



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	UniCare PLUS	Major Surgical Base Plan	Major Surgical + Specialists	Major Surgical + GPs	Major Surgical + Specialists & Dental 100	Major Surgical + Specialists & Dental 400	Major Surgical + GPs & Dental 100	Major Surgical + GPs & Dental 400	Major Surgical + GPs & Specialists	Major Surgical + GPs, Specialists & Dental 100	Major Surgical + GPs, Specialists & Dental 400	Reduction if \$500 excess plan (Major Surgical) chosen	Age
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	
Child	239.24	209.81	286.30	368.98	369.54	470.22	452.22	552.90	445.47	528.71	629.39	-42.99	Child
18	420.58	302.67	412.91	533.83	579.39	780.18	700.31	901.10	644.07	810.55	1,011.34	-60.76	18
19	427.13	306.11	418.03	540.64	584.51	785.30	707.12	907.91	652.56	819.04	1,019.83	-60.76	19
20	432.60	310.70	424.31	548.61	590.79	791.58	715.09	915.88	662.22	828.70	1,029.49	-62.48	20
21	438.06	314.71	429.45	555.99	595.93	796.72	722.47	923.26	670.73	837.21	1,038.00	-63.05	21
22	445.71	323.31	440.86	566.28	607.34	808.13	732.76	933.55	683.83	850.31	1,051.10	-65.35	22
23	452.81	331.34	450.01	576.00	616.49	817.28	742.48	943.27	694.67	861.15	1,061.94	-66.50	23
24	460.47	339.94	460.86	586.29	627.34	828.13	752.77	953.56	707.21	873.69	1,074.48	-68.22	24
25	467.55	347.96	470.57	595.99	637.05	837.84	762.47	963.26	718.60	885.08	1,085.87	-69.93	25
26	474.65	356.56	481.42	606.28	647.90	848.69	772.76	973.55	731.14	897.62	1,098.41	-72.23	26
27	482.85	364.59	490.57	616.00	657.05	857.84	782.48	983.27	741.98	908.46	1,109.25	-73.95	27
28	491.59	374.33	503.13	628.01	669.61	870.40	794.49	995.28	756.81	923.29	1,124.08	-75.09	28
29	501.42	385.22	517.39	641.69	683.87	884.66	808.17	1,008.96	773.86	940.34	1,141.13	-76.24	29
30	511.25	396.69	530.55	655.41	697.03	897.82	821.89	1,022.68	789.27	955.75	1,156.54	-79.11	30
31	520.54	407.58	544.81	667.99	711.29	912.08	834.47	1,035.26	805.22	971.70	1,172.49	-80.83	31
32	530.37	419.62	559.67	682.28	726.15	926.94	848.76	1,049.55	822.33	988.81	1,189.60	-84.27	32
33	546.21	435.67	579.09	702.83	745.57	946.36	869.31	1,070.10	846.25	1,012.73	1,213.52	-87.14	33
34	562.59	452.87	601.35	724.52	767.83	968.62	891.00	1,091.79	873.00	1,039.48	1,240.27	-90.58	34
35	578.43	469.49	621.35	745.64	787.83	988.62	912.12	1,112.91	897.50	1,063.98	1,264.77	-94.01	35
36	593.73	486.11	641.90	766.20	808.38	1,009.17	932.68	1,133.47	921.99	1,088.47	1,289.26	-96.30	36
37	609.57	503.88	663.61	789.03	830.09	1,030.88	955.51	1,156.30	948.76	1,115.24	1,316.03	-100.89	37
38	628.16	523.95	689.87	813.60	856.35	1,057.14	980.08	1,180.87	979.52	1,146.00	1,346.79	-104.33	38
39	646.16	544.59	714.44	838.74	880.92	1,081.71	1,005.22	1,206.01	1,008.59	1,175.07	1,375.86	-109.49	39
