













Ratings Grid

* Rating based on optional benefit	 SmartCare	 SmartCare	 Health	 Health	 Medical	 Medical	 Medical Business	 Protection Plan	 Health	 Health	 Health	 Health
	SmartCare	SmartCare Plus	Private Health	Private Health Plus with Nil Excess	Ultimate Health	Ultimate Health Max	Premier Health	Medical	RegularCare	Wellbeing 1	Wellbeing 2	Hospital Select
Filter	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Core Score	83%	94%	94%	94%	89%	94%	94%	94%	50%	61%	61%	72%
Supplementary Score	84%	96%	93%	93%	89%	100%	82%	100%	33%	36%	42%	62%
Health Core Provision												
Cancer Treatment	C	A	A	A	B	A	B	A	C	C	C	B
Diagnostics	A	A	A	A	A	A	A	A	B	B	B	B
General Surgery	A	A	A	A	A	A	A	A	B	A	A	A
Hospital Medical Benefits	A	A	A	A	A	A	A	A	C	C	C	B
Pre & Post Surgery/Hospitalistion Cover	A	A	A	A	A	A	A	A	C	B	B	B
Pre-Existing Conditions	B	B	B	B	B	B	A	B	B	B	B	B
Health Supplementary Provision												
ACC Top Up	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Funeral Benefit	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No	No	No	Yes
Home Nursing Benefit	a	a	a	a	a	a	a	a	c	b	b	b
Medical Misadventure	Yes	Yes	Yes	Yes	Yes	Yes	No	Yes	No	No	No	No
Minor Surgery	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Non-PHARMAC Benefit (All Conditions)	No	Yes	No	No	No	Yes *	Yes *	Yes	No	No	No	Yes
Other Supplementary Benefits	Yes *	Yes *	Yes	Yes	Yes *	Yes *	Yes	Yes	Yes	Yes	Yes	Yes *
Overseas Cover - Australia	a	a	a	a	a	a	b	a	No	No	No	No
Pregnancy/Childbirth Complications	Yes *	Yes *	Yes	Yes	Yes	Yes	Yes	Yes *	No	No	Yes	Yes *
Public Hospital Cash Benefit	a	a	a	a	a	a	a	a	No	No	No	b
Seeking Treatment Overseas	c	a	a	a	b	a	c	a	c	c	c	c
Sterilisation Benefit	b	b	a	a	b	a	b	a	No	No	No	b
Suspension Benefit	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No
Travel & Accommodation Benefits	b	b	a	a	a	a	b	a	c	c	c	No
Waiver of Premium	Yes	Yes	Yes *	Yes *	Yes	Yes	Yes	Yes *	No	No	No	Yes