

POLICE & NURSES
MUTUAL BANKING



Police & Nurses Health Plan

Brought to you by:



Health Insurance





What is the Police & Nurses Health Plan?

The Police & Nurses Health Plan, brought to you by GMHBA, provides you with great value health insurance. Take a look at our comparison table on page 8 to see the potential savings!

Whether you are single, a couple or a family, the Police & Nurses Health Plan has something to suit you or your family's needs.

Been considering a switch to a cheaper cover? Never had health insurance, but think it might be time? The Police & Nurses Health Plan has some great, easy to understand covers! Please read on to discover why you should call GMHBA today and join.

Why get private health insurance?

Whether you've been thinking about getting health insurance or hadn't considered joining until now, let GMHBA help explain it to you.

GMHBA has simply great value health insurance.

Here are a couple of reasons why you should get private health insurance:

Peace of mind

We all know that life is full of unexpected surprises. Private health insurance gives you greater control over who treats you, where you're treated and most importantly, how quickly you're treated. Plus there's the value of having extras and being covered for things like dental, optical and physio.

Avoid the Medicare Levy Surcharge

Did you know that, if you don't have private hospital cover and your taxable income exceeds \$77,000 per year (for singles) or \$154,000 (for families, couples or single parents) you'll have to pay 1% to the tax office? So avoid the Medicare Levy Surcharge and it may even cost you less to enjoy the benefits of private hospital cover.

Lifetime Health Cover

The Federal Government's 'Lifetime Health Cover' initiative means that, if you don't take out private hospital cover by the 1st July after your 31st birthday, you'll pay a loading of 2% on the base premium for every year you are over 30 when you do get insurance. This loading is paid for the first 10 years of hospital cover.

Why GMHBA?

So you've decided to get health insurance or you're considering switching funds. Here are some reasons why you should choose the Police & Nurses Health Plan, brought to you by GMHBA:

Our rates

GMHBA offers great value health insurance. Take a look at our comparison table on page 8 and see what a difference our premiums can make to your bank balance.

Join today, claim tomorrow

No more waiting around. With extras cover, the normal 2 month waiting period for general dental, pharmacy, physiotherapy or occupational therapy is waived. The normal 2 month waiting period is also waived for any level of hospital cover except for rehabilitation, palliative care and psychiatric. Of course conditions apply, including all other waiting periods, such as 12 months for pre-existing conditions and obstetrics. Call us today to find out how quickly you can start claiming - it could be sooner than you think!

76 years in health insurance and going strong

GMHBA has been providing great value health insurance since 1934, and we are one of Australia's fastest growing health funds. We know health insurance; just ask the 195,000 Australians we cover.

Great value and service

Claim on the spot with over 22,000 service providers in Australia. GMHBA was voted 'Best Health Insurer' in the *Australian Financial Review's*, *Smart Investor* magazine's 2009 'Smart Investor League of Exceptional Service (SMILES)' Survey. GMHBA was also awarded 'Outstanding Value' in the Top Hospital Cover category for WA from a leading financial services research company in 2009. Call today to judge for yourself.

