



# Lifetime Health Cover Explained

Over 30 and still don't have private health insurance?

Join before you turn 31 and avoid Lifetime Health Cover loading



## What is Lifetime Health Cover loading and does it affect you?



Lifetime Health Cover, or "LHC" loading was made into law by government to encourage people to take out Private hospital cover earlier in life, and to maintain it.

## Do I have to pay the LHC?

### The good news

You don't have to pay the LHC if you:



You're younger than 30 years old



Take out private hospital cover before June 30 the year of your 31st birthday



You've had continual private hospital cover since the age of 31

### The bad news

You do have to pay the LHC if you:



You're Older than 30 years old and do not have private health insurance



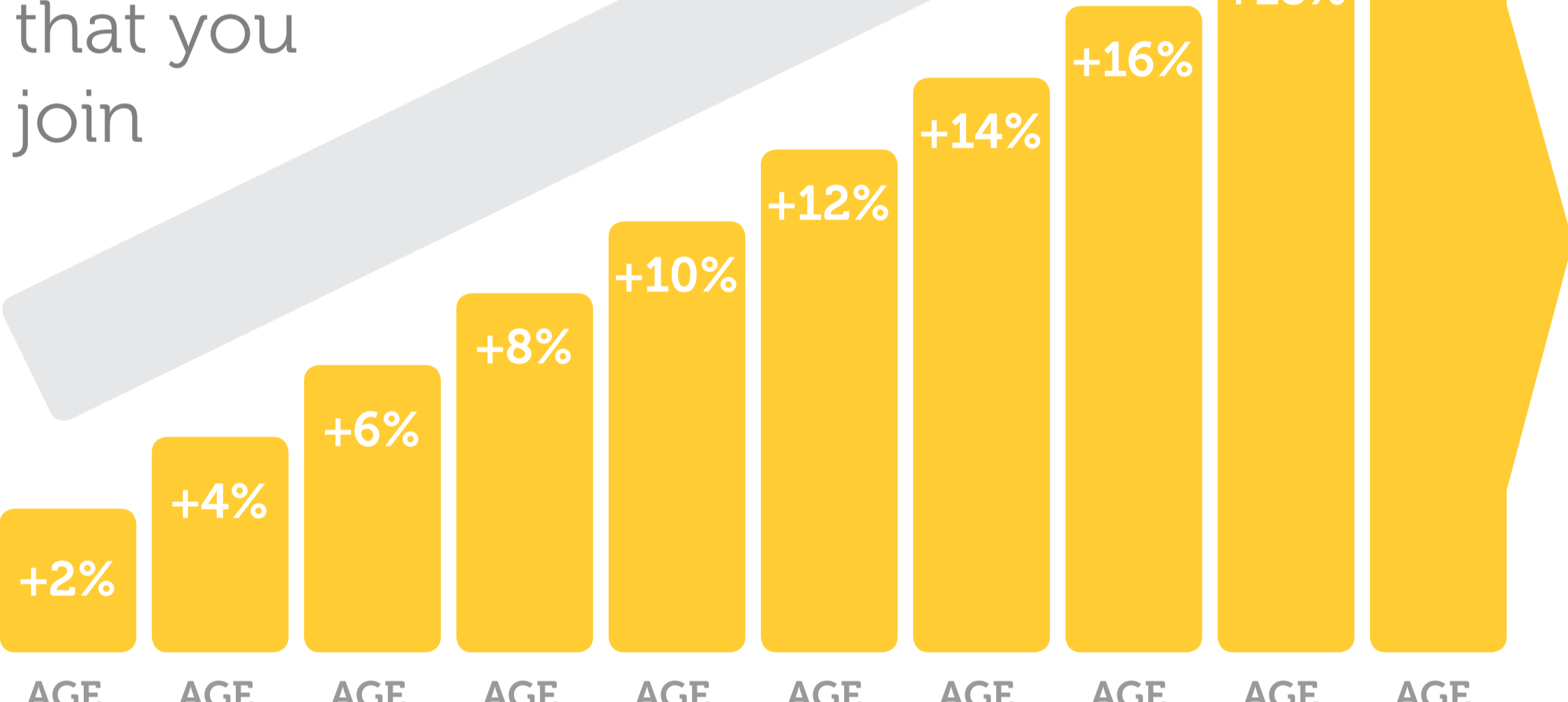
Have not had Private Hospital cover since the age of 31



The longer you put off getting private health insurance the higher your loading will be.

