

**SuperLife insurance premiums**

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 (from 1 April 2012)**

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	227.76	190.32	261.04	337.48	338.00	431.08	414.44	507.52	408.20	485.16	578.24	-39.00	Child
18	400.40	274.56	376.48	488.28	530.40	716.04	642.20	827.84	590.20	744.12	929.76	-55.12	18
19	406.64	277.68	381.16	494.52	535.08	720.72	648.44	834.08	598.00	751.92	937.56	-55.12	19
20	411.84	281.84	386.88	501.80	540.80	726.44	655.72	841.36	606.84	760.76	946.40	-56.68	20
21	417.04	285.48	391.56	508.56	545.48	731.12	662.48	848.12	614.64	768.56	954.20	-57.20	21
22	424.32	293.28	401.96	517.92	555.88	741.52	671.84	857.48	626.60	780.52	966.16	-59.28	22
23	431.08	300.56	410.28	526.76	564.20	749.84	680.68	866.32	636.48	790.40	976.04	-60.32	23
24	438.36	308.36	420.16	536.12	574.08	759.72	690.04	875.68	647.92	801.84	987.48	-61.88	24
25	445.12	315.64	429.00	544.96	582.92	768.56	698.88	884.52	658.32	812.24	997.88	-63.44	25
26	451.88	323.44	438.88	554.32	592.80	778.44	708.24	893.88	669.76	823.68	1,009.32	-65.52	26
27	459.68	330.72	447.20	563.16	601.12	786.76	717.08	902.72	679.64	833.56	1,019.20	-67.08	27
28	468.00	339.56	458.64	574.08	612.56	798.20	728.00	913.64	693.16	847.08	1,032.72	-68.12	28
29	477.36	349.44	471.64	586.56	625.56	811.20	740.48	926.12	708.76	862.68	1,048.32	-69.16	29
30	486.72	359.84	483.60	599.04	637.52	823.16	752.96	938.60	722.80	876.72	1,062.36	-71.76	30
31	495.56	369.72	496.60	610.48	650.52	836.16	764.40	950.04	737.36	891.28	1,076.92	-73.32	31
32	504.92	380.64	510.12	623.48	664.04	849.68	777.40	963.04	752.96	906.88	1,092.52	-76.44	32
33	520.00	395.20	527.80	642.20	681.72	867.36	796.12	981.76	774.80	928.72	1,114.36	-79.04	33
34	535.60	410.80	548.08	661.96	702.00	887.64	815.88	1,001.52	799.24	953.16	1,138.80	-82.16	34
35	550.68	425.88	566.28	681.20	720.20	905.84	835.12	1,020.76	821.60	975.52	1,161.16	-85.28	35
36	565.24	440.96	585.00	699.92	738.92	924.56	853.84	1,039.48	843.96	997.88	1,183.52	-87.36	36
37	580.32	457.08	604.76	720.72	758.68	944.32	874.64	1,060.28	868.40	1,022.32	1,207.96	-91.52	37
38	598.00	475.28	628.68	743.08	782.60	968.24	897.00	1,082.64	896.48	1,050.40	1,236.04	-94.64	38
39	615.16	494.00	651.04	765.96	804.96	990.60	919.88	1,105.52	923.00	1,076.92	1,262.56	-99.32	39
40	632.84	512.20	673.40	788.84	827.32	1,012.96	942.76	1,128.40	950.04	1,103.96	1,289.60	-102.44	40
41	650.00	529.88	695.76	811.20	849.68	1,035.32	965.12	1,150.76	977.08	1,131.00	1,316.64	-106.08	41
42	667.68	548.08	718.12	833.56	872.04	1,057.68	987.48	1,173.12	1,003.60	1,157.52	1,343.16	-109.20	42
43	687.44	570.96	745.68	860.08	899.60	1,085.24	1,014.00	1,199.64	1,034.80	1,188.72	1,374.36	-115.44	43
