

11. MEDICAL INSURANCE – MALES & FEMALES

The table sets out the premium rates for the cost of the different medical insurance plans available. The same rates apply to males and females. The total premium depends on the age of each person covered. The rates are expected to increase each year by medical inflation.

Annual rates

Age	Major Surgical Base Plan	Major Surgical Base Plan with excess	Major Surgical+ GPs & Specialists	Major Surgical+ GPs & Specialists with excess	Major Surgical+ GPs, Specialists & Dental 100	Major Surgical+ GPs, Specialists & Dental 100 with excess	Major Surgical+ GPs, Specialists & Dental 400	Major Surgical+ GPs, Specialists & Dental 400 with excess	Major Surgical+ GPs	Major Surgical+ GPs with excess	Major Surgical+ GPs & Dental 100	Major Surgical+ GPs & Dental 100 with excess	Age
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	
Child	226.59	180.17	481.10	434.68	571.00	524.58	679.73	633.31	398.49	352.07	488.39	441.97	Child
18	326.88	261.26	695.59	629.97	875.39	809.77	1,092.24	1,026.62	576.53	510.91	756.33	690.71	18
19	330.60	264.98	704.76	639.14	884.56	818.94	1,101.41	1,035.79	583.89	518.27	763.69	698.07	19
20	335.56	268.08	715.20	647.72	895.00	827.52	1,111.85	1,044.37	592.50	525.02	772.30	704.82	20
21	339.89	271.79	724.39	656.29	904.19	836.09	1,121.04	1,052.94	600.47	532.37	780.27	712.17	21
22	349.17	278.60	738.53	667.96	918.33	847.76	1,135.18	1,064.61	611.58	541.01	791.38	720.81	22
23	357.85	286.03	750.24	678.42	930.04	858.22	1,146.89	1,075.07	622.08	550.26	801.88	730.06	23
24	367.14	293.46	763.79	690.11	943.59	869.91	1,160.44	1,086.76	633.20	559.52	813.00	739.32	24
25	375.80	300.27	776.09	700.56	955.89	880.36	1,172.74	1,097.21	643.67	568.14	823.47	747.94	25
26	385.08	307.08	789.63	711.63	969.43	891.43	1,186.28	1,108.28	654.78	576.78	834.58	756.58	26
27	393.76	313.89	801.34	721.47	981.14	901.27	1,197.99	1,118.12	665.28	585.41	845.08	765.21	27
28	404.28	323.18	817.35	736.25	997.15	916.05	1,214.00	1,132.90	678.25	597.15	858.05	776.95	28
29	416.04	333.70	835.77	753.43	1,015.57	933.23	1,232.42	1,150.08	693.03	610.69	872.83	790.49	29
30	428.43	342.99	852.42	766.98	1,032.22	946.78	1,249.07	1,163.63	707.85	622.41	887.65	802.21	30
31	440.19	352.89	869.64	782.34	1,049.44	962.14	1,266.29	1,178.99	721.43	634.13	901.23	813.93	31
32	453.19	362.18	888.11	797.10	1,067.91	976.90	1,284.76	1,193.75	736.86	645.85	916.66	825.65	32
33	470.52	376.41	913.94	819.83	1,093.74	999.63	1,310.59	1,216.48	759.05	664.94	938.85	844.74	33
34	489.10	391.27	942.84	845.01	1,122.64	1,024.81	1,339.49	1,241.66	782.48	684.65	962.28	864.45	34
35	507.05	405.52	969.30	867.77	1,149.10	1,047.57	1,365.95	1,264.42	805.29	703.76	985.09	883.56	35
36	525.00	420.99	995.75	891.74	1,175.55	1,071.54	1,392.40	1,288.39	827.50	723.49	1,007.30	903.29	36
37	544.19	435.23	1,024.66	915.70	1,204.46	1,095.50	1,421.31	1,312.35	852.15	743.19	1,031.95	922.99	37
38	565.87	453.19	1,057.88	945.20	1,237.68	1,125.00	1,454.53	1,341.85	878.69	766.01	1,058.49	945.81	38
