

Osteopathy coverage by fund August 2021

Fund	Top extras	2nd tier extras	3rd tier extras	4th tier extras	5th tier extras
ACA Health Benefits Fund Ltd	Complete Ancillary: \$850 per person annual limit for physio, exercise physiology, hydro, chiro, osteo, orthoptics, speech therapy, occupational therapy combined; 80% rebated up to max of \$45 initial/\$32 subsequent.				Ancillary Lite: \$300 per person annual limit for physio, hydro, chiro, podiatry and osteo combined; benefit: up to \$25 per service.
AIA Health Insurance	Enhanced Extras: Combined annual limit with chiro: \$400 per person; benefit: 70% - may claim 80% if AIA Vitality status is silver or above.		Lifestyle Extras: Combined annual limit with chiro: \$300 per person; benefit: 60% - may claim 70% if AIA Vitality status is silver or above.	Standard Extras: Combined annual limit with chiro: \$250 per person; benefit: 50% - may claim 60% if AIA Vitality status is silver or above.	Lite Extras: No osteo.
Australian Unity Health Ltd	Comprehensive: \$500 per person annual limit (\$1000 per family) combined with chiro; benefit: \$35 initial/\$24 subsequent. Advanced 80%: 80% of cost to \$500 annual limit combined with chiro.	Classic: 70% of cost to \$500 annual limit combined with physio and chiro.	Intermediate: 60% of cost, \$400 annual limit combined with physio and chiro.	Standard: 60% of cost to \$400 annual limit combined with physio, chiro, myotherapy, acupuncture and remedial massage.	Basic: Combined annual limit \$350 with physio, chiro, myotherapy, acupuncture and remedial massage; benefit: \$25 per consultation.
BUPA HI Pty Ltd	Top Extras 90: Combined with chiro annual limit \$700 per person/\$1400 per membership. Benefit: initial \$50.80 x 10 services across osteo and chiro, then \$25.40; subsequent \$35 x 10 (osteo and chiro) then \$17.50.	Top Extras 75: Total annual limit \$600 per person/\$1200 per membership combined with chiro. Benefit: initial \$42.40 x 10 (osteo and chiro)/then \$21.20; subsequent \$29.20 x 10 (osteo and chiro)/then \$14.60.	Top Extras 60: Annual limit \$500 per person/\$1,000 per membership combined with chiro. Benefit: initial \$33.90 x 10 (osteo and chiro)/then \$16.95; subsequent \$23.30 x 10 (osteo and chiro)/then \$11.65.	Your Choice 60: Cover for choice of four services - annual limits combined with chiro: \$350-\$700 Yr 1-6+ per individual/\$500-\$1000 per membership Yr 1-6+. Benefit: initial \$31.50 x 10 (osteo and chiro)/then \$15.75; subsequent \$21.50 x 10 (osteo and chiro)/then \$10.75. Freedom 60: \$700 annual limit combined with dental, physio and chiro; limit increases by \$100 per year up to a max of \$900. Benefit: 60% of cost. Budget Extras 60: Annual limit \$350 combined with physio, chiro, antenatal-midwife, acupuncture, remedial massage, Chinese herbalism, exercise physiology. Benefit: initial \$31.50/subsequent \$21.50.	Freedom 50: \$500 annual limit combined with dental, physio and chiro; limit increases by \$100 per year up to a max of \$700. Benefit: 50% of cost.

