



Private Health Fund and Hearing Aids

Self funded retirees and younger people need to fund the entire cost of purchasing hearing aids themselves unless they are in extras cover with a private health insurance fund.

Rebates and conditions for hearing aids and hearing assessments from private insurance health funds vary considerably. Outlined below is a snapshot of some of the major health funds and their rebates and conditions. Please check details with your health fund to be sure about your entitlements.

All funds require Extras cover to be legible for a rebate. These conditions are as of November 08

Medibank Private

- Blue Ribbon and Blue Ribbon extras cover: Able to claim \$800:00 per year for hearing aids with a 36month waiting period

St Lukes Health

- There is a 3 year waiting period on all policies to be able to make claims for hearing aids.
- All claims are limited to two aids in a 5 year period.
- 1. Extras Platinum \$1000 per hearing aid If they are on
- 2. Packaged basic \$500.00 for the first appliance and \$250.00 for the. second appliance
- 3. Package 300 or 500 \$1000per hearing aid.
- 4. Packaged Platinum Plus \$1250.00 per aid

Audiology is only available on Extras Platinum, Packaged 300 and 500 and Packaged Platinum Plus. It pays \$25.00 per consultation and is only payable when service rendered by an audiologist in private practice and approved by this fund. Benefit will not be payable if the service is payable from any other source. There is a limit of two per year.

Health Care Insurance

Hearing aids every 3 years with a benefit payable of 90% of cost:

	Premier Extras cover	Essential Extras cover
Single hearing aid	Up to \$1200	Up to \$400
Bilateral Hearing aids	Up to \$2000:00	Up to \$700:00
Repairs (annual)	\$ 120:00	\$ 50:00
Audiology (Hearing Test)	Annual limit \$200:00	\$30:00
Initial consultation	\$50:00	\$30:00
Subsequent consultation	\$40:00	\$30:00

MBF Health

- Premium Extras Waiting period 3 years
- For prescribed, MBF-approved appliances excluding batteries, repairs and cleaning costs

\$1,000 per hearing aid, maximum of 2 hearing aids per person every 3 years

AHM

- Super extras cover
- 1. Audiology-assessments/consultations \$32:00 initial consultation, \$25:00 subsequent consultation.
- 2. Hearing Aids-\$800:00 per aid
- 3. Repair \$50:00

Total: \$1600:00 per person every 3 years

Police Health Fund

- Surecovers Extra

\$1000:00 per every 5 years Doctor's referral required.