39	588.16	469.91	1,089.28	971.03	1,269.08	1,150.83	1,485.93	1,367.68	905.84	787.59	1,085.64	967.39	39
40	609.82	487.86	1,121.27	999.31	1,301.07	1,179.11	1,517.92	1,395.96	932.97	811.01	1,112.77	990.81	40
41	630.87	504.58	1,153.26	1,026.97	1,333.06	1,206.77	1,549.91	1,423.62	959.49	833.20	1,139.29	1,013.00	41
42	652.54	522.53	1,184.65	1,054.64	1,364.45	1,234.44	1,581.30	1,451.29	986.02	856.01	1,165.82	1,035.81	42
43	679.78	542.34	1,221.61	1,084.17	1,401.41	1,263.97	1,618.26	1,480.82	1,017.51	880.07	1,197.31	1,059.87	43
44	704.55	564.03	1,259.75	1,119.23	1,439.55	1,299.03	1,656.40	1,515.88	1,048.36	907.84	1,228.16	1,087.64	44
45	730.54	584.44	1,296.06	1,149.96	1,475.86	1,329.76	1,692.71	1,546.61	1,079.21	933.11	1,259.01	1,112.91	45
46	755.94	604.89	1,331.79	1,180.74	1,511.59	1,360.54	1,728.44	1,577.39	1,109.47	958.42	1,289.27	1,138.22	46
47	782.56	625.30	1,371.16	1,213.90	1,550.96	1,393.70	1,767.81	1,610.55	1,142.16	984.90	1,321.96	1,164.70	47
48	820.94	656.88	1,426.54	1,262.48	1,606.34	1,442.28	1,823.19	1,659.13	1,189.04	1,024.98	1,368.84	1,204.78	48
49	859.32	688.45	1,483.75	1,312.88	1,663.55	1,492.68	1,880.40	1,709.53	1,236.53	1,065.66	1,416.33	1,245.46	49
50	898.96	718.78	1,540.41	1,360.23	1,720.21	1,540.03	1,937.06	1,756.88	1,284.07	1,103.89	1,463.87	1,283.69	50
51	936.71	749.76	1,595.77	1,408.82	1,775.57	1,588.62	1,992.42	1,805.47	1,330.33	1,143.38	1,510.13	1,323.18	51
52	976.96	781.32	1,653.05	1,457.41	1,832.85	1,637.21	2,049.70	1,854.06	1,379.08	1,183.44	1,558.88	1,363.24	52
53	1,024.63	819.08	1,721.98	1,516.43	1,901.78	1,696.23	2,118.63	1,913.08	1,436.49	1,230.94	1,616.29	1,410.74	53
54	1,072.30	858.08	1,789.07	1,574.85	1,968.87	1,754.65	2,185.72	1,971.50	1,492.64	1,278.42	1,672.44	1,458.22	54
55	1,120.59	895.85	1,858.01	1,633.27	2,037.81	1,813.07	2,254.66	2,029.92	1,550.65	1,325.91	1,730.45	1,505.71	55
56	1,168.87	934.23	1,926.94	1,692.30	2,106.74	1,872.10	2,323.59	2,088.95	1,608.04	1,373.40	1,787.84	1,553.20	56
57	1,216.54	973.24	1,994.05	1,750.75	2,173.85	1,930.55	2,393.70	2,147.40	1,664.82	1,421.52	1,844.62	1,601.32	57
58	1,262.98	1,011.00	2,055.67	1,803.69	2,235.47	1,983.49	2,452.32	2,200.34	1,717.34	1,465.36	1,897.14	1,645.16	58
59	1,310.03	1,047.54	2,119.73	1,857.24	2,299.53	2,037.04	2,516.38	2,253.89	1,769.85	1,507.36	1,949.65	1,687.16	59
60	1,356.47	1,085.29	2,180.75	1,909.57	2,360.55	2,089.37	2,577.40	2,306.22	1,821.15	1,549.97	2,000.95	1,729.77	60
61	1,404.14	1,122.44	2,243.60	1,961.90	2,423.40	2,141.70	2,640.25	2,358.55	1,874.89	1,593.19	2,054.69	1,772.99	61
62	1,450.57	1,160.87	2,306.44	2,016.74	2,486.24	2,196.54	2,703.09	2,413.39	1,927.40	1,637.70	2,107.20	1,817.50	62
63	1,506.29	1,204.78	2,377.34	2,075.83	2,557.14	2,255.63	2,773.99	2,472.48	1,987.98	1,686.47	2,167.78	1,866.27	63
64	1,560.15	1,249.35	2,447.61	2,136.81	2,627.41	2,316.61	2,844.26	2,533.46	2,046.70	1,735.90	2,226.50	1,915.70	64
