$314.20	\$942.70	\$137.45	\$297.75	\$893.40	\$129.85	\$281.35	\$844.15	\$122.30	\$264.95	\$794.90	\$114.70	\$248.50	\$745.60
	*\$1,000	*\$2,000	\$129.05	\$279.65	\$839.90	\$117.85	\$255.45	\$766.35	\$112.30	\$243.35	\$730.10	\$106.70	\$231.30	\$693.85	\$101.15	\$219.20	\$657.60	\$95.55	\$207.10	\$621.30	\$90.00	\$195.05	\$585.05	\$84.40	\$182.95	\$548.80
Premier Extras	Nil	Nil	\$52.80	\$114.40	\$343.20	\$48.20	\$104.50	\$313.50	\$45.95	\$99.55	\$298.70	\$43.65	\$94.60	\$283.85	\$41.35	\$89.65	\$269.00	\$39.10	\$84.70	\$254.15	\$36.80	\$79.75	\$239.35	\$34.50	\$74.80	\$224.50
Active Life Extras	Nil	Nil	\$30.70	\$66.55	\$199.70	\$28.00	\$60.80	\$182.40	\$26.70	\$57.90	\$173.80	\$25.35	\$55.00	\$165.15	\$24.05	\$52.15	\$156.50	\$22.70	\$49.25	\$147.90	\$21.40	\$46.40	\$139.25	\$20.05	\$43.50	\$130.60

# Family Dependant Plus

	Excess		Before Rebate			8.644% Rebate			12.966% Rebate			17.289% Rebate			21.612% Rebate			25.934% Rebate			30.256% Rebate			34.579% Rebate		
	Adult	Policy	F	M	Q	F	M	Q	F	M	Q	F	M	Q	F	M	Q	F	M	Q	F	M	Q	F	M	Q
Premier Package	Nil	Nil	\$314.05	\$680.40	\$2,041.25	\$286.90	\$621.55	\$1,864.80	\$273.30	\$592.15	\$1,776.55	\$259.75	\$562.75	\$1,688.30	\$246.15	\$533.35	\$1,600.05	\$232.60	\$503.90	\$1,511.85	\$219.00	\$474.50	\$1,423.60	\$205.45	\$445.10	\$1,335.40
	\$250	\$500	\$291.90	\$632.45	\$1,897.40	\$266.65	\$577.75	\$1,733.35	\$254.05	\$550.45	\$1,651.35	\$241.40	\$523.10	\$1,569.35	\$228.80	\$495.75	\$1,487.30	\$216.20	\$468.40	\$1,405.30	\$203.55	\$441.05	\$1,323.30	\$190.95	\$413.75	\$1,241.30
	\$500	\$1,000	\$267.00	\$578.45	\$1,735.40	\$243.90	\$528.45	\$1,585.35	\$232.35	\$503.45	\$1,510.35	\$220.80	\$478.40	\$1,435.35	\$209.30	\$453.40	\$1,360.30	\$197.75	\$428.40	\$1,285.30	\$186.20	\$403.40	\$1,210.30	\$174.65	\$378.40	\$1,135.30
	*\$1,000	*\$2,000	\$211.60	\$458.45	\$1,375.40	\$193.30	\$418.80	\$1,256.50	\$184.15	\$399.00	\$1,197.05	\$175.00	\$379.15	\$1,137.60	\$165.85	\$359.35	\$1,078.10	\$156.70	\$339.55	\$1,018.70	\$147.55	\$319.70	\$959.25	\$138.40	\$299.90	\$899.75
Premier Hospital	Nil	Nil	\$257.20	\$557.30	\$1,671.90	\$234.95	\$509.10	\$1,527.35	\$223.85	\$485.00	\$1,455.10	\$212.70	\$460.95	\$1,382.80	\$201.60	\$436.85	\$1,310.55	\$190.45	\$412.75	\$1,238.30	\$179.35	\$388.65	\$1,166.05	\$168.25	\$364.55	\$1,093.75
	\$250	\$500	\$235.25	\$509.70	\$1,529.15	\$214.90	\$465.60	\$1,396.95	\$204.75	\$443.60	\$1,330.85	\$194.55	\$421.55	\$1,264.75	\$184.40	\$399.50	\$1,198.65	\$174.20	\$377.50	\$1,132.55	\$164.05	\$355.45	\$1,066.45	\$153.90	\$333.40	\$1,000.35
	\$500	\$1,000	\$210.45	\$455.95	\$1,367.85	\$192.25	\$416.50	\$1,249.60	\$183.15	\$396.80	\$1,190.45	\$174.05	\$377.10	\$1,131.35	\$164.95	\$357.40	\$1,072.20	\$155.85	\$337.70	\$1,013.10	\$146.75	\$318.00	\$953.95	\$137.65	\$298.25	\$894.85
	*\$1,000	*\$2,000	\$154.85	\$335.50	\$1,006.55	\$141.45	\$306.50	\$919.50	\$134.75	\$292.00	\$876.00	\$128.05	\$277.45	\$832.50	\$121.35	\$262.95	\$789.00	\$114.65	\$248.45	\$745.50	\$108.00	\$233.95	\$702.00	\$101.30	\$219.45	\$658.50
Premier Extras	Nil	Nil	\$63.35	\$137.30	\$411.85	\$57.85	\$125.40	\$376.25	\$55.10	\$119.50	\$358.45	\$52.35	\$113.55	\$340.60	\$49.65	\$107.60	\$322.80	\$46.90	\$101.70	\$305.00	\$44.15	\$95.75	\$287.20	\$41.40	\$89.80	\$269.40
Active Life Extras	Nil	Nil	\$36.90	\$79.90	\$239.75	\$33.70	\$72.95	\$219.00	\$32.10	\$69.50	\$208.65	\$30.50	\$66.05	\$198.30	\$28.90	\$62.60	\$187.90	\$27.30	\$59.15	\$177.55	\$25.70	\$55.70	\$167.20	\$24.15	\$52.25	\$156.85