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CBHS Health Fund Ltd	Top: \$720 osteo annual limit; 70% of cost up to \$61 for initial/\$35 subsequent.		Intermediate: Annual limit \$250 with chiro; 70% up to \$61 for initial/\$35 subsequent.		Essentials: Annual limit \$200 with physio and chiro; 70% up to \$61 for initial/\$35 subsequent.
CUA Health Ltd	Total: \$400-500 annual limit with chiro (yr1-3); benefit: \$52 initial/\$32 subsequent. 75% Extras: 75% back up to annual limit of \$400 combined with chiro.	Classic: \$400 annual limit with chiro; benefit: \$42 initial/\$28 subsequent. 60% Extras: 60% back up to annual limit of \$300 combined with chiro.	Essential: \$200 annual limit with chiro; benefit: \$33 initial/\$20 subsequent.	50% Extras: No osteo	Healthy Start: \$300-\$350 annual limit (yr 1-3) with chiro, physio, psychology, remedial massage and travel vaccinations; benefit: \$33 initial/\$20 subsequent.
Defence Health Ltd	Premier Extras: Chiro/osteop annual limit \$750; \$54 initial/\$40 subsequent.		Value Extras: Chiro/osteop annual limit \$550; \$45 initial/\$32 subsequent.		Essentials: Chiro/osteop annual limit \$450; \$36 initial/\$26 subsequent.
Doctors' Health Fund Pty Ltd	Total Extras: No osteo		Essential Extras: No osteo		Starter Extras: No osteo
The Emergency Services Health Pty Ltd	Rolling extras: Annual limit per person is \$700 (can be rolled over to a maximum of \$1400) combined with chiro acupuncture, massage, chinese medicine, osteo. Benefit: 80% up to \$95.20 initial/\$84.00 subsequent.				
Frank Health Insurance (part of GMHBA Ltd)	Lots extras: Choose cover to get either 50% or 80% back; annual limit combined with chiro: \$400 per person/\$800 per membership.	More extras: \$39 fixed benefit, up to annual limit combined with chiro of \$400 per person/\$800 per membership. Everyday extras: \$36 fixed benefit, up to annual limit combined with chiro of \$350 per person/\$700 per membership.	Some extras: Choose cover to get either 50% or 80% back; annual limit combined with chiro, myo, physio, hydro, acupuncture, and remedial massage: \$400 per person/\$800 per membership.	Simple extras: \$32 fixed benefit, up to annual limit combined with chiro of \$200 per person/\$400 per membership. Easy extras: \$32 fixed benefit, up to annual limit combined with chiro, physio, acupuncture, remedial massage, and Chinese medicine of \$350 per person.	Basic extras: \$32 fixed benefit, up to annual limit combined with chiro, physio, acupuncture, and Chinese medicine of \$200 per person.
GMHBA Ltd	Top: 75% or \$29 initial/\$22 subsequent (set benefit); chiro/osteop annual limit: \$350 per person.		Mid: 65% or \$26 initial/\$20 subsequent (set benefit); chiro/osteop annual limit: \$300 per person.		Basic: Not covered

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HBF Health Ltd	Top 70: 70% back up to \$400 p.a. combined with chiro.	Complete 60: 60% back up to \$500 p.a. combined with chiro, physio, exercise physiology, podiatry.	Flex 60: 60% back up to \$1000 p.a. combined with chiro general dental, exercise physiology, healthy living programs, major dental, natural therapies, pharmaceuticals, physio and remedial massage.	Flex 50: 50% back up to \$800 p.a. combined with chiro general dental, exercise physiology, healthy living programs, major dental, natural therapies, pharmaceuticals, physio.	Basic: Benefit: \$22 initial/\$17 subsequent, annual limit \$250 combined with physio and chiro.
Health Care Insurance Ltd (HCI)	Healthy Extras: Alternative therapy annual limit \$500 for chiro, osteo, acupuncture, myo, massage and Chinese medicine. Benefit: \$33 initial/\$25 subsequent.				Active Life Extras: Alternative therapy annual limit \$400 for chiro, osteo, acupuncture, myo, massage and Chinese medicine. Benefit: \$22.
Health Insurance Fund of Australia Ltd (HIF)	Premium Options: Benefit: \$35 per visit to a max of 15 visits; \$650/\$750 (<3yrs/3+) annual per person limit combined with chiro.	Super Options: Benefit: \$30 per visit to a max of 12 visits; \$550/\$650 (<3yrs/3+) annual per person limit combined with chiro.	Special Options: Benefit: \$27.50 per visit to a max of 10 visits; \$450 annual per person limit combined with complementary therapies, chiro, physio and podiatry.	Simple Options: Benefit: 60% of provider fee; \$350 annual per person limit combined with complementary therapies, chiro, healthy lifestyle, pharmacy, physio and podiatry. Saver Options: Benefit: \$26 per visit to a max of 10 visits; \$350 annual per person limit combined with complementary therapies, chiro, dietetics, healthy lifestyle, pharmacy, physio and podiatry.	Vital options: 50% back up to \$800 per person annual limit with dental, chiro, physio, ambulance.
Health Partners Ltd	Best Extras: Physio, chiro, osteo and exercise physiology combined per person limit \$1200 p.a (sub-limit of \$400 for group/class/hydrotherapy); Benefit for osteo: \$50/\$40/\$15 (initial/subsequent/group).	Better Extras: Physio, chiro, osteo and exercise physiology combined per person limit \$500 p.a (sub-limit of \$200 for group/class/hydrotherapy); Benefit for osteo: \$40/\$35/\$10 (initial/subsequent/group).	Good Extras: Physio, chiro, osteo and exercise physiology combined per person limit \$350 p.a (sub-limit of \$100 for group/class/hydrotherapy); Benefit for osteo: \$35/\$30/\$8 (initial/subsequent/group).		Base Extras: Physio, chiro, osteo and exercise physiology combined per person limit \$150 p.a (sub-limit of \$50 for group/class/hydrotherapy); Benefit for osteo: \$30/\$25/\$5 (initial/subsequent/group).
HCF (Hospitals Contribution Fund of Australia Ltd)	Top: \$300 p.a. combined year 1 limit with chiro. Benefit: initial \$50/ subsequent \$40; 100% back on initial at participating providers subject to annual limits.	Vital: \$250 combined Yr 1 limit with chiro. Benefit: initial \$48 / subsequent \$38; 100% back on initial at participating providers subject to annual limits.	Mid: \$150 combined limit with chiro, remedial massage, acupuncture, chinese medicine and other services. Benefit: initial \$46/subsequent \$36.		Starter: \$150 combined limit with chiro, remedial massage, acupuncture, chinese medicine and other services. Benefit: initial \$40/subsequent \$30.