65	1,617.11	1,292.70	2,522.20	2,197.79	2,702.00	2,377.59	2,918.85	2,594.44	2,109.13	1,784.72	2,288.93	1,964.52	65
66	1,672.21	1,337.89	2,592.47	2,258.15	2,772.27	2,437.95	2,989.12	2,654.80	2,168.48	1,834.16	2,348.28	2,013.96	66
67	1,727.31	1,382.46	2,664.59	2,319.74	2,844.39	2,499.54	3,061.24	2,716.39	2,229.07	1,884.22	2,408.87	2,064.02	67
68	1,792.94	1,434.48	2,747.21	2,388.75	2,927.01	2,568.55	3,143.86	2,785.40	2,298.93	1,940.47	2,478.73	2,120.27	68
69	1,857.95	1,486.48	2,830.45	2,458.98	3,010.25	2,638.78	3,227.10	2,855.63	2,368.80	1,997.33	2,548.60	2,177.13	69
70	1,924.18	1,539.72	2,914.28	2,529.82	3,094.08	2,709.62	3,310.93	2,926.47	2,439.88	2,055.42	2,619.68	2,235.22	70
71	1,989.20	1,591.73	2,996.32	2,598.85	3,176.12	2,778.65	3,392.97	2,995.50	2,509.16	2,111.69	2,688.96	2,291.49	71
72	2,054.82	1,644.35	3,080.77	2,670.30	3,260.57	2,850.10	3,477.42	3,066.95	2,579.64	2,169.17	2,759.44	2,348.97	72
73	2,096.92	1,677.16	3,143.53	2,723.77	3,323.33	2,903.57	3,540.18	3,120.42	2,632.68	2,212.92	2,812.48	2,392.72	73
74	2,137.78	1,709.97	3,205.04	2,777.23	3,384.84	2,957.03	3,601.69	3,173.88	2,683.86	2,256.05	2,863.66	2,435.85	74
75	2,178.03	1,742.79	3,264.73	2,829.49	3,444.53	3,009.29	3,661.38	3,226.14	2,733.83	2,298.59	2,913.63	2,478.39	75
76	2,219.50	1,775.61	3,327.43	2,883.54	3,507.23	3,063.34	3,724.08	3,280.19	2,786.83	2,342.94	2,966.63	2,522.74	76
77	2,260.98	1,808.42	3,389.58	2,937.02	3,569.38	3,116.82	3,786.23	3,333.67	2,838.64	2,386.08	3,018.44	2,565.88	77
78	2,335.89	1,869.71	3,500.94	3,034.76	3,680.74	3,214.56	3,897.59	3,431.41	2,931.78	2,465.60	3,111.58	2,645.40	78
79	2,410.81	1,929.75	3,614.12	3,133.06	3,793.92	3,312.86	4,010.77	3,529.71	3,026.74	2,545.68	3,206.54	2,725.48	79
80+	2,486.96	1,989.20	3,727.92	3,230.16	3,907.72	3,409.96	4,124.57	3,626.81	3,122.32	2,624.56	3,302.12	2,804.36	80+

12. MEDICAL INSURANCE – MALES & FEMALES

The table sets out the premium rates for the cost of the different medical insurance plans available where a \$500 excess applies. The same rates apply to males and females. The total premium depends on the age of each person covered. The rates are expected to increase each year by medical inflation.

Annual rates

	Major Surgical + GPs & Dental 400	Major Surgical + GPs & Dental 400 with excess	Major Surgical + Specialists	Major Surgical + Specialists with excess	Major Surgical + Specialists & Dental 100	Major Surgical + Specialists & Dental 100 with excess	Major Surgical + Specialists & Dental 400	Major Surgical + Specialists & Dental 400 with excess	Multicare	UniCARE ADVANTAGE	Unicare Plus	
Age	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	Age
Child	597.12	550.70	309.20	262.78	399.10	352.68	507.83	461.41	417.66	227.71	258.38	Child
18	973.18	907.56	445.94	380.32	625.74	560.12	842.59	776.97	668.95	399.36	454.23	18
19	980.54	914.92	451.47	385.85	631.27	565.65	848.12	782.50	679.57	405.85	461.30	19
20	989.15	921.67	458.26	390.78	638.06	570.58	854.91	787.43	688.41	411.18	467.21	20