# Couples

	Excess		Before Rebate			8.644% Rebate			12.966% Rebate			17.289% Rebate			21.612% Rebate			25.934% Rebate			30.256% Rebate			34.579% Rebate		
	Adult	Policy	F	M	Q	F	M	Q	F	M	Q	F	M	Q	F	M	Q	F	M	Q	F	M	Q	F	M	Q
Premier Package	Nil	Nil	\$258.40	\$559.90	\$1,679.75	\$236.05	\$511.50	\$1,534.55	\$224.85	\$487.30	\$1,461.95	\$213.70	\$463.10	\$1,389.30	\$202.55	\$438.85	\$1,316.70	\$191.35	\$414.65	\$1,244.10	\$180.20	\$390.45	\$1,171.50	\$169.00	\$366.25	\$1,098.90
	\$250	\$500	\$239.95	\$519.85	\$1,559.55	\$219.20	\$474.90	\$1,424.70	\$208.80	\$452.45	\$1,357.30	\$198.45	\$429.95	\$1,289.90	\$188.10	\$407.50	\$1,222.50	\$177.70	\$385.00	\$1,155.05	\$167.35	\$362.55	\$1,087.65	\$156.95	\$340.05	\$1,020.25
	\$500	\$1,000	\$218.55	\$473.55	\$1,420.60	\$199.65	\$432.60	\$1,297.80	\$190.20	\$412.15	\$1,236.40	\$180.75	\$391.65	\$1,174.95	\$171.30	\$371.20	\$1,113.55	\$161.85	\$350.70	\$1,052.15	\$152.40	\$330.25	\$990.75	\$142.95	\$309.80	\$929.35
	*\$1,000	*\$2,000	\$173.30	\$375.45	\$1,126.35	\$158.30	\$343.00	\$1,028.95	\$150.80	\$326.75	\$980.30	\$143.30	\$310.50	\$931.60	\$135.85	\$294.30	\$882.90	\$128.35	\$278.05	\$834.20	\$120.85	\$261.85	\$785.55	\$113.35	\$245.60	\$736.85
Premier Hospital	Nil	Nil	\$211.25	\$457.70	\$1,373.10	\$192.95	\$418.10	\$1,254.40	\$183.85	\$398.35	\$1,195.05	\$174.70	\$378.55	\$1,135.70	\$165.60	\$358.75	\$1,076.35	\$156.45	\$339.00	\$1,017.00	\$147.30	\$319.20	\$957.65	\$138.20	\$299.40	\$898.30
	\$250	\$500	\$192.75	\$417.65	\$1,252.95	\$176.05	\$381.55	\$1,144.65	\$167.75	\$363.50	\$1,090.50	\$159.40	\$354.40	\$1,036.30	\$151.05	\$327.35	\$982.15	\$142.75	\$309.30	\$928.00	\$134.40	\$291.25	\$873.85	\$126.10	\$273.20	\$819.70
	\$500	\$1,000	\$171.40	\$371.30	\$1,113.95	\$156.55	\$339.20	\$1,017.65	\$149.15	\$323.15	\$969.50	\$141.75	\$307.10	\$921.35	\$134.35	\$291.05	\$873.20	\$126.95	\$275.00	\$825.05	\$119.55	\$258.95	\$776.90	\$112.10	\$242.90	\$728.75
	*\$1,000	*\$2,000	\$126.10	\$273.25	\$819.75	\$115.20	\$249.60	\$748.85	\$109.75	\$237.80	\$713.45	\$104.30	\$226.00	\$678.00	\$98.85	\$214.20	\$642.55	\$93.35	\$202.35	\$607.15	\$87.90	\$190.55	\$571.70	\$82.45	\$178.75	\$536.30
Premier Extras	Nil	Nil	\$52.80	\$114.40	\$343.20	\$48.20	\$104.50	\$313.50	\$45.95	\$99.55	\$298.70	\$43.65	\$94.60	\$283.85	\$41.35	\$89.65	\$269.00	\$39.10	\$84.70	\$254.15	\$36.80	\$79.75	\$239.35	\$34.50	\$74.80	\$224.50
Active Life Extras	Nil	Nil	\$30.70	\$66.55	\$199.70	\$28.00	\$60.80	\$182.40	\$26.70	\$57.90	\$173.80	\$25.35	\$55.00	\$165.15	\$24.05	\$52.15	\$156.50	\$22.70	\$49.25	\$147.90	\$21.40	\$46.40	\$139.25	\$20.05	\$43.50	\$130.60

