

Private Health Insurance Guide

This page is for informational purposes only and should not be relied on as indicating the rebates which a particular insurer may or may not offer. While we have taken reasonable steps to verify the data provided, we do not guarantee its accuracy and it should be confirmed with the applicable insurer.

Please note: health insurers require the deduction of a PBS co-payment amount from the cost of a pharmacy item before benefits are payable. The PBS co-payment fee is \$30.

Private Health Insurer	Plan	Benefit	Yearly Limit
AHM	Lifestyle Extras	100% per charge up to limit	\$350 for pharmacy \$400 for weight loss
	Black 70 (Boost) Extras	70% per charge up to limit	\$350 for pharmacy \$250 for weight loss
	Super Extras	100% per charge up to limit	\$500 for pharmacy \$400 for weight loss
BUPA	Basic/Lifestyle Extras	Covers 60% per charge up to limit	\$300 for pharmacy
	Super Extras	Covers 60% per charge up to limit	\$400 for pharmacy
	Top Boost Extras	Covers 80% per charge up to limit	\$500 for pharmacy
CBHS	Essential Extras	70% per charge up to limit	\$200 for pharmacy
	Top Extras	70% per charge up to limit	\$1000 for pharmacy
	Intermediate Extras	70% per charge up to limit	\$300 for pharmacy
HBF	Flex 50 Extras	100% per charge up to limit	\$800 (combined limit)
	Flex 60 Extras	100% per charge up to limit	\$1000 (combined limit)
	Complete 60 Extras	100% per charge up to limit	\$300 for pharmacy \$350 for healthy living programs
	Top 70 Extras	100% per charge up to limit	\$400 for pharmacy \$350 for healthy living programs
HCF	Vital Extras	\$50 per charge up to limit	\$280 for pharmacy
	Top Extras	\$50 per charge up to limit	\$280 for pharmacy
HIF	Essential Extras	\$80 per charge up to limit	\$200 for pharmacy
	Advanced Extras	\$80 per charge up to limit	\$200 for pharmacy
	Top Extras	\$60 per charge up to limit	\$400 for pharmacy
Medibank	Healthy Start Extras	Covers 60% per charge up to limit	\$500 (combined limit)
	Top Extras	Covers 60%, 75% or 90% per charge dependent on limit selected	Selected limits: \$200, \$400, \$600

Private Health Insurer	Plan	Benefit	Yearly Limit
NIB	Core and Young at Heart Extras	60% per charge up to limit	\$400 for pharmacy
	Advantage Extras	70% per charge up to limit	\$300 for pharmacy
	Top Extras	75% per charge up to limit	\$500 for pharmacy
Nurses and Midwives	Basic Extras	\$60 per charge up to limit	\$400 for pharmacy
	Essential Extras	\$60 per charge up to limit	\$300 for pharmacy
	Top Extras	\$60 per charge up to limit	\$800 for pharmacy
Teachers Health Fund	Essential Extras	\$60 per charge up to limit	\$300 for pharmacy
	Basic Extras	\$60 per charge up to limit	\$400 for pharmacy
	Top Extras	75% per charge up to limit	\$800 for pharmacy