







# Risk Researcher - Full Comparison Report Health






	 StaffCare  StaffCare Plus	 Health  Private Health	 Health  Private Health Plus with \$250 Excess	 Medical  Easy Health	 Medical Business  Premier Health	 Health  RegularCare
Core Score	89%	94%	94%	94%	94%	56%
Supplementary Score	71%	93%	93%	93%	82%	33%
<b>Health Core Provision</b>						
Cancer Treatment	C	A	A	B	B	B *
Diagnostics	A	A	A	A	A	B
General Surgery	A	A	A	A	A	B
Hospital Medical Benefits	A	A	A	A	A	C
Pre & Post Surgery/Hospitalisation Cover	A	A	A	A	A	C
Pre-Existing Conditions	A	B	B	A	A	B
<b>Health Supplementary Provision</b>						
ACC Top Up	Yes	Yes	Yes	Yes	Yes	Yes
Funeral Benefit	Yes	Yes	Yes	Yes	Yes	No
Home Nursing Benefit	a	a	a	a	a	c
Medical Misadventure	No	Yes	Yes	Yes	No	No
Minor Surgery	Yes	Yes	Yes	Yes	Yes	Yes
Non-PHARMAC Benefit (All Conditions)	No	No	No	Yes *	Yes *	No
Other Supplementary Benefits	Yes *	Yes	Yes	Yes *	Yes	Yes
Overseas Cover - Australia	No	a	a	a	b	No
Pregnancy/Childbirth Complications	Yes *	Yes	Yes	Yes	Yes	No
Public Hospital Cash Benefit	a	a	a	a	a	No
Seeking Treatment Overseas	c	a	a	c	c	c
Sterilisation Benefit	b	a	a	b	b	No
Suspension Benefit	Yes	Yes	Yes	Yes	Yes	Yes
Travel & Accommodation Benefits	b	a	a	a	b	c
Waiver of Premium	Yes	Yes *	Yes *	Yes	Yes	No

# Risk Researcher - Full Comparison Report

## Health



	 Health UltraCare	 Health Wellbeing 1	 Health Wellbeing 2
Core Score	78%	67%	67%
Supplementary Score	49%	36%	42%
<b>Health Core Provision</b>			
Cancer Treatment	B *	B *	B *
Diagnostics	A	B	B
General Surgery	A	A	A
Hospital Medical Benefits	C	C	C
Pre & Post Surgery/Hospitalistion Cover	B	B	B
Pre-Existing Conditions	A	B	B
<b>Health Supplementary Provision</b>			
ACC Top Up	Yes	Yes	Yes
Funeral Benefit	No	No	No
Home Nursing Benefit	b	b	b
Medical Misadventure	No	No	No
Minor Surgery	Yes	Yes	Yes
Non-PHARMAC Benefit (All Conditions)	No	No	No
Other Supplementary Benefits	Yes	Yes	Yes
Overseas Cover - Australia	No	No	No
Pregnancy/Childbirth Complications	Yes	No	Yes
Public Hospital Cash Benefit	No	No	No
Seeking Treatment Overseas	c	c	c
Sterilisation Benefit	a	No	No
Suspension Benefit	Yes	Yes	Yes
Travel & Accommodation Benefits	c	c	c
Waiver of Premium	No	No	No

### 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.