



**EMERGENCY  
SERVICES  
HEALTH**

‘We’ve got your back’

# Emergency Services Health

## Who are we?

- Emergency Services Health is a new not-for-profit private health insurer that exists to enhance the physical and mental health and wellbeing of Australia's emergency services community.
- Backed by Police Health, Emergency Services Health was created and launched in January 2017 in response to a strong demand from the emergency services community who were not able to join Police Health.

A helicopter is shown in flight against a dark, gradient background. A person is rappelling from the side of the helicopter. The background features abstract, rounded shapes in shades of orange and red at the top and bottom. The text is centered in white.

**We're here for you and your family  
when you need us most.**

# Emergency Services Health

- Our comprehensive, high quality, value-for-money product range is deliberate.
- By providing only top quality cover our members are less likely to be caught out when an unexpected health crisis takes hold. Total peace of mind.
- Our hospital cover has no exclusions, co-payments or excesses.
- With our Extras cover, you'll have access to our exclusive Rollover Benefit which lets you roll-over unclaimed benefits from one calendar year to the next. We're the only insurance group in Australia that offers this benefit.

Our simple product offering takes the confusion out of health insurance.

#### EXTRAS ONLY

### Lifelong **EXTRAS**

With 80% back on most benefits and a unique benefit rollover, with Lifelong Extras cover you can rest assured that your supplementary health needs will be taken care of, whenever you need them.

#### HOSPITAL & EXTRAS

### Lifelong **COMBINED**

It's simple – we've combined our top quality hospital and extras cover to give you complete peace of mind. From the routine to the unexpected, with Lifelong Combined you'll always know we've got your back.

#### HOSPITAL ONLY

### Lifelong **HOSPITAL**

If you're just after some reliable hospital cover, our Lifelong Hospital product is for you. No excesses, co-payments, exclusions or benefit limitation periods – just pick your hospital and recover.

Our products are simple, great value and designed for life.

# Why choose Emergency Services Health?

## **We treat our members like colleagues, because they are.**

Being backed by Police Health means we have over 80 years experience in looking after the health and wellbeing of people who protect our communities – we understand the unique challenges faced by people working and volunteering in emergency services.

## **Not driven by shareholders – member focused**

As a Members-Own health fund, we're run for the benefit of our members. We're not driven by corporate investors or overseas owners demanding shareholder dividends.



# Benefits Snapshot VIC (comparing apples with apples)

	EMERGENCY SERVICES HEALTH	MEDIBANK	BUPA
<b>PRODUCT</b>	<b>LIFELONG EXTRAS</b>	<b>TOP EXTRAS 85*</b>	<b>PLATINUM EXTRAS**</b>
<b>FORTNIGHTLY PREMIUM / FAMILY (FULL REBATE)*</b>	<b>\$88.85</b>	<b>\$90.86</b>	<b>\$107.40</b>
<b>GENERAL DENTAL</b>	<b>80% OF COST UP TO</b>		
› Dental Check-up	\$49.00	\$34.90	\$31.70
› Scale and clean	\$101.05	\$67.60	\$61.20
› Tooth extraction	\$233.20	\$144.10	\$112.00
› Full crown	\$1,320.00	\$985.00	\$882.40
<b>OPTICAL</b>			
› Progressive Spectacles <sup>1</sup>	\$374.00 <sup>^</sup>	\$250.00	\$280.00
<sup>^</sup> Incl. set frames benefit of \$110			
<sup>1</sup> Incl. Annual Maximum & Rollover Maximum			
<b>PHYSIOTHERAPY</b>			
› Initial consult	\$74.80	\$58.90	\$46.50
› Subsequent consult	\$62.65	\$46.90	\$37.10
<b>CHIROPRACTIC</b>			
› Initial consult	\$72.60	\$58.90	\$49.40
› Subsequent consult	\$44.70	\$41.40	\$32.10
<b>PSYCHOLOGY</b>			
› Initial consult 76-90 mins	\$216.40	\$97.30	\$105.00
› Subsequent consult 76-90 mins	\$216.40	\$84.80	\$100.00
<b>PODIATRY</b>			
› Initial consult	\$67.85	\$51.80	\$49.00
› Subsequent consult	\$63.35	\$40.40	\$40.00

\* The premiums and benefits are current as of 1 February 2018, for fortnightly direct debit payments and assume the 25.934% Australian Government Rebate on private health insurance (Rebate) and no Lifetime Health Cover (LHC) Loading.

Rates and benefits outlined are applicable to VIC cover only.

# The Emergency Services Health Difference

## We're focused on the emergency services community

We're not for everyone. Emergency Services Health is a restricted access private health fund. Our focus on the emergency services community means we are considering what is relevant for our members, not the public at large.

## Generous benefits and superior customer satisfaction

- In most cases we'll pay up to 80% of the cost on Extras.
- Proven track record looking after police and their families, in fact Police Health has a 99% customer satisfaction score\*.

\* 2016 hirmaa satisfaction reserach



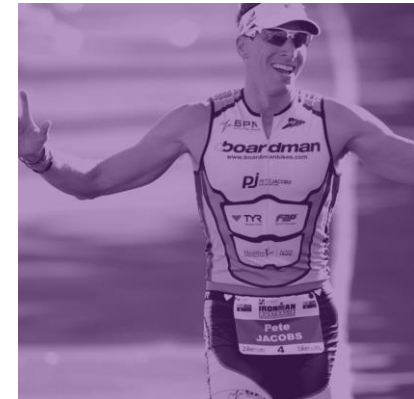


# There for the Community. Like you are.

We welcome sponsorship requests for a range of clubs, groups and events that support the health and wellbeing of the emergency services community.

Some recent and upcoming sponsorship arrangements include:

- Australian Police & Emergency Service (APES) Games 2016 & 2018
- Wings for Life Barefoot Beach Ball, Royal Flying Doctors, 2017
- Paramedics Australasia International Conference, 2017
- Fire & Emergency Management (AFAC) Conference 2017
- Royal Australian College of General Practitioners (RACGP) Conference 2017
- International Conference for Emergency Nurses 2017



Thank you for your time, and thank you for being a part of the emergency services community.

[eshealth.com.au](http://eshealth.com.au)



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