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Hunter Health Insurance (HHI) [Formerly Cessnock District Health Benefits Fund Limited]	Elite: No osteo		Optimum: No osteo		Classic/Healthy: No osteo
Latrobe Health Services Ltd	Premier: Benefit: \$45; annual limit \$1000 per person for osteo.		Core complete: Benefit: \$35; annual limit \$300 per person/\$600 per membership for combined osteo, chiro, physio, myo, acupuncture, massage, nutrition and dietetics.	Core essentials: Benefit: \$30; annual limit \$200 per person combined with chiro, physio and exercise physiology.	Basic: Benefit: \$25; annual limit \$250 per person/\$500 per membership for combined physio, osteo, chiro, podiatry, massage, pharmaceuticals, travel vaccines.
Medibank Private Ltd	Top extras 90: Fixed benefit on consultation only, up to \$500 annual limit combined with chiro; max benefit: \$63.60 initial/\$44.00 subsequent.	Top extras 75: Fixed benefit on consultation only, up to \$400 annual limit combined with chiro; max benefits: \$52.50 initial/\$36.10 subsequent. Growing Family (70%): combined \$600 annual limit with podiatry, chiro, physio. Fixed benefit (<70%) on consult only, max benefit: \$52.50 initial/\$36.10 subsequent.	Top extras 60: \$200 annual limit; benefit: \$41.30 initial/\$28.40 subsequent. Growing Family (60%): combined \$300 annual limit with podiatry, chiro, physio. Fixed benefit (<60%) on consult only, max benefit: \$41.30 initial/\$28.40 subsequent.	Essential Extras 75%: physio/chiro/osteo combined \$450 annual limit. Osteo consultation only, fixed benefit (<75%): \$52.50 initial/\$36.10 subsequent.	Healthy Start: Combined \$500 annual limit with general and major dental, chiro and physio, mental health support, dietetics, pharmaceuticals. Payment <60% for non Members Choice (MC), 60% for MC providers - max benefit: \$41.30 initial/\$28.40 subsequent.
Mildura District Hospital Fund Ltd	Five Star Extras: Chiro and osteo combined annual limit: \$600 per person; Benefit: \$50 initial/\$45 standard.		Mid Extras: Chiro and osteo combined annual limit: \$540 per person; Benefit: \$36 initial/\$32 standard.		Base Extras: Chiro and osteo combined annual limit: \$390 per person; Benefit: \$27 initial/\$24 standard.
National Health Benefits Australia Pty Ltd (onemedifund)	Comprehensive Extras: \$435 annual per person limit combined for chiro, osteo, acupuncture, myo, podiatry, Chinese medicine, massage, dietetic; benefit: \$40 initial/\$30 standard.				
Navy Health Ltd	Premium: Annual combined chiro osteo limit: \$750 per person; benefit: \$60 initial/\$41 subsequent.		Healthy Living: Annual combined chiro osteo limit: \$550 per person; benefit: \$48 initial/\$35 subsequent.		Budget: Annual combined chiro osteo limit: \$300 per person; benefit: \$30 initial/\$22 subsequent.
NIB Health Funds Ltd	Top: 75% of fee back up to \$500 annual limit combined for chiro and osteo.		Core and Wellbeing: 60% back up to \$300 annual limit combined for chiro and osteo.		Core and Core Boost: Packages do not include osteo