# Single Parent

	Excess		Before Rebate			8.644% Rebate			12.966% Rebate			17.289% Rebate			21.612% Rebate			25.934% Rebate			30.256% Rebate			34.579% Rebate		
	Adult	Policy	F	M	Q	F	M	Q	F	M	Q	F	M	Q	F	M	Q	F	M	Q	F	M	Q	F	M	Q
Premier Package	Nil	Nil	\$209.35	\$453.60	\$1,360.75	\$191.25	\$414.35	\$1,243.10	\$182.20	\$394.75	\$1,184.30	\$173.15	\$375.15	\$1,125.45	\$164.10	\$355.55	\$1,066.65	\$155.05	\$335.95	\$1,007.85	\$146.00	\$316.35	\$949.00	\$136.95	\$296.75	\$890.20
	\$500	\$1,000	\$178.00	\$385.70	\$1,157.05	\$162.60	\$352.35	\$1,057.00	\$154.90	\$335.65	\$1,007.00	\$147.20	\$319.00	\$957.00	\$139.50	\$302.35	\$906.95	\$131.80	\$285.65	\$856.95	\$124.10	\$269.00	\$806.95	\$116.45	\$252.30	\$756.95
Premier Hospital	Nil	Nil	\$171.60	\$371.85	\$1,115.50	\$156.75	\$339.70	\$1,019.05	\$149.35	\$323.60	\$970.85	\$141.90	\$307.55	\$922.60	\$134.50	\$291.45	\$874.40	\$127.05	\$275.40	\$826.20	\$119.65	\$259.35	\$777.95	\$112.25	\$243.25	\$729.75
	\$500																									

