

# NSW / ACT

## New South Wales and Australian Capital Territory Rates

Below are the monthly direct debit and standard quarterly account notice rates for Australian Unity health covers. These rates include the Australian Government Rebate on private health insurance for 'under 65 years' across each income tier. They do not include Lifetime Health Cover loadings that may apply. For assistance in understanding your rebate entitlement and if any Lifetime Health Cover loading applies, contact Australian Unity on **13 29 39**.

### Single Membership

Direct Debit^ – Monthly (includes 4% discount)						Account Notice Quarterly			
Hospital Covers		Base Tier	Tier 1	Tier 2	Tier 3	Base Tier	Tier 1	Tier 2	Tier 3
Platinum Hospital with \$250 Excess	YP1	\$213.60	\$237.85	\$262.10	\$286.40	\$667.55	\$743.40	\$819.20	\$895.05
Platinum Hospital with \$500 Excess	YP2	\$193.10	\$215.05	\$237.00	\$258.95	\$603.55	\$672.10	\$740.65	\$809.25
Gold Hospital with \$250 Excess	YG1	\$186.30	\$207.45	\$228.60	\$249.80	\$582.20	\$648.35	\$714.50	\$780.65
Gold Hospital with \$500 Excess	YG2	\$164.10	\$182.75	\$201.40	\$220.05	\$512.90	\$571.15	\$629.40	\$687.70
Mid-Hospital with Pregnancy with \$500 Excess	YF2	\$166.10	\$185.00	\$203.85	\$222.75	\$519.20	\$578.20	\$637.15	\$696.15
Mid-Hospital with \$500 Excess	YM2	\$111.05	\$123.70	\$136.30	\$148.95	\$347.10	\$386.50	\$425.95	\$465.40
Basic Hospital with \$500 Excess	YB2	\$75.25	\$83.80	\$92.35	\$100.90	\$235.10	\$261.80	\$288.50	\$315.25
Bronze Hospital with \$500 Excess	YB4	\$94.60	\$105.35	\$116.15	\$126.90	\$295.70	\$329.30	\$362.90	\$396.50
Basic+ Hospital with \$500 Excess	YBD	\$98.15	\$109.30	\$120.45	\$131.65	\$306.85	\$341.70	\$376.55	\$411.45
Extras Cover									
Platinum 80%	UPL	\$113.70	\$126.60	\$139.50	\$152.45	\$355.35	\$395.70	\$436.05	\$476.45
Starter 60%	US0	\$27.25	\$30.35	\$33.45	\$36.60	\$85.30	\$95.00	\$104.70	\$114.40
Starter 60% with Smile	U1A	\$45.90	\$51.10	\$56.30	\$61.55	\$143.50	\$159.80	\$176.10	\$192.40
Starter 60% with Repair	U1B	\$47.30	\$52.65	\$58.05	\$63.45	\$147.85	\$164.65	\$181.45	\$198.25
Starter 60% with Health Boost	U1C	\$43.70	\$48.70	\$53.65	\$58.65	\$136.70	\$152.20	\$167.75	\$183.30
Starter 60% with Smile and Repair	U2A	\$62.80	\$69.95	\$77.10	\$84.25	\$196.30	\$218.60	\$240.95	\$263.25
Starter 60% with Smile and Health Boost	U2B	\$60.00	\$66.85	\$73.65	\$80.50	\$187.60	\$208.90	\$230.20	\$251.55
Starter 60% with Repair and Health Boost	U2C	\$60.00	\$66.85	\$73.65	\$80.50	\$187.60	\$208.90	\$230.20	\$251.55
Starter 60% with Smile, Repair and Health Boost	US3	\$72.45	\$80.65	\$88.90	\$97.15	\$226.40	\$252.10	\$277.80	\$303.55
Comprehensive Extras	E2	\$52.90	\$58.90	\$64.90	\$70.95	\$165.30	\$184.05	\$202.85	\$221.65
Basic Extras	E7	\$38.75	\$43.15	\$47.55	\$52.00	\$121.20	\$134.95	\$148.70	\$162.50
Basic Extras	BSE	\$20.60	\$22.95	\$25.30	\$27.65	\$64.45	\$71.80	\$79.10	\$86.45
Bronze Extras	BZE	\$30.55	\$34.05	\$37.50	\$41.00	\$95.50	\$106.35	\$117.20	\$128.05
Silver Extras	BSI	\$47.30	\$52.65	\$58.05	\$63.45	\$147.85	\$164.65	\$181.45	\$198.25
Gold Extras	BGO	\$56.60	\$63.00	\$69.45	\$75.90	\$176.95	\$197.05	\$217.15	\$237.25
Bronze+ Extras	BZP	\$44.20	\$49.25	\$54.25	\$59.30	\$138.15	\$153.85	\$169.55	\$185.25
Combined Covers									
Smart Combination – \$250 Excess	SK	\$203.35	\$226.45	\$249.55	\$272.70	\$635.55	\$707.75	\$779.95	\$852.15
Smart Combination – \$500 Excess	SJ	\$182.25	\$202.95	\$223.65	\$244.40	\$569.60	\$634.30	\$699.05	\$763.75
Smart Essentials – \$500 Excess	SME	\$151.25	\$168.40	\$185.60	\$202.80	\$472.65	\$526.35	\$580.05	\$633.75
Smart Start* – \$100 Excess	LB	\$108.40	\$120.75	\$133.05	\$145.40	\$338.85	\$377.35	\$415.85	\$454.35
Care 'n Repair – \$500 Excess	BA	\$80.05	\$89.15	\$98.25	\$107.35	\$250.15	\$278.55	\$306.95	\$335.40
Basic Combination – \$500 Excess	YBC	\$87.60	\$97.55	\$107.50	\$117.50	\$273.90	\$305.00	\$336.10	\$367.25
Basic Starter – \$500 Excess	YCA	\$87.45	\$97.40	\$107.35	\$117.30	\$273.40	\$304.45	\$335.50	\$366.60
Basic Saver – \$500 Excess	YCB	\$86.55	\$96.35	\$106.20	\$116.05	\$270.50	\$301.20	\$331.95	\$362.70