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Nurses & Midwives Health Pty Ltd	Top: Combined annual limit for osteo and chiro: \$480 per person; benefit: \$45 1st visit/\$40 visits 2-4/\$32 visits 5+/\$20 group.				Essential: Combined annual limit for osteo and chiro: \$250 per person; benefit: \$40 visits 1-4/\$32 visits 5+.
Peoplecare Health Ltd	Premium Extras: Annual limit \$600 per person combined with chiro; benefit: \$50 initial/\$40 standard.	High Extras: Annual limit \$500 per person combined with chiro; benefit: \$45 initial/\$35 standard.	Mid Extras: Annual limit \$350 per person combined with chiro; benefit: \$40 initial/\$30 standard.		Simple Extras: Annual limit \$300 per person combined with chiro; benefit: \$35 initial/\$25 standard.
Phoenix Health Fund Ltd	Complete Extras 70: 70% back up to \$500 per person annual sublimit for osteo, chiro, massage, acupuncture (\$1,000 overall limit with physio and exercise physiology).		Everyday Extras 60: 60% back up to \$400 per person annual sublimit for osteo, chiro, massage, acupuncture (\$800 overall limit with physio and exercise physiology).		Kick Start Extras 50: 50% back up to \$200 per person annual sublimit for osteo, chiro, massage, acupuncture (\$400 overall limit with physio and exercise physiology).
Police Health Ltd	Rolling Extras: Annual limit per person is \$700 (can be rolled over to a maximum of \$1400) combined with chiro, acupuncture and complimentary therapies. Benefit: 80%.				
Queensland Country Health Fund Ltd	Premium Extras: \$700 combined annual limit applies to chiropractic, remedial massage, myotherapy and osteo; benefit: \$35.		Essential Extras: Must be packaged with hospital cover. \$500 combined annual limit applies to chiropractic, remedial massage, myotherapy and osteo; benefit: \$28.	Young Extras: Must be packaged with hospital cover. \$300 annual limit for osteo (\$500 annual overall limit for therapies); benefit: \$30.	Select Extras: Osteo not covered.
Queensland Teachers' Union Health Fund Ltd	Comprehensive Extras: \$400 annual limit (years 1-2, increasing to \$480 for >7 years) for osteo; benefit: \$42 initial/\$37 subsequent/\$63 one x-ray per year.	Family Extras: \$600 combined overall annual limit for acupuncture, massage, myo and osteo; benefit: \$50 initial/\$40 subsequent/\$63 one x-ray per year.	Everyday Extras: Osteo not covered.	Healthy Options Extras: 60% paid on consultations and one x-ray per year, up to \$500 combined annual limit for osteo, chiro, acupuncture, massage, myo, psychology and podiatry. Mid Range Extras: \$300 annual limit for osteo (\$400 combined overall annual limit for acupuncture, massage, myo and osteo); benefit: \$31 initial/\$26 subsequent/\$50 one x-ray per year.	Basic Extras: \$200 combined annual limit for massage, myo and osteo; benefit: \$37 initial/\$33 subsequent/\$63 one x-ray per year.

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Railway & Transport Health Fund Ltd	Premium Extras: \$500 per person annual limit combined for chiro and osteo; benefit: \$40 initial/\$35 subsequent/\$100 x-ray.		Smart Extras: \$400 per person annual limit combined for chiro and osteo; benefit: \$40 initial/\$28 subsequent/\$80 x-ray.		Value Extras: \$300 per person annual limit combined for chiro and osteo; benefit: \$35 initial/\$25 subsequent/\$60 x-ray.
Reserve Bank Health Society Ltd	Premium Extras: \$920 per person annual limit for chiro and osteo consultations, \$300 per person annual limit for chiro and osteo xrays. 90% back up to limits: \$80 initial/extended; \$50 standard; \$140 x-rays.				
St Luke's Medical & Hospital Benefits Association	Super Extras: \$400 combined annual limit for chiro and osteo; benefit: 100% up to max \$50 initial/\$40 subsequent.		Wellbeing Extras: \$350 combined annual limit for chiro and osteo; benefit: 100% up to max \$37 initial/\$26 subsequent.		Starter Extras: \$300 combined annual limit for chiro and osteo; benefit: 100% up to max \$35 initial/\$25 subsequent.
Teachers Federation Health Ltd	Top Extras: Combined annual limit for chiro and osteo is \$480 per person, (\$300 sub limit for group therapy). Benefit: \$45 - 1st visit, \$40 visit 2-4, \$32 visit 5+, \$20 chiro-osteop group therapy.				Essential Extras: Combined annual limit for chiro and osteo is \$250 (no group therapy for chiro-osteop). Benefit: \$40 visits 1-4/\$32 5+ visits.
Transport Health Pty Ltd	Top Extras: Physio, chiro, osteo, myo and podiatry \$850 per person combined annual limit; benefit: \$42 initial/\$32 subsequent.				Healthy Choice Extras: Physio, chiro, osteo, myo and podiatry \$400 per person combined annual limit; benefit: \$37 initial/\$27 subsequent.
Westfund Ltd	Ultimate Extras: \$400 per person annual limit combined with chiro; benefit: \$40 per individual service.	Advantage Pro Extras: \$300 per person annual limit combined with chiro; benefit: \$30 per individual service.	Esteem Extras: \$600 per person annual limit combined with chiro, physio and exercise physiology; benefit: \$30 per individual service.	Mid Extras: \$300 per person annual limit combined with chiro; benefit: \$30 per individual service.	Essential Extras: \$400 per person annual limit combined with many other therapies and services; benefit: \$25 per individual service.