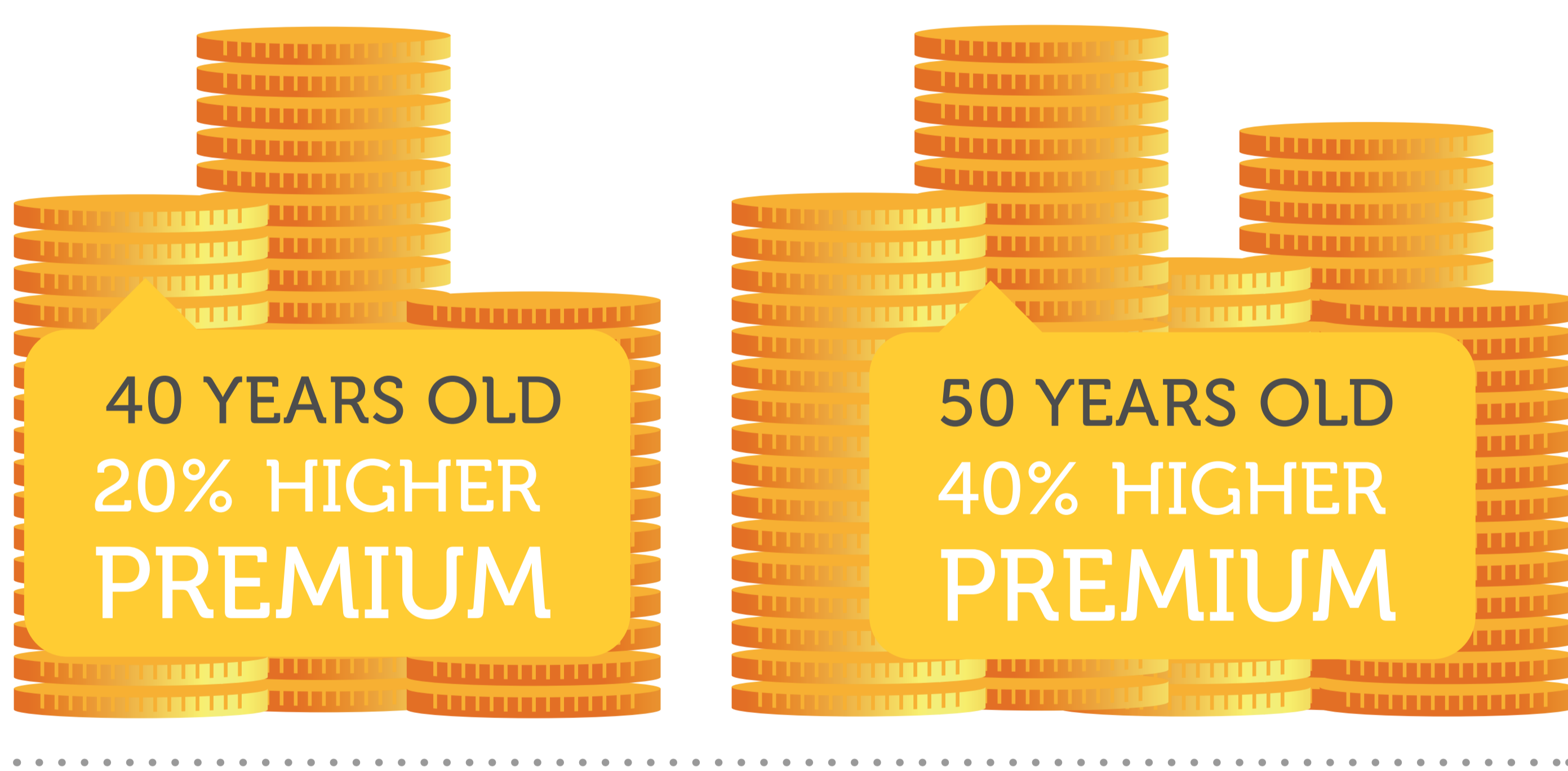
## How much can it go up?

Amount your hospital premiums will increase with each subsequent year over age 30 that you join



Some good news is that loading that applies to your premium will be removed after you've held hospital cover continuously for 10 years.

## For example:



## Real Life Example Meet Alex



Alex takes out hospital cover before turning 31



Enjoy the many benefits of private health cover



Lifetime health cover loading has zero impact



By 2013 Alex has saved \$1200



By taking out private health cover Alex has saved \$1200



Alex DOES NOT get Private health cover before turning 31



Alex pays 2% LHC fee (Cost increases every subsequent year)



Alex puts up with second rate health service



2013 Alex finally purchases health cover which is 12% more expensive because of the LHC Loses \$1200

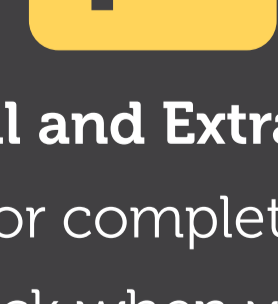


Choosing to wait for private health cover has cost Alex \$1200

## health.com.au

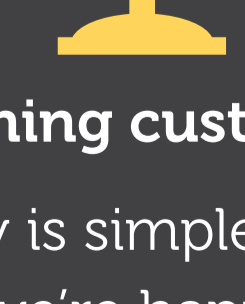
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Find out why.



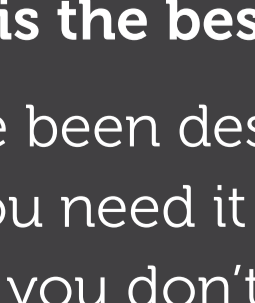
### Hospital and Extras cover

Hospital cover for complete peace of mind and more cash back when you claim on extras



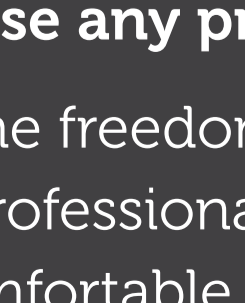
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Our policies have been designed so you are covered when you need it and don't pay for stuff you don't use.



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### Claiming made easy

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