21	997.12	929.02	463.81	395.71	643.61	575.51	860.46	792.36	697.27	415.89	473.10	21
22	1,008.23	937.66	476.12	405.55	655.92	585.35	872.77	802.20	709.06	424.14	481.37	22
23	1,018.73	946.91	486.01	414.19	665.81	593.99	882.66	810.84	720.27	430.05	489.03	23
24	1,029.85	956.17	497.73	424.05	677.53	603.85	894.38	820.70	732.07	437.71	497.31	24
25	1,040.32	964.79	508.22	432.69	688.02	612.49	904.87	829.34	744.45	443.61	504.95	25
26	1,051.43	973.43	519.93	441.93	699.73	621.73	916.58	838.58	755.69	451.28	512.62	26
27	1,061.93	982.06	529.82	449.95	709.62	629.75	926.47	846.60	766.28	458.35	521.48	27
28	1,074.90	993.80	543.38	462.28	723.18	642.08	940.03	858.93	782.21	467.79	530.92	28
29	1,089.68	1,007.34	558.78	476.44	738.58	656.24	955.43	873.09	797.55	476.65	541.53	29
30	1,104.50	1,019.06	573.00	487.56	752.80	667.36	969.65	884.21	813.48	485.49	552.15	30
31	1,118.08	1,030.78	588.40	501.10	768.20	680.90	985.05	897.75	828.23	494.93	562.18	31
32	1,133.51	1,042.50	604.44	513.43	784.24	693.23	1,001.09	910.08	844.15	503.78	572.80	32
33	1,155.70	1,061.59	625.41	531.30	805.21	711.10	1,022.06	927.95	868.92	520.30	589.91	33
34	1,179.13	1,081.30	649.46	551.63	829.26	731.43	1,046.11	948.28	894.29	534.45	607.60	34
35	1,201.94	1,100.41	671.06	569.53	850.86	749.33	1,067.71	966.18	919.07	550.38	624.70	35
36	1,224.15	1,120.14	693.25	589.24	873.05	769.04	1,089.90	985.89	945.62	564.54	641.23	36
37	1,248.80	1,139.84	716.70	607.74	896.50	787.54	1,113.35	1,004.39	970.98	579.29	658.34	37
38	1,275.34	1,162.66	745.06	632.38	924.86	812.18	1,141.71	1,029.03	999.30	596.98	678.41	38
39	1,302.49	1,184.24	771.60	653.35	951.40	833.15	1,168.25	1,050.00	1,028.80	614.68	697.85	39
40	1,329.62	1,207.66	798.12	676.16	977.92	855.96	1,194.77	1,072.81	1,058.29	631.20	717.92	40
41	1,356.14	1,229.85	824.64	698.35	1,004.44	878.15	1,221.29	1,095.00	1,086.61	648.90	737.42	41
42	1,382.67	1,252.66	851.17	721.16	1,030.97	900.96	26.00	1,117.81	1,116.10	666.60	757.44	42
43	1,414.16	1,276.72	883.88	746.44	1,063.68	926.24	1,280.53	1,143.09	1,149.13	686.65	779.86	43
44	1,445.01	1,304.49	915.94	775.42	1,095.74	955.22	1,312.59	1,172.07	1,182.76	706.71	802.86	44
45	1,475.86	1,329.76	947.39	801.29	1,127.19	981.09	1,344.04	1,197.94	1,216.38	726.76	824.69	45
46	1,506.12	1,355.07	978.26	827.21	1,158.06	1,007.01	1,374.91	1,223.86	1,250.00	746.23	848.29	46
47	1,538.81	1,381.55	1,011.56	854.30	1,191.36	1,034.10	1,408.21	1,250.95	1,283.63	766.28	871.29	47
48	1,585.69	1,421.63	1,058.44	894.38	1,238.24	1,074.18	1,455.09	1,291.03	1,334.96	797.55	906.10	48
49	1,633.18	1,462.31	1,106.54	935.67	1,286.34	1,115.47	1,503.19	1,332.32	1,385.68	827.64	940.90	49
50	1,680.72	1,500.54	1,155.30	975.12	1,335.10	1,154.92	1,551.95	1,371.77	1,437.60	858.31	975.70	50
51	1,726.98	1,540.03	1,202.15	1,015.20	1,381.95	1,195.00	1,598.80	1,411.85	1,488.33	888.99	1,010.50	51
52	1,775.73	1,580.09	1,250.93	1,055.29	1,430.73	1,235.09	1,647.58	1,451.94	1,539.65	919.66	1,045.31	52