\*Singles and Couples covers only. ^ Direct Debit is also available in fortnightly, quarterly, half yearly and yearly deductions and includes a 4% discount.

	Base Tier	Tier 1	Tier 2	Tier 3
Income Tiers				
<b>Singles</b>	\$90,000 or less	\$90,001 – \$105,000	\$105,001 – \$140,000	\$140,001 or more
<b>Couples/Families</b>	\$180,000 or less	\$180,001 – \$210,000	\$210,001 – \$280,000	\$280,001 or more
Rebate % by Age Group				
<b>Under 65 years</b>	25.415%	16.943%	8.471%	0%
<b>65 - 69 years</b>	29.651%	21.180%	12.707%	0%
<b>70+ years</b>	33.887%	25.415%	16.943%	0%

The table above shows rebate entitlement based on your income for Medicare Levy Surcharge purposes. For families with children, the thresholds are increased by \$1,500 for each child after the first. The government income thresholds are frozen until 30 June 2021. Health insurers are not permitted to provide tax advice. For assistance in determining your appropriate Tier please contact your registered tax agent or the Australian Tax Office at atogov.au

## Family & Couples Membership

Direct Debit <sup>^</sup> – Monthly (includes 4% discount)						Account Notice Quarterly			
Hospital Covers		Base Tier	Tier 1	Tier 2	Tier 3	Base Tier	Tier 1	Tier 2	Tier 3
Platinum Hospital with \$250 Excess	YP1	\$427.20	\$475.75	\$524.25	\$572.80	\$1,335.10	\$1,486.80	\$1,638.45	\$1,790.10
Platinum Hospital with \$500 Excess	YP2	\$386.25	\$430.15	\$474.00	\$517.90	\$1,207.15	\$1,344.25	\$1,481.35	\$1,618.50
Gold Hospital with \$250 Excess	YG1	\$372.60	\$414.95	\$457.25	\$499.60	\$1,164.45	\$1,296.75	\$1,429.00	\$1,561.30
Gold Hospital with \$500 Excess	YG2	\$328.20	\$365.50	\$402.80	\$440.10	\$1,025.80	\$1,142.35	\$1,258.85	\$1,375.40
Mid-Hospital with Pregnancy with \$500 Excess	YF2	\$332.25	\$370.00	\$407.75	\$445.50	\$1,038.40	\$1,156.40	\$1,274.35	\$1,392.30
Mid-Hospital with \$500 Excess	YM2	\$222.15	\$247.40	\$272.65	\$297.90	\$694.20	\$773.05	\$851.95	\$930.80
Basic Hospital with \$500 Excess	YB2	\$150.50	\$167.60	\$184.70	\$201.80	\$470.25	\$523.65	\$577.05	\$630.50
Bronze Hospital with \$500 Excess	YB4	\$189.25	\$210.75	\$232.30	\$253.80	\$591.45	\$658.60	\$725.80	\$793.00
Basic+ Hospital with \$500 Excess	YBD	\$196.35	\$218.65	\$240.95	\$263.30	\$613.75	\$683.45	\$753.15	\$822.90
Extras Cover									
Platinum 80%	UPL	\$227.40	\$253.20	\$279.05	\$304.90	\$710.70	\$791.45	\$872.15	\$952.90
Starter 60%	US0	\$54.55	\$60.75	\$66.95	\$73.20	\$170.65	\$190.00	\$209.40	\$228.80
Starter 60% with Smile	U1A	\$91.80	\$102.20	\$112.65	\$123.10	\$287.00	\$319.60	\$352.20	\$384.80