40	664.74	564.65	739.00	863.86	905.48	1,106.27	1,030.34	1,231.13	1,038.21	1,204.69	1,405.48	-112.93	40
41	682.80	584.14	763.56	888.42	930.04	1,130.83	1,054.90	1,255.69	1,067.84	1,234.32	1,435.11	-116.94	41
42	701.33	604.20	788.12	912.98	954.60	1,155.39	1,079.46	1,280.25	1,096.90	1,263.38	1,464.17	-120.38	42
43	722.09	629.43	818.41	942.14	984.89	1,185.68	1,108.62	1,309.41	1,131.12	1,297.60	1,498.39	-127.26	43
44	743.39	652.36	848.09	970.70	1,014.57	1,215.36	1,137.18	1,337.97	1,166.43	1,332.91	1,533.70	-130.11	44
45	763.60	676.43	877.22	999.27	1,043.70	1,244.49	1,165.75	1,366.54	1,200.06	1,366.54	1,567.33	-135.28	45
46	785.45	699.94	905.79	1,027.28	1,072.27	1,273.06	1,193.76	1,394.55	1,233.13	1,399.61	1,600.40	-139.88	46
47	806.75	724.59	936.63	1,057.55	1,103.11	1,303.90	1,224.03	1,424.82	1,269.59	1,436.07	1,636.86	-145.61	47
48	838.98	760.13	980.04	1,100.96	1,146.52	1,347.31	1,267.44	1,468.23	1,320.87	1,487.35	1,688.14	-151.91	48
49	871.20	795.67	1,024.58	1,144.94	1,191.06	1,391.85	1,311.42	1,512.21	1,373.85	1,540.33	1,741.12	-158.22	49
50	903.43	832.37	1,069.72	1,188.95	1,236.20	1,436.99	1,355.43	1,556.22	1,426.30	1,592.78	1,793.57	-166.83	50
51	935.65	867.32	1,113.10	1,231.78	1,279.58	1,480.37	1,398.26	1,599.05	1,477.56	1,644.04	1,844.83	-173.10	51
52	967.88	904.59	1,158.27	1,276.92	1,324.75	1,525.54	1,443.40	1,644.19	1,530.60	1,697.08	1,897.87	-181.15	52
53	1,006.66	948.73	1,213.07	1,330.08	1,379.55	1,580.34	1,496.56	1,697.35	1,594.42	1,760.90	1,961.69	-190.32	53
54	1,045.44	992.87	1,267.34	1,382.07	1,433.82	1,634.61	1,548.55	1,749.34	1,656.54	1,823.02	2,023.81	-198.35	54
55	1,083.68	1,037.58	1,322.17	1,435.78	1,488.65	1,689.44	1,602.26	1,803.05	1,720.37	1,886.85	2,087.64	-208.09	55
56	1,123.00	1,082.29	1,377.57	1,488.93	1,544.05	1,744.84	1,655.41	1,856.20	1,784.21	1,950.69	2,151.48	-217.26	56
57	1,161.24	1,126.43	1,431.27	1,541.50	1,597.75	1,798.54	1,707.98	1,908.77	1,846.34	2,012.82	2,213.61	-225.28	57
58	1,196.20	1,169.43	1,482.70	1,590.13	1,649.18	1,849.97	1,756.61	1,957.40	1,903.40	2,069.88	2,270.67	-233.32	58
59	1,230.61	1,212.99	1,536.95	1,638.75	1,703.43	1,904.22	1,805.23	2,006.02	1,962.71	2,129.19	2,329.98	-243.05	59
60	1,266.11	1,255.99	1,588.95	1,686.25	1,755.43	1,956.22	1,852.73	2,053.52	2,019.21	2,185.69	2,386.48	-251.09	60
61	1,301.07	1,300.13	1,641.53	1,736.01	1,808.01	2,008.80	1,902.49	2,103.28	2,077.41	2,243.89	2,444.68	-260.83	61
62	1,335.48	1,343.12	1,694.08	1,784.63	1,860.56	2,061.35	1,951.11	2,151.90	2,135.59	2,302.07	2,502.86	-268.24	62
63	1,375.90	1,394.71	1,755.23	1,840.72	1,921.71	2,122.50	2,007.20	2,207.99	2,201.24	2,367.72	2,568.51	-279.17	63
