

Compare Ratings - Health



	 StaffCare	 Medical Business
Core Score	72%	78%
Supplementary Score	72%	82%
Health	StaffCare Plus	Premier Health
Cancer Treatment	C	B
Diagnostics	A	A
General Surgery	A	A
Guarantee of Renewability	No	No
Hospital Medical Benefits	A	A
Pre & Post Surgery/Hospitalisation Cover	A	A
ACC Top Up	Yes	Yes
Dental Option	b*	a*
Funeral Benefit	Yes	Yes
General Medical Expense Option	b*	b*
Home Nursing Benefit	a	a
Medical Misadventure	No	No
Minor Surgery	Yes	Yes
Non-PHARMAC Benefit (All Conditions)	No	Yes*
Optical Option	b*	b*
Other Supplementary Benefits	Yes*	Yes
Overseas Cover - Australia	No	b
Pregnancy/Childbirth Complications	Yes*	Yes
Public Hospital Cash Benefit	a	a
Seeking Treatment Overseas	c	c
Specialist Option	a*	a*
Sterilisation Benefit	b	b
Suspension Benefit	Yes	Yes
Travel & Accommodation Benefits	b	b
Waiver of Premium	Yes	Yes

Explanatory Note

- Upper case letters refer to core provision ratings, which are considered to be those areas of a policy that are critical to the client's primary need for a particular policy type.
- Lower case letters refer to supplementary provision ratings, which are considered to be 'value adding' features of a policy.
- Ratings accompanied with an * indicate that the listed rating is based on the assumption that an optional benefit applies. Refer to research notes for further information.