

# Medicare Levy Surcharge Explained



Find out more about the Medicare Levy Surcharge and what it means for you



## What is the Medicare Levy Surcharge?

### Medicare and the Medicare Levy

Medicare is the scheme that gives Australian residents access to health care. To help fund the scheme, most taxpayers pay a Medicare levy of 2.0% of their taxable income.

### Medicare Levy Surcharge

The Medicare Levy Surcharge (MLS) is in addition to the Medicare Levy. The MLS is an additional charge applied to tax payers who earn above a certain amount and don't have private hospital cover.



## "DO I HAVE TO PAY THE MLS?"

Only if you earn over a certain amount. Check it out below.

Medicare Levy Surcharge: paid by taxpayers who earn over a certain amount and don't have private hospital cover

Medicare	If you earn less than	Tier 1	Tier 2	Tier 3
Singles	\$90,000	\$90,001-105,000	\$105,001-140,000	\$140,001
Families/Couples	\$180,000	\$180,001-210,000	\$210,001-280,000	\$280,001
Percentage	0%	1.0%	1.25%	1.5%

\*The families income thresholds increase by \$1,500 for every child after the first

Avoid paying the MLS: Take out private hospital cover



## Why should I get private health insurance?

Medicare just doesn't cut it

### Private Health Insurance

### Medicare

Say you need to see a specialist



NO waiting lists



MASSIVE waiting lists

You've seen your specialist but are thinking of changing



CHOOSE your own practitioner

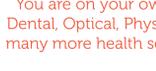


LIMITED practitioner CHOICE

What about extras like dental?



Enjoy reduced fees for Physio, Chiro, Dental and much more using your Extras



You are on your own for Dental, Optical, Physio and many more health services

## Some awesome Extras you can claim:



Treat yourself to a heavenly massage



Get some sweet new specs



See a nutritionist to boost your health



A trip to the dentist



Visiting the physio for some relief



Cleansing your body with natural therapies

## Real life examples

What health insurance should I get



Medicare Levy Surcharge Tier applied to Olivia = 1.25%

She has 2 options: pay the MLS or get private hospital cover to avoid it.



Olivia doesn't take out private hospital cover

Olivia does take out private hospital cover



Olivia decides that the public health system will do.

Olivia is on a Basic65 Hospital and Extras policy with health.com.au, which costs around \$1100. She pays her premium monthly.

Olivia DOES pay the Medicare Surcharge and the tax man gets an extra \$1375 from her

Olivia does NOT pay the tax man an extra \$1375 for Medicare Levy Surcharge.



Worry



Peace of mind

In the back of her mind Liv knows if she ever goes to hospital she will have to go public. She worries that she won't get timely treatment and has no say over which practitioner treats her.

Olivia has the peace of knowing that if she ever n go to hospital she will b as a private patient and b tititioner of her choice



Benefits: Zero



Benefits: Over \$1850 worth of additional health benefits

Medicare doesn't cover the cost of the dentist, physio and forget about a massage! Olivia has to pay full price for everyday health costs not covered by Medicare.

Taking care of her health is a breeze. Olivia enjoys significantly reduced costs on HEAPS of Extras like dental, optical, physio, chiro, massage and natural therapies.

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Our policies have been designed so you are covered when you need it and don't pay for stuff you don't use.



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We give you the freedom to choose the health care professional you are most comfortable with.



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On the spot claiming at your appointment or online 24/7.



### Love online?

Like you, we love the efficiency of the web. That means no snail mail, no paperwork and no standing in queues. Do it all online.