64	1,416.32	1,444.58	1,815.79	1,895.09	1,982.27	2,183.06	2,061.57	2,262.36	2,266.30	2,432.78	2,633.57	-287.77	64
65	1,455.64	1,497.32	1,879.79	1,952.89	2,046.27	2,247.06	2,119.37	2,320.16	2,335.36	2,501.84	2,702.63	-300.38	65
66	1,496.06	1,548.34	1,940.92	2,007.85	2,107.40	2,308.19	2,174.33	2,375.12	2,400.43	2,566.91	2,767.70	-309.55	66
67	1,535.94	1,599.36	2,002.62	2,063.95	2,169.10	2,369.89	2,230.43	2,431.22	2,467.21	2,633.69	2,834.48	-319.30	67
68	1,581.82	1,660.13	2,075.20	2,128.64	2,241.68	2,442.47	2,295.12	2,495.91	2,543.71	2,710.19	2,910.98	-331.91	68
69	1,627.70	1,720.32	2,147.77	2,193.33	2,314.25	2,515.04	2,359.81	2,560.60	2,620.78	2,787.26	2,988.05	-343.95	69
70	1,674.67	1,781.65	2,220.91	2,259.15	2,387.39	2,588.18	2,425.63	2,626.42	2,698.41	2,864.89	3,065.68	-355.98	70
71	1,720.01	1,841.85	2,292.92	2,323.29	2,459.40	2,660.19	2,489.77	2,690.56	2,774.36	2,940.84	3,141.63	-368.03	71
72	1,766.44	1,902.61	2,366.62	2,388.55	2,533.10	2,733.89	2,555.03	2,755.82	2,852.56	3,019.04	3,219.83	-380.06	72
73	1,801.39	1,941.59	2,414.60	2,437.66	2,581.08	2,781.87	2,604.14	2,804.93	2,910.67	3,077.15	3,277.94	-388.66	73
74	1,836.90	1,979.43	2,462.00	2,485.06	2,628.48	2,829.27	2,651.54	2,852.33	2,967.63	3,134.11	3,334.90	-396.12	74
75	1,872.40	2,016.69	2,508.26	2,531.32	2,674.74	2,875.53	2,697.80	2,898.59	3,022.89	3,189.37	3,390.16	-403.00	75
76	1,907.90	2,055.09	2,555.65	2,580.40	2,722.13	2,922.92	2,746.88	2,947.67	3,080.96	3,247.44	3,448.23	-411.01	76
77	1,942.86	2,093.50	2,603.63	2,628.37	2,770.11	2,970.90	2,794.85	2,995.64	3,138.50	3,304.98	3,505.77	-419.04	77
78	2,007.31	2,162.86	2,689.86	2,714.61	2,856.34	3,057.13	2,881.09	3,081.88	3,241.61	3,408.09	3,608.88	-431.65	78
79	2,072.31	2,232.23	2,776.10	2,802.54	2,942.58	3,143.37	2,969.02	3,169.81	3,346.41	3,512.89	3,713.68	-445.42	79
80+	2,137.86	2,302.74	2,863.48	2,891.04	3,029.96	3,230.75	3,057.52	3,258.31	3,451.78	3,618.26	3,819.05	-460.89	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

Age	Major Surgical Base Plan with excess	Major Surgical + Specialist with excess	Major Surgical + GPs with excess	Major Surgical + Specialists & Dental 100 with excess	Major Surgical + Specialists & Dental 100 with excess	Major Surgical + GPs & Dental 100 with excess	Major Surgical + GPs & Dental 400 with excess	Major Surgical + GPs & Specialists with excess	Major Surgical + GPs, Specialists & Dental 100 with excess	Major Surgical + GPs, Specialists & Dental 400 with excess	Age
Child	166.82	243.31	325.99	326.55	427.23	409.23	509.91	402.48	485.72	586.40	Child
18	241.91	352.15	473.07	518.63	719.42	639.55	840.34	583.31	749.79	950.58	18
19	245.35	357.27	479.88	523.75	724.54	646.36	847.15	591.80	758.28	959.07	19