44	707.72	591.76	772.72	886.08	926.64	1,112.28	1,040.00	1,225.64	1,067.04	1,220.96	1,406.60	-118.04	44
45	726.96	613.60	799.24	912.08	953.16	1,138.80	1,066.00	1,251.64	1,097.72	1,251.64	1,437.28	-122.72	45
46	747.76	634.92	825.24	937.56	979.16	1,164.80	1,091.48	1,277.12	1,127.88	1,281.80	1,467.44	-126.88	46
47	768.04	657.28	853.32	965.12	1,007.24	1,192.88	1,119.04	1,304.68	1,161.16	1,315.08	1,500.72	-132.08	47
48	798.72	689.52	892.84	1,004.64	1,046.76	1,232.40	1,158.56	1,344.20	1,207.96	1,361.88	1,547.52	-137.80	48
49	829.40	721.76	933.40	1,044.68	1,087.32	1,272.96	1,198.60	1,384.24	1,256.32	1,410.24	1,595.88	-143.52	49
50	860.08	755.04	974.48	1,084.72	1,128.40	1,314.04	1,238.64	1,424.28	1,304.16	1,458.08	1,643.72	-151.32	50
51	890.76	786.76	1,014.00	1,123.72	1,167.92	1,353.56	1,277.64	1,463.28	1,350.96	1,504.88	1,690.52	-157.04	51
52	921.44	820.56	1,055.08	1,164.80	1,209.00	1,394.64	1,318.72	1,504.36	1,399.32	1,553.24	1,738.88	-164.32	52
53	958.36	860.60	1,105.00	1,213.16	1,258.92	1,444.56	1,367.08	1,552.72	1,457.56	1,611.48	1,797.12	-172.64	53
54	995.28	900.64	1,154.40	1,260.48	1,308.32	1,493.96	1,414.40	1,600.04	1,514.24	1,668.16	1,853.80	-179.92	54
55	1031.68	941.20	1,204.32	1,309.36	1,358.24	1,543.88	1,463.28	1,648.92	1,572.48	1,726.40	1,912.04	-188.76	55
56	1069.12	981.76	1,254.76	1,357.72	1,408.68	1,594.32	1,511.64	1,697.28	1,630.72	1,784.64	1,970.28	-197.08	56
57	1105.52	1021.80	1,303.64	1,405.56	1,457.56	1,643.20	1,559.48	1,745.12	1,687.40	1,841.32	2,026.96	-204.36	57
58	1138.80	1060.80	1,350.44	1,449.76	1,504.36	1,690.00	1,603.68	1,789.32	1,739.40	1,893.32	2,078.96	-211.64	58
59	1171.56	1100.32	1,399.84	1,493.96	1,553.76	1,739.40	1,647.88	1,833.52	1,793.48	1,947.40	2,133.04	-220.48	59
60	1205.36	1139.32	1,447.16	1,537.12	1,601.08	1,786.72	1,691.04	1,876.68	1,844.96	1,998.88	2,184.52	-227.76	60
61	1238.64	1179.36	1,495.00	1,582.36	1,648.92	1,834.56	1,736.28	1,921.92	1,898.00	2,051.92	2,237.56	-236.60	61
62	1271.40	1218.36	1,542.84	1,626.56	1,696.76	1,882.40	1,780.48	1,966.12	1,951.04	2,104.96	2,290.60	-243.36	62
63	1309.88	1265.16	1,598.48	1,677.52	1,752.40	1,938.04	1,831.44	2,017.08	2,010.84	2,164.76	2,350.40	-253.24	63
64	1348.36	1310.40	1,653.60	1,726.92	1,807.52	1,993.16	1,880.84	2,066.48	2,070.12	2,224.04	2,409.68	-261.04	64
65	1385.80	1358.24	1,711.84	1,779.44	1,865.76	2,051.40	1,933.36	2,119.00	2,133.04	2,286.96	2,472.60	-272.48	65
66	1424.28	1404.52	1,767.48	1,829.36	1,921.40	2,107.04	1,983.28	2,168.92	2,192.32	2,346.24	2,531.88	-280.80	66
67	1462.24	1450.80	1,823.64	1,880.32	1,977.56	2,163.20	2,034.24	2,219.88	2,253.16	2,407.08	2,592.72	-289.64	67
68	1505.92	1505.92	1,889.68	1,939.08	2,043.60	2,229.24	2,093.00	2,278.64	2,322.84	2,476.76	2,662.40	-301.08	68