53	1,833.14	1,627.59	1,310.12	1,104.57	1,489.92	1,284.37	1,706.77	1,501.22	1,601.59	955.65	1,087.19	53
54	1,889.29	1,675.07	1,368.73	1,154.51	1,548.53	1,334.31	1,765.38	1,551.16	1,663.53	993.99	1,129.08	54
55	1,947.30	1,722.56	1,427.95	1,203.21	1,607.75	1,383.01	1,824.60	1,599.86	1,724.88	1,029.97	1,170.37	55
56	2,004.69	1,770.05	1,487.77	1,253.13	1,667.57	1,432.93	1,884.42	1,649.78	1,786.23	1,067.14	1,212.84	56
57	2,061.47	1,818.17	1,545.77	1,302.47	1,725.57	1,482.27	1,942.42	1,699.12	1,848.17	1,103.72	1,254.14	57
58	2,113.99	1,862.01	1,601.31	1,349.33	1,781.11	1,529.13	1,997.96	1,745.98	1,904.21	1,137.34	1,291.90	58
59	2,166.50	1,904.01	1,659.91	1,397.42	1,839.71	1,577.22	2,056.56	1,794.07	1,958.50	1,169.78	1,329.06	59
60	2,217.80	1,946.62	1,716.07	1,444.89	1,895.87	1,624.69	2,112.72	1,841.54	2,014.52	1,202.82	1,367.40	60
61	2,271.54	1,989.84	1,772.85	1,491.15	1,952.65	1,670.95	2,169.50	1,887.80	2,070.57	1,236.44	1,405.16	61
62	2,324.05	2,034.35	1,829.61	1,539.91	2,009.41	1,719.71	2,226.26	1,936.56	2,125.43	1,269.48	1,442.32	62
63	2,384.63	2,083.12	1,895.65	1,594.14	2,075.45	1,773.94	2,292.30	1,990.79	2,189.72	1,307.23	1,485.97	63
64	2,443.35	2,132.55	1,961.06	1,650.26	2,140.86	1,830.06	2,357.71	2,046.91	2,252.25	1,345.57	1,529.63	64
65	2,505.78	2,181.37	2,030.18	1,705.77	2,209.98	1,885.57	2,426.83	2,102.42	2,316.56	1,383.91	1,572.09	65
66	2,565.13	2,230.81	2,096.20	1,761.88	2,276.00	1,941.68	2,492.85	2,158.53	2,380.27	1,421.09	1,615.74	66
67	2,625.72	2,280.87	2,162.83	1,817.98	2,342.63	1,997.78	2,559.48	2,214.63	2,444.00	1,460.01	1,658.82	67
68	2,695.58	2,337.12	2,241.22	1,882.76	2,421.02	2,062.56	2,637.87	2,279.41	2,516.53	1,503.66	1,708.37	68
69	2,765.45	2,393.98	2,319.60	1,948.13	2,499.40	2,127.93	2,716.25	2,344.78	2,590.87	1,547.32	1,757.92	69
70	2,836.53	2,452.07	2,398.58	2,014.12	2,578.38	2,193.92	2,795.23	2,410.77	2,664.01	1,591.56	1,808.64	70
71	2,905.81	2,508.34	2,476.36	2,078.89	2,656.16	2,258.69	2,873.01	2,475.54	2,737.75	1,634.62	1,857.61	71
72	2,976.29	2,565.82	2,555.95	2,145.48	2,735.75	2,325.28	2,952.60	2,542.13	2,811.49	1,678.87	1,907.76	72
73	3,029.33	2,609.57	2,607.77	2,188.01	2,787.57	2,367.81	3,004.42	2,584.66	2,866.34	1,712.49	1,945.50	73
74	3,080.51	2,652.70	2,658.96	2,231.15	2,838.76	2,410.95	3,055.61	2,627.80	2,922.98	1,746.12	1,983.85	74
75	3,130.48	2,695.24	2,708.93	2,273.69	2,888.73	2,453.49	3,105.58	2,670.34	2,979.61	1,779.74	2,022.19	75
76	3,183.48	2,739.59	2,760.10	2,316.21	2,939.90	2,496.01	3,156.75	2,712.86	3,035.65	1,813.36	2,060.53	76
77	3,235.29	2,782.73	2,811.92	2,359.36	2,991.72	2,539.16	3,208.57	2,756.01	3,092.28	1,846.99	2,098.29	77
78	3,288.43	2,826.25	2,905.05	2,438.87	3,084.85	2,618.67	3,301.70	2,835.52	3,194.92	1,908.36	2,167.89	78
79	3,423.39	2,942.33	2,998.19	2,517.13	3,177.99	2,696.93	3,394.84	2,913.78	3,298.16	1,970.28	2,238.09	79
80+	3,518.97	3,021.21	3,092.56	2,594.80	3,272.36	2,774.60	3,489.21	2,991.45	3,400.21	2,031.63	2,308.89	80+