Starter 60% with Repair	U1B	\$94.60	\$105.35	\$116.15	\$126.90	\$295.70	\$329.30	\$362.90	\$396.50
Starter 60% with Health Boost	U1C	\$87.45	\$97.40	\$107.35	\$117.30	\$273.40	\$304.45	\$335.50	\$366.60
Starter 60% with Smile and Repair	U2A	\$125.65	\$139.95	\$154.20	\$168.50	\$392.65	\$437.25	\$481.90	\$526.50
Starter 60% with Smile and Health Boost	U2B	\$120.05	\$133.70	\$147.35	\$161.00	\$375.20	\$417.85	\$460.45	\$503.10
Starter 60% with Repair and Health Boost	U2C	\$120.05	\$133.70	\$147.35	\$161.00	\$375.20	\$417.85	\$460.45	\$503.10
Starter 60% with Smile, Repair and Health Boost	US3	\$144.90	\$161.35	\$177.80	\$194.30	\$452.80	\$504.20	\$555.65	\$607.10
Comprehensive Extras	E2	\$105.80	\$117.85	\$129.85	\$141.90	\$330.60	\$368.15	\$405.70	\$443.30
Basic Extras	E7	\$77.55	\$86.35	\$95.15	\$104.00	\$242.40	\$269.90	\$297.45	\$325.00
Basic Extras	BSE	\$41.20	\$45.90	\$50.60	\$55.30	\$128.95	\$143.60	\$158.25	\$172.90
Bronze Extras	BZE	\$61.15	\$68.10	\$75.05	\$82.00	\$191.00	\$212.70	\$234.40	\$256.10
Silver Extras	BSI	\$94.60	\$105.35	\$116.15	\$126.90	\$295.70	\$329.30	\$362.90	\$396.50
Gold Extras	BGO	\$113.20	\$126.05	\$138.90	\$151.80	\$353.90	\$394.10	\$434.30	\$474.50
Bronze+ Extras	BZP	\$88.45	\$98.50	\$108.55	\$118.60	\$276.30	\$307.70	\$339.10	\$370.50
Combined Covers									
Smart Combination – \$250 Excess	SK	\$406.75	\$452.95	\$499.15	\$545.40	\$1,271.15	\$1,415.50	\$1,559.90	\$1,704.30
Smart Combination – \$500 Excess	SJ	\$364.55	\$405.95	\$447.35	\$488.80	\$1,139.25	\$1,268.65	\$1,398.10	\$1,527.50
Smart Essentials – \$500 Excess	SME	\$302.50	\$336.85	\$371.20	\$405.60	\$945.35	\$1,052.70	\$1,160.10	\$1,267.50
Smart Start* – \$100 Excess	LB	\$216.85	\$241.50	\$266.15	\$290.80	\$677.75	\$754.70	\$831.70	\$908.70
Care 'n Repair – \$500 Excess	BA	\$154.05	\$171.55	\$189.05	\$206.55	\$481.40	\$536.05	\$590.75	\$645.45
Basic Combination – \$500 Excess	YBC	\$175.25	\$195.15	\$215.05	\$235.00	\$547.80	\$610.05	\$672.25	\$734.50
Basic Starter – \$500 Excess	YCA	\$174.95	\$194.85	\$214.70	\$234.60	\$546.85	\$608.95	\$671.05	\$733.20
Basic Saver – \$500 Excess	YCB	\$173.10	\$192.75	\$212.40	\$232.10	\$541.00	\$602.45	\$663.95	\$725.40

\*Singles and Couples covers only. <sup>^</sup> Direct Debit is also available in fortnightly, quarterly, half yearly and yearly deductions and includes a 4% discount.



Australian Unity is a signatory to the Private Health Insurance Code of Conduct. For details go to [privatehealthcareaustralia.org.au/codeofconduct](http://privatehealthcareaustralia.org.au/codeofconduct)

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