69	1549.60	1560.52	1,955.72	1,997.84	2,109.64	2,295.28	2,151.76	2,337.40	2,393.04	2,546.96	2,732.60	-312.00	69
70	1594.32	1616.16	2,022.28	2,057.64	2,176.20	2,361.84	2,211.56	2,397.20	2,463.76	2,617.68	2,803.32	-322.92	70
71	1637.48	1670.76	2,087.80	2,115.88	2,241.72	2,427.36	2,269.80	2,455.44	2,532.92	2,686.84	2,872.48	-333.84	71
72	1681.68	1725.88	2,154.88	2,175.16	2,308.80	2,494.44	2,329.08	2,514.72	2,604.16	2,758.08	2,943.72	-344.76	72
73	1714.96	1761.24	2,198.56	2,219.88	2,352.48	2,538.12	2,373.80	2,559.44	2,657.20	2,811.12	2,996.76	-352.56	73
74	1748.76	1795.56	2,241.72	2,263.04	2,395.64	2,581.28	2,416.96	2,602.60	2,709.20	2,863.12	3,048.76	-359.32	74
75	1782.56	1829.36	2,283.84	2,305.16	2,437.76	2,623.40	2,459.08	2,644.72	2,759.64	2,913.56	3,099.20	-365.56	75
76	1816.36	1864.20	2,327.00	2,349.88	2,480.92	2,666.56	2,503.80	2,689.44	2,812.68	2,966.60	3,152.24	-372.84	76
77	1849.64	1899.04	2,370.68	2,393.56	2,524.60	2,710.24	2,547.48	2,733.12	2,865.20	3,019.12	3,204.76	-380.12	77
78	1911.00	1961.96	2,449.20	2,472.08	2,603.12	2,788.76	2,626.00	2,811.64	2,959.32	3,113.24	3,298.88	-391.56	78
79	1972.88	2024.88	2,527.72	2,552.16	2,681.64	2,867.28	2,706.08	2,891.72	3,055.00	3,208.92	3,394.56	-404.04	79
80+	2035.28	2088.84	2,607.28	2,632.76	2,761.20	2,946.84	2,786.68	2,972.32	3,151.20	3,305.12	3,490.76	-418.08	80+

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 (from 1 April 2012)

Age	UniCare PLUS 80	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 400 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	Multicare	Age
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	
Child	200.76	151.44	222.36	298.68	299.28	392.40	375.60	468.72	369.60	446.52	539.64	368.40	Child
18	352.14	219.36	321.48	433.32	475.32	600.96	587.16	772.80	535.44	689.28	874.92	589.56	18
19	357.55	222.36	325.68	439.32	479.52	665.16	593.16	778.80	542.64	696.48	882.12	599.16	19
20	362.36	225.36	330.48	445.32	484.32	669.96	599.16	784.80	550.44	704.28	889.92	606.96	20
21	366.56	228.36	334.68	451.32	488.52	674.16	605.16	790.80	557.64	711.48	897.12	614.76	21
22	373.78	233.76	342.48	458.52	496.32	681.96	612.36	798.00	567.24	721.08	906.72	624.96	22
23	379.18	240.36	350.28	466.32	504.12	689.76	620.16	805.80	576.24	730.08	915.72	635.16	23
24	385.79	246.36	358.08	474.12	511.92	697.56	627.96	813.60	585.84	739.68	925.32	645.36	24
25	391.20	252.36	365.88	481.92	519.72	705.36	635.76	821.40	595.44	749.28	934.92	656.16	25
26	397.81	257.76	373.08	488.52	526.92	712.56	642.36	828.00	603.84	757.68	943.32	665.88	26
27	403.82	263.76	380.28	496.32	534.12	719.76	650.16	835.80	612.84	766.68	952.32	675.48	27
28	412.23	271.56	390.60	505.92	544.44	730.08	659.76	845.40	624.96	778.80	964.44	689.28	28