# Singles

F - Fortnightly    M - Monthly    Q - Quarterly

	Excess	Before Rebate			8.644% Rebate			12.966% Rebate			17.289% Rebate			21.612% Rebate			25.934% Rebate			30.256% Rebate			34.579% Rebate		
	Adult	F	M	Q	F	M	Q	F	M	Q	F	M	Q	F	M	Q	F	M	Q	F	M	Q	F	M	Q
Premier Package	Nil	\$130.85	\$283.50	\$850.55	\$119.50	\$258.95	\$777.00	\$113.85	\$246.70	\$740.25	\$108.20	\$234.45	\$703.45	\$102.55	\$222.20	\$666.70	\$96.90	\$209.95	\$629.95	\$91.25	\$197.70	\$593.20	\$85.60	\$185.45	\$556.40
	\$250	\$121.60	\$263.45	\$790.40	\$111.05	\$240.65	\$722.05	\$105.80	\$229.25	\$687.90	\$100.55	\$217.90	\$653.70	\$95.30	\$206.50	\$619.55	\$90.05	\$195.10	\$585.40	\$84.80	\$183.70	\$551.25	\$79.55	\$172.30	\$517.05
	\$500	\$111.25	\$241.10	\$723.25	\$101.60	\$220.25	\$660.70	\$96.80	\$209.80	\$629.45	\$92.00	\$199.40	\$598.20	\$87.20	\$189.00	\$566.90	\$82.35	\$178.55	\$535.65	\$77.55	\$168.15	\$504.40	\$72.75	\$157.70	\$473.15
	*\$1,000	\$88.10	\$190.90	\$572.70	\$80.45	\$174.40	\$523.20	\$76.65	\$166.15	\$498.40	\$72.85	\$157.90	\$473.65	\$69.05	\$149.60	\$448.90	\$65.25	\$141.35	\$424.15	\$61.40	\$133.10	\$399.40	\$57.60	\$124.85	\$374.65
Premier Hospital	Nil	\$107.25	\$232.40	\$697.20	\$97.95	\$212.30	\$636.90	\$93.30	\$202.25	\$606.80	\$88.70	\$192.20	\$576.65	\$84.05	\$182.15	\$546.50	\$79.40	\$172.10	\$516.35	\$74.80	\$162.05	\$486.25	\$70.15	\$152.00	\$456.10
	\$250	\$98.05	\$212.40	\$637.20	\$89.55	\$194.00	\$582.10	\$85.30	\$184.85	\$554.55	\$81.10	\$175.65	\$527.00	\$76.85	\$166.50	\$499.45	\$72.60	\$157.30	\$471.95	\$68.35	\$148.10	\$444.40	\$64.15	\$138.95	\$416.85
	\$500	\$87.65	\$189.95	\$569.90	\$80.05	\$173.50	\$520.60	\$76.25	\$165.30	\$496.00	\$72.45	\$157.10	\$471.35	\$68.70	\$148.90	\$446.70	\$64.90	\$140.65	\$422.10	\$61.10	\$132.45	\$397.45	\$57.30	\$124.25	\$372.80
	*\$1,000	\$64.55	\$139.80	\$419.45	\$58.95	\$127.70	\$383.15	\$56.15	\$121.65	\$365.05	\$53.35	\$115.60	\$346.90	\$50.60	\$109.55	\$328.80	\$47.80	\$103.50	\$310.65	\$45.00	\$97.50	\$292.50	\$42.20	\$91.45	\$274.40
Premier Extras	Nil	\$26.35	\$57.10	\$171.35	\$24.05	\$52.15	\$156.50	\$22.90	\$49.65	\$149.10	\$21.75	\$47.20	\$141.70	\$20.65	\$44.75	\$134.30	\$19.50	\$42.25	\$126.90	\$18.35	\$39.80	\$119.50	\$17.20	\$37.35	\$112.10
Active Life Extras	Nil	\$15.35	\$33.30	\$99.85	\$14.00	\$30.40	\$91.20	\$13.35	\$28.95	\$86.90	\$12.65	\$27.50	\$82.55	\$12.00	\$26.10	\$78.25	\$11.35	\$24.65	\$73.95	\$10.70	\$23.20	\$69.60	\$10.00	\$21.75	\$65.30

\* High income earners (this level is set by the Federal Government) will not be exempt from the Medicare Levy Surcharge if a hospital policy with an excess of more than \$500 per adult is taken. For clarification of this Rule, call us on **1800 804 950**.

- No excess on same day treatments.

## Calculation of contributions – Lifetime health cover

**Health Care Insurance** is required by the Federal Government to set hospital contribution rates based on the age a person first takes out **hospital cover**.

Each adult is assigned a Certified Age at Entry for contribution rate setting purposes. People who do not have hospital cover on the 1st July following their 31st birthday must pay a 2% loading on top of the “base rate” contribution for the hospital cover they wish to purchase. The “base rate” is the lowest contribution rate for the hospital cover chosen.

For example, John turns 31 on 1st April 2017. If he purchases hospital cover by 1st July 2017, he will pay the base contribution rate. If he purchases hospital cover on 2nd July 2017, he will pay a 2% loading. If he further delays purchasing hospital cover, he will pay an extra 2% for each year he delays. The maximum loading is 70%. The loading applies only to hospital cover and not to extras.

### Example:

Your certified age is 38 and your partners’ certified age is 33 and neither of you have ever held hospital cover. Your lifetime loading is 16% and your partners’ is 6%. If you chose the Couples Premier Package with a \$250/\$500 excess, your contribution rate calculation per fortnight is:

- |  |          |
|--|----------|
| a. Average LHC% (16% + 6% / 2)                 | 11%      |
| b. Contribution rate for cover option selected | \$239.95 |
| c. Hospital contribution rate only             | \$192.75 |
| d. LHC loading at 11%                          | \$21.20  |
| e. Total contribution rate = b + d             | \$261.15 |

Call our friendly staff on **1800 804 950** for an individual premium calculation.