20	248.22	361.83	486.13	528.31	729.10	652.61	853.40	599.74	766.22	967.01	20
21	251.66	366.40	492.94	532.88	733.67	659.42	860.21	607.68	774.16	974.95	21
22	257.96	375.51	500.93	541.99	742.78	667.41	868.20	618.48	784.96	985.75	22
23	264.84	383.51	509.50	549.99	750.78	675.98	876.77	628.17	794.65	995.44	23
24	271.72	392.64	518.07	559.12	759.91	684.55	885.34	638.99	805.47	1,006.26	24
25	278.03	400.64	526.06	567.12	767.91	692.54	893.33	648.67	815.15	1,015.94	25
26	284.33	409.19	534.05	575.67	776.46	700.53	901.32	658.91	825.39	1,026.18	26
27	290.64	416.62	542.05	583.10	783.89	708.53	909.32	668.03	834.51	1,035.30	27
28	299.24	428.04	552.92	594.52	795.31	719.40	920.19	681.72	848.20	1,048.99	28
29	308.98	441.15	565.45	607.63	808.42	731.93	932.72	697.62	864.10	1,064.89	29
30	317.58	451.44	576.30	617.92	818.71	742.78	943.57	710.16	876.64	1,077.43	30
31	326.75	463.98	587.16	630.46	831.25	753.64	954.43	724.39	890.87	1,091.66	31
32	335.35	475.40	598.01	641.88	842.67	764.49	965.28	738.06	904.54	1,105.33	32
33	348.53	491.95	615.69	658.43	859.22	782.17	982.96	759.11	925.59	1,126.38	33
34	362.29	510.77	633.94	677.25	878.04	800.42	1,001.21	782.42	948.90	1,149.69	34
35	375.48	527.34	651.63	693.82	894.61	818.11	1,018.90	803.49	969.97	1,170.76	35
36	389.81	545.60	669.90	712.08	912.87	836.38	1,037.17	825.69	992.17	1,192.96	36
37	402.99	562.72	688.14	729.20	929.99	854.62	1,055.41	847.87	1,014.35	1,215.14	37
38	419.62	585.54	709.27	752.02	952.81	875.75	1,076.54	875.19	1,041.67	1,242.46	38
39	435.10	604.95	729.25	771.43	972.22	895.73	1,096.52	899.10	1,065.58	1,266.37	39
40	451.72	626.07	750.93	792.55	993.34	917.41	1,118.20	925.28	1,091.76	1,292.55	40
41	467.20	646.62	771.48	813.10	1,013.89	937.96	1,138.75	950.90	1,117.38	1,318.17	41
42	483.82	667.74	792.60	834.22	1,035.01	959.08	1,159.87	976.52	1,143.00	1,343.79	42
43	502.17	691.15	814.88	857.63	1,058.42	981.36	1,182.15	1,003.86	1,170.34	1,371.13	43
44	522.25	717.98	840.59	884.46	1,085.25	1,007.07	1,207.86	1,036.32	1,202.80	1,403.59	44
45	541.15	741.94	863.99	908.42	1,109.21	1,030.47	1,231.26	1,064.78	1,231.26	1,432.05	45
46	560.06	765.91	887.40	932.39	1,133.18	1,053.88	1,254.67	1,093.25	1,259.73	1,460.52	46
47	578.98	791.02	911.94	957.50	1,158.29	1,078.42	1,279.21	1,123.98	1,290.46	1,491.25	47
48	608.22	828.13	949.05	994.61	1,195.40	1,115.53	1,316.32	1,168.96	1,335.44	1,536.23	48
49	637.45	866.36	986.72	1,032.84	1,233.63	1,153.20	1,353.99	1,215.63	1,382.11	1,582.90	49
50	665.54	902.89	1,022.12	1,069.37	1,270.16	1,188.60	1,389.39	1,259.47	1,425.95	1,626.74	50
51	694.22	940.00	1,058.68	1,106.48	1,307.27	1,225.16	1,425.95	1,304.46	1,470.94	1,671.73	51
52	723.44	977.12	1,095.77	1,143.60	1,344.39	1,262.25	1,463.04	1,349.45	1,515.93	1,716.72	52