29	420.05	280.08	402.12	517.44	555.96	741.60	671.28	856.92	639.48	793.32	978.96	703.08	29
30	427.86	287.88	411.72	527.04	565.56	751.20	680.88	866.52	650.88	804.72	990.36	716.88	30
31	436.27	296.28	423.12	537.24	576.96	762.60	691.08	876.72	664.08	817.92	1,003.56	730.08	31
32	444.08	304.08	433.32	546.84	587.16	772.80	700.68	886.32	676.08	829.92	1,015.56	744.00	32
33	458.51	316.08	448.92	563.04	602.76	788.40	716.88	902.52	695.88	849.72	1,035.36	766.20	33
34	471.13	328.68	465.72	579.84	619.56	805.20	733.68	919.32	716.88	870.72	1,056.36	788.40	34
35	484.95	340.68	481.32	596.04	635.16	820.80	749.88	935.52	736.68	890.52	1,076.16	810.00	35
36	497.57	353.40	497.64	612.36	651.48	837.12	766.20	951.84	756.60	910.44	1,096.08	833.52	36
37	510.79	365.40	513.24	629.16	667.08	852.72	783.00	968.64	777.00	930.84	1,116.48	855.72	37
38	526.41	380.40	533.64	648.36	687.48	873.12	802.20	987.84	801.60	955.44	1,141.08	880.92	38
39	542.03	394.80	551.64	666.96	705.48	891.12	820.80	1,006.44	823.80	977.64	1,163.28	906.84	39
40	556.46	409.80	570.84	686.28	724.68	910.32	840.12	1,025.76	847.32	1,001.16	1,186.80	932.64	40
41	572.08	423.60	589.44	704.88	743.28	928.92	858.72	1,044.36	870.72	1,024.56	1,210.20	957.84	41
42	587.70	438.72	608.76	724.20	762.60	948.24	878.04	1,063.68	894.24	1,048.08	1,233.72	983.76	42
43	605.13	455.52	630.36	744.60	784.20	969.84	898.44	1,084.08	919.44	1,073.28	1,258.92	1,013.16	43
44	623.16	473.52	654.36	768.00	808.20	993.84	921.84	1,107.48	948.84	1,102.68	1,288.32	1,042.56	44
45	640.59	490.92	676.56	789.60	830.40	1,016.04	943.44	1,129.08	975.24	1,129.08	1,314.72	1,072.08	45
46	658.01	507.84	698.28	810.72	852.12	1,037.76	964.56	1,150.20	1,001.16	1,155.00	1,340.64	1,102.08	46
47	675.44	525.24	721.20	832.92	875.04	1,060.68	986.76	1,172.40	1,028.88	1,182.72	1,368.36	1,131.60	47
48	703.08	551.64	754.80	866.52	908.64	1,094.28	1,020.36	1,206.00	1,069.68	1,223.52	1,409.16	1,176.60	48
49	729.52	578.04	789.60	900.72	943.44	1,129.08	1,054.56	1,240.20	1,112.28	1,266.12	1,451.76	1,221.72	49
50	756.56	603.96	823.32	933.84	977.16	1,162.80	1,087.68	1,273.32	1,153.20	1,307.04	1,492.68	1,267.32	50
51	783.61	629.76	856.92	966.84	1,010.76	1,196.40	1,120.68	1,306.32	1,194.00	1,347.84	1,533.48	1,311.84	51
52	810.65	656.16	890.52	1,000.44	1,044.36	1,230.00	1,154.28	1,339.92	1,234.80	1,388.64	1,574.28	1,357.44	52
53	842.50	688.08	932.64	1,040.88	1,086.48	1,272.12	1,194.72	1,380.36	1,285.44	1,439.28	1,624.92	1,411.56	53
54	876.15	720.48	974.04	1,080.48	1,127.88	1,313.52	1,234.32	1,419.96	1,334.04	1,487.88	1,673.52	1,466.28	54
55	908.00	752.40	1,015.56	1,120.80	1,169.40	1,355.04	1,274.64	1,460.28	1,383.96	1,537.80	1,723.44	1,520.40	55
56	940.45	784.80	1,057.56	1,161.00	1,211.40	1,397.04	1,314.84	1,500.48	1,433.76	1,587.60	1,773.24	1,574.40	56