Loyalty program

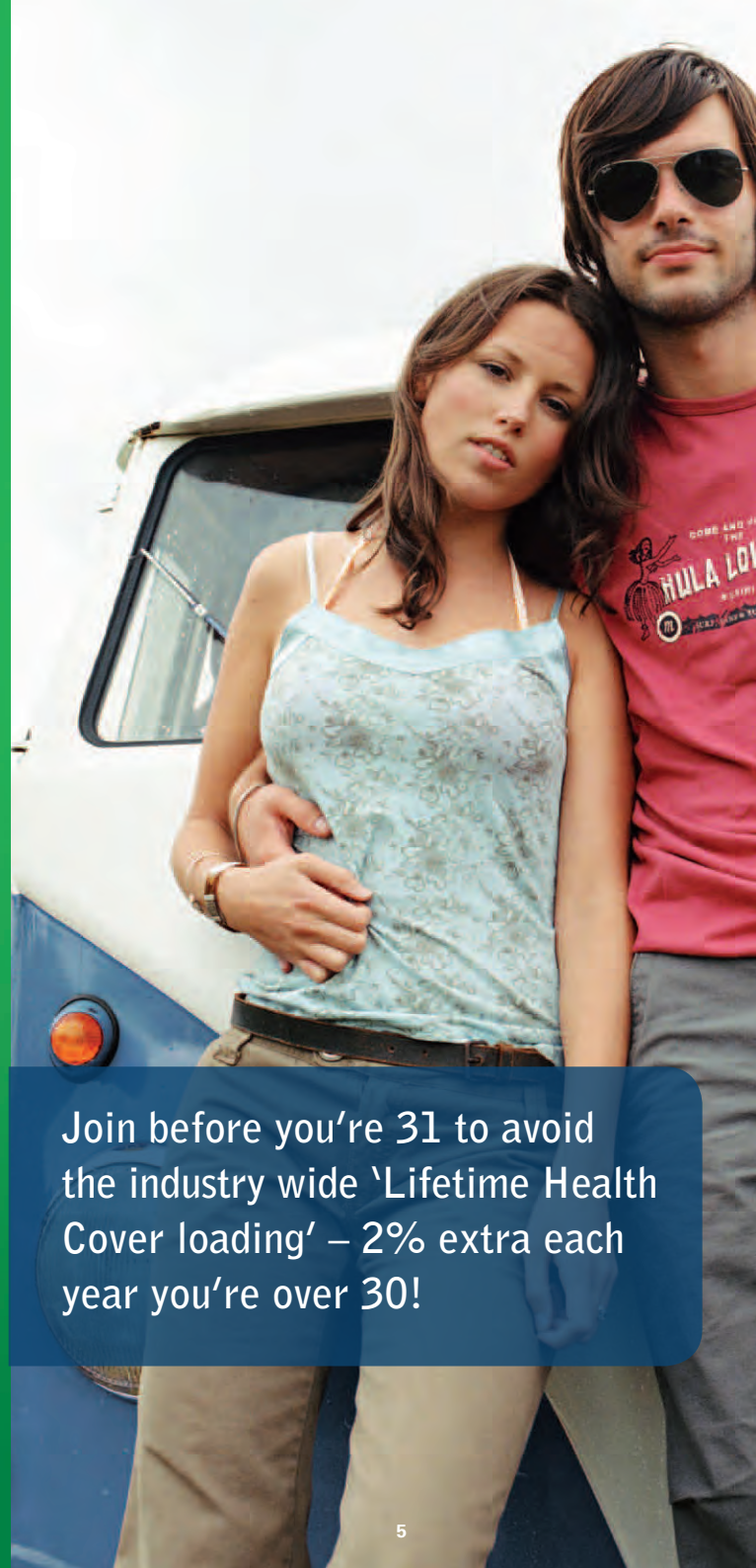
When you take out a combined hospital and extras cover you are automatically registered for our Connect Rewards Plus loyalty program. The dollars you receive will be dependent on the level of cover you have and how long you've been a GMHBA member. So, the longer you are with us the more reward dollars you'll receive. You can use Connect Rewards to top-up your optical cover, major dental and reduce your hospital excess and medical gap. Conditions apply, refer to the 2010 GMHBA Member Guide.

Children and dependants are covered free

Provided you take out family or single parent cover, your child or dependants are covered until they turn 21. We also cover full time students, apprentices and trainees up to the age of 25 under your membership.

Children stay hospital excess-free

Take out GMHBA's Gold Plus family, Gold family or Silver Hospital Single Parent cover with an excess, and your child dependants under the age of 21 will stay excess-free.



Join before you're 31 to avoid the industry wide 'Lifetime Health Cover loading' – 2% extra each year you're over 30!

Did you know that you can get
GMHBA hospital **and** extras
health insurance for \$44.25* a month?
That's less than \$1.50 a day!

*Rate is based on the Bronze Young Singles hospital and extras cover with a \$500 hospital excess. Paid monthly by direct debit using a bank account. It includes the 30% Private Health Members' Rebate on Private Health Insurance and excludes the Lifetime Health Cover loading.

What covers do GMHBA offer?

GMHBA has a cover to suit everyone's needs and budget. Our covers are simple to understand. You choose what you want: combined hospital and extras packages or just one. It's up to you.

Hospital covers

GMHBA has two ranges of hospital covers, Premium and Everyday. Both are available with excess levels ranging from \$0 - \$1,000, which can reduce the rate you pay.

Premium Hospital range

Our Premium range with Gold Plus and Silver Plus has better medical benefits and a single room guarantee.* It's for those who want the best cover.

GOLD PLUS

SILVER PLUS

Everyday Hospital range

Our Everyday range offers you great value comprehensive to more basic covers with benefits to match.