53	758.41	1,022.75	1,139.76	1,189.23	1,390.02	1,306.24	1,507.03	1,404.10	1,570.58	1,771.37	53
54	794.52	1,068.99	1,183.72	1,235.47	1,436.26	1,350.20	1,550.99	1,458.19	1,624.67	1,825.46	54
55	829.49	1,114.08	1,227.69	1,280.56	1,481.35	1,394.17	1,594.96	1,512.28	1,678.76	1,879.55	55
56	865.03	1,160.31	1,271.67	1,326.79	1,527.58	1,438.15	1,638.94	1,566.95	1,733.43	1,934.22	56
57	901.15	1,205.99	1,316.22	1,372.47	1,573.26	1,482.70	1,683.49	1,621.06	1,787.54	1,988.33	57
58	936.11	1,249.38	1,356.81	1,415.86	1,616.65	1,523.29	1,724.08	1,670.08	1,836.56	2,037.35	58
59	969.94	1,293.90	1,395.70	1,460.38	1,661.17	1,562.18	1,762.97	1,719.66	1,886.14	2,086.93	59
60	1,004.90	1,337.86	1,435.16	1,504.34	1,705.13	1,601.64	1,802.43	1,768.12	1,934.60	2,135.39	60
61	1,039.30	1,380.70	1,475.18	1,547.18	1,747.97	1,641.66	1,842.45	1,816.58	1,983.06	2,183.85	61
62	1,074.88	1,425.84	1,516.39	1,592.32	1,793.11	1,682.87	1,883.66	1,867.35	2,033.83	2,234.62	62
63	1,115.54	1,476.06	1,561.55	1,642.54	1,843.33	1,728.03	1,928.82	1,922.07	2,088.55	2,289.34	63
64	1,156.81	1,528.02	1,607.32	1,694.50	1,895.29	1,773.80	1,974.59	1,978.53	2,145.01	2,345.80	64
65	1,196.94	1,579.41	1,652.51	1,745.89	1,946.68	1,818.99	2,019.78	2,034.98	2,201.46	2,402.25	65
66	1,238.79	1,631.37	1,698.30	1,797.85	1,998.64	1,864.78	2,065.57	2,090.88	2,257.36	2,458.15	66
67	1,280.06	1,683.32	1,744.65	1,849.80	2,050.59	1,911.13	2,111.92	2,147.91	2,314.39	2,515.18	67
68	1,328.22	1,743.29	1,796.73	1,909.77	2,110.56	1,963.21	2,164.00	2,211.80	2,378.28	2,579.07	68
69	1,376.37	1,803.82	1,849.38	1,970.30	2,171.09	2,015.86	2,216.65	2,276.83	2,443.31	2,644.10	69
70	1,425.67	1,864.93	1,903.17	2,031.41	2,232.20	2,069.65	2,270.44	2,342.43	2,508.91	2,709.70	70
71	1,473.82	1,924.89	1,955.26	2,091.37	2,292.16	2,121.74	2,322.53	2,406.33	2,572.81	2,773.60	71
72	1,522.55	1,986.56	2,008.49	2,153.04	2,353.83	2,174.97	2,375.76	2,472.50	2,638.98	2,839.77	72
73	1,552.93	2,025.94	2,049.00	2,192.42	2,393.21	2,215.48	2,416.27	2,522.01	2,688.49	2,889.28	73
74	1,583.31	2,065.88	2,088.94	2,232.36	2,433.15	2,255.42	2,456.21	2,571.51	2,737.99	2,938.78	74
75	1,613.69	2,105.26	2,128.32	2,271.74	2,472.53	2,294.80	2,495.59	2,619.89	2,786.37	2,987.16	75
76	1,644.08	2,144.64	2,169.39	2,311.12	2,511.91	2,335.87	2,536.66	2,669.95	2,836.43	3,037.22	76
77	1,674.46	2,184.59	2,209.33	2,351.07	2,551.86	2,375.81	2,576.60	2,719.46	2,885.94	3,086.73	77
78	1,731.21	2,258.21	2,282.96	2,424.69	2,625.48	2,449.44	2,650.23	2,809.96	2,976.44	3,177.23	78
79	1,786.81	2,330.68	2,357.12	2,497.16	2,697.95	2,523.60	2,724.39	2,900.99	3,067.47	3,268.26	79
80+	1,841.85	2,402.59	2,430.15	2,569.07	2,769.86	2,596.63	2,797.42	2,990.89	3,157.37	3,358.16	80+