57	972.90	817.20	1,099.08	1,201.20	1,252.92	1,438.56	1,355.04	1,540.68	1,483.08	1,636.92	1,822.56	1,629.12	57
58	1002.34	849.12	1,138.80	1,237.92	1,292.64	1,478.28	1,391.76	1,577.40	1,527.60	1,681.44	1,867.08	1,678.44	58
59	1031.19	879.72	1,179.00	1,273.32	1,332.84	1,518.48	1,427.16	1,612.80	1,572.60	1,726.44	1,912.08	1,726.44	59
60	1060.03	911.64	1,219.32	1,309.44	1,373.16	1,558.80	1,463.28	1,648.92	1,617.12	1,770.96	1,956.60	1,775.76	60
61	1090.08	942.84	1,258.32	1,346.04	1,412.16	1,597.80	1,499.88	1,685.52	1,661.52	1,815.36	2,001.00	1,824.96	61
62	1118.92	974.76	1,299.24	1,382.76	1,453.08	1,638.72	1,536.60	1,722.24	1,707.24	1,861.08	2,046.72	1,873.68	62
63	1152.57	1011.96	1,345.44	1,424.16	1,499.28	1,684.92	1,578.00	1,763.64	1,757.64	1,911.48	2,097.12	1,930.20	63
64	1186.23	1049.16	1,392.24	1,465.56	1,546.08	1,731.72	1,619.40	1,805.04	1,808.64	1,962.48	2,148.12	1,985.40	64
65	1219.88	1085.88	1,439.28	1,507.08	1,593.12	1,778.76	1,660.92	1,846.56	1,860.48	2,014.32	2,199.96	2,041.92	65
66	1252.93	1123.68	1,486.68	1,548.48	1,640.52	1,826.16	1,702.32	1,887.96	1,911.48	2,065.32	2,250.96	2,098.44	66
67	1287.18	1161.00	1,533.60	1,590.72	1,687.44	1,873.08	1,744.56	1,930.20	1,963.32	2,117.16	2,302.80	2,154.36	67
68	1325.64	1204.80	1,588.80	1,638.12	1,742.64	1,928.28	1,791.96	1,977.60	2,022.12	2,175.96	2,361.60	2,218.56	68
69	1364.10	1248.72	1,644.12	1,686.24	1,797.96	1,983.60	1,840.08	2,025.72	2,081.64	2,235.48	2,421.12	2,284.08	69
70	1403.16	1293.24	1,699.44	1,734.96	1,853.28	2,038.92	1,888.80	2,074.44	2,141.16	2,295.00	2,480.64	2,348.40	70
71	1441.02	1337.04	1,754.04	1,782.36	1,907.88	2,093.52	1,936.20	2,121.84	2,199.36	2,353.20	2,538.84	2,413.32	71
72	1480.08	1380.96	1,810.08	1,830.48	1,963.92	2,149.56	1,984.32	2,169.96	2,259.60	2,413.44	2,599.08	2,478.24	72
73	1509.52	1408.56	1,846.08	1,867.08	1,999.92	2,185.56	2,020.92	2,206.56	2,304.60	2,458.44	2,644.08	2,526.84	73
74	1538.97	1436.16	1,882.08	1,903.68	2,035.92	2,221.56	2,057.52	2,243.16	2,349.60	2,503.44	2,689.08	2,576.76	74
75	1569.02	1463.88	1,918.20	1,939.80	2,072.04	2,257.68	2,093.64	2,279.28	2,394.12	2,547.96	2,733.60	2,626.68	75
76	1598.46	1491.48	1,954.20	1,977.00	2,108.04	2,293.68	2,130.84	2,316.48	2,439.72	2,593.56	2,779.20	2,675.88	76
77	1627.91	1519.08	1,990.80	2,013.60	2,144.64	2,330.28	2,167.44	2,353.08	2,485.32	2,639.16	2,824.80	2,725.80	77
78	1681.99	1570.20	2,057.52	2,080.44	2,211.36	2,397.00	2,234.28	2,419.92	2,567.76	2,721.60	2,907.24	2,816.52	78
79	1736.67	1620.72	2,123.64	2,147.76	2,277.48	2,463.12	2,301.60	2,487.24	2,650.68	2,804.52	2,990.16	2,907.24	79
80+	1790.76	1670.52	2,189.16	2,214.36	2,343.00	2,528.64	2,368.20	2,553.84	2,733.00	2,886.84	3,072.48	2,997.36	80+