GOLD

SILVER

BRONZE

Extras covers

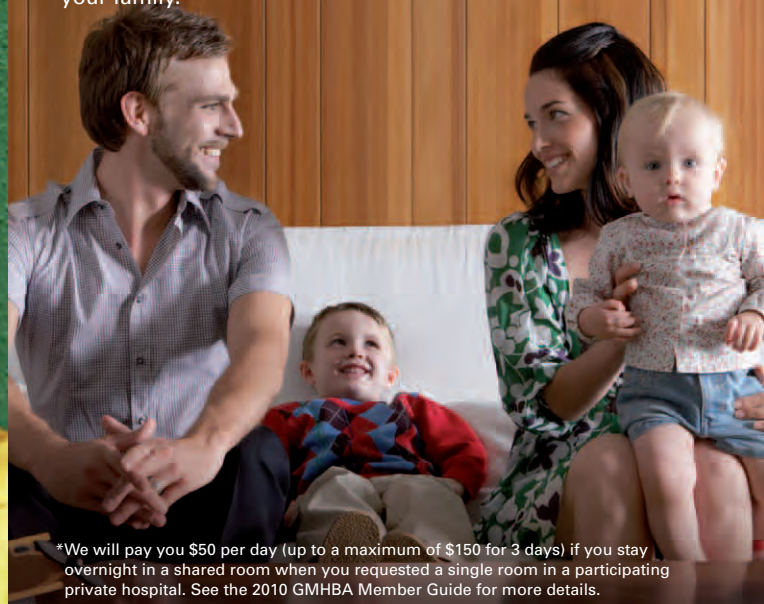
PLATINUM

GOLD

SILVER

BRONZE

To make it even easier, we have some combined packages suited to families or young healthy singles on a tight budget. Call, take a look at our website or visit a branch today so we can give you all the information you need to make the right decision for you or your family.



*We will pay you \$50 per day (up to a maximum of \$150 for 3 days) if you stay overnight in a shared room when you requested a single room in a participating private hospital. See the 2010 GMHBA Member Guide for more details.

Combined Gold hospital and extras cover

Take a look at the comparison table below to see how much you can save with the Police & Nurses Health Plan, brought to you by GMHBA. You could save even more by selecting an excess of either \$250 or \$500 per person.

Below is a comparison using Western Australian prices (monthly premiums*). Call today to find out how much you can save.

Health Fund	Cover	Single	Family/ Couple
HBF	Top Hospital and Premium Essentials	\$175.02	\$350.05
HBA	Top Hospital Cover and Gold Extras	\$159.65	\$319.30
Australian Unity	Comprehensive Hospital Cover with no excess (H4) and Super Extras	\$171.00	\$342.10
GMHBA	Gold Hospital Level 0 and Gold Extras	\$136.15	\$272.35
Yearly Savings	(up to)	\$466.44	\$932.40

Save even more by selecting an excess of either \$250 or \$500 per person.

* The table compares a selection of 'top' hospital covers with nil excess combined with 'comprehensive' extras cover as listed on www.privatehealth.gov.au. Health insurers may have more than one product classified as "top" level hospital or 'comprehensive' extras. The data has been subjected to independent third party review. Products of similar cover where possible have been selected for comparison based on information contained in the Standard Information Statements located on www.privatehealth.gov.au. We recommend you do your own research with the individual fund to confirm the premiums, waiting periods, conditions and cover details that are best suited to your needs. GMHBA Gold Products are also available with an excess which reduces the premium. Hospital cover rates include the 30% Private Health Members' Rebate and do not include any applicable Lifetime Health Cover (LHC) loading. A LHC loading may apply if you are over the age of 30 and you have not previously had private hospital insurance cover. GMHBA rates effective 1 April 2010. All other rates are taken from www.privatehealth.gov.au, they are effective 1 April 2010. Future updates will be made in line with www.privatehealth.gov.au updates and will be available at gmhba.com.au/pncc.





Our guarantee: If you manage to find better value health insurance elsewhere within 60 days of joining and haven't made a claim, simply cancel your membership and we'll give you your money back!

Find out how much you can save with Police & Nurses Health Plan, by filling in a quote form today.

1. Who do you want to cover?

- Yourself
 Yourself and your partner
 Yourself and your children
 Yourself, your partner and your children

2. What type of health insurance do you need?

- Hospital Extras Combined

3. What level of cover do you want?

- Highest possible Comprehensive Intermediate Basic

4. Would you like an excess on hospital cover to lower premiums?

- No excess \$250 \$500

5. What kind of hospital cover do you want?

- Public (as a private patient) Private Both

6. Which of the following services do you use?

- Chiropractor/Osteopath Dental
 Natural therapies Physiotherapy/Myotherapy
 Obstetrics Optical
 Remedial Massage Joint replacement
 Cataract Surgery Other

7. Health Fund details

Do you currently hold hospital cover? Yes No

Name of current fund/cover? _____

Number of years continuous hospital cover? _____

8. Your details

Full name _____

DOB / / M / F

Partner's full name _____

DOB / / M / F

Address _____

Suburb P/C

Day time contact number _____

Email _____

Once completed, please fax this form to (08) 9481 5568, scan and email to pncs@gmhba.com.au or give us a call on 1800 815 342 so we can discuss your options. Alternatively, go online and fill in a quick quote form to get an on the spot assessment at gmhba.com.au/pncs

Your quote will include the applicable Private Health Members' Rebate and may include any Lifetime Health Cover loading.

Join now, it's easy!

1800 815 342

pncs@gmhba.com.au

gmhba.com.au/pncs

or visit any Police & Nurses branch

GMHBA Branch

Suite 7, Atrium Building,
168 St Georges Terrace,
PERTH WA 6000

We know everyone has different needs, so talk to us today to find the package that suits you.

