

MEMBER NEWS

March 2017



A word from the CEO

March is a significant time for the private health insurance industry. A time when all eyes are on us; on what each fund has to offer and how much we charge for it. We at Police Health are relaxed with the scrutiny because we stand by the value that our products provide.

Why? Because as the industry-wide annual premium increase hits everyone's hip pockets, it would seem consumers are prompted to take a good look at their health insurance policy and reassess whether it's still the best fit for them. Fortunately for us, an angel, rather than the devil, is in the detail. When you look closely at our benefits you'll see we really are very hard to beat when it comes to value for money.

While it's always difficult to deliver the news that premiums have increased, we're proud to say we've again worked hard to keep our average increase as low as possible and are pleased to advise that it is lower than the industry average for the 7th year in a row.

This fact, together with our focus on being a members-own not-for-profit private health insurer tailored to meet the needs of police and their families, gives us confidence that you'll continue to entrust us with your family's health and wellbeing.

We understand that some members might be questioning the value of

their cover. If so, it's great that you've been prompted to engage with your policy and think about your health (e.g. could you be taking better advantage of your extras cover and booking in a dental appointment for instance?). The trick is making sure you know how to properly evaluate your cover. Health insurance is complicated and there are a lot of traps. So make sure you don't just think about the cost of premiums, but importantly what you're actually covered for and what you get back in benefits.

Once you've done your homework and, as we expect, come to the conclusion that Police Health is still the right fit for you, we encourage you to share your new-found health insurance knowledge with your family, friends and colleagues who may also be in the process of reassessing their cover.

As a restricted access fund, not all will be eligible to join Police Health – but our newly launched sister fund Emergency Services Health* opens up the possibility for many more Australians (who are involved in, or

related to someone involved in, the provision of emergency services) to benefit from a similar suite of products and services. So please spread the word!

Our members are our greatest advocates and we always welcome your feedback, questions or comments. Please don't hesitate to get in touch by emailing enquiries@policehealth.com.au or by phoning us during office hours on **1800 603 603**.

Thank you for your continued support of Police Health.

Wishing you the best of health,



Michael Oertel
Chief Executive Officer
Police Health

* Emergency Services Health Pty Ltd is a restricted access not-for-profit private health insurer exclusive to the emergency services community.

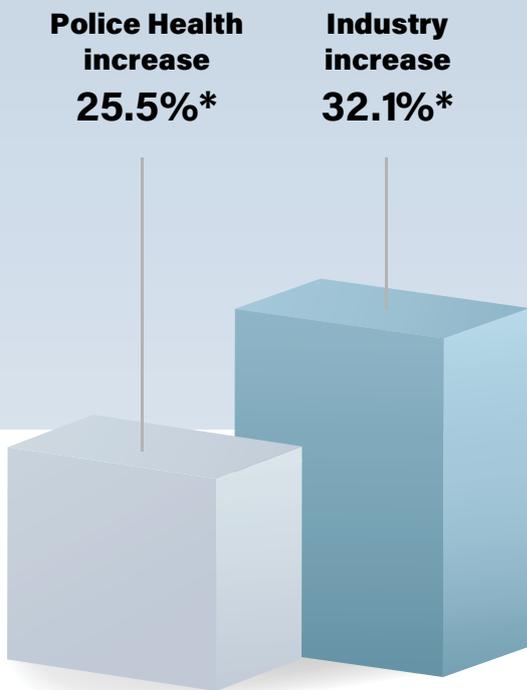
Still have questions? Visit our FAQ page online at policehealth.com.au/FAQ

INCREASES TO POLICE HEALTH BENEFITS PAID PER POLICY VS INCREASES IN POLICE HEALTH PREMIUMS OVER THE 5 YEAR PERIOD TO 2016



** average benefits paid per policy * weighted average

INCREASES TO PRIVATE HEALTH INSURANCE PREMIUMS IN AUSTRALIA OVER THE 5 YEAR PERIOD TO 2016



* weighted average

Police Health product enhancements in focus for 2017

- Family relationships
- Mental wellness
- Loyalty benefits
- HICAPS claiming
- Digital advancements

6.6 Percentage points less*

Police Health's premium increases are 6.6 percentage points lower than the industry average over the 5 year period to 2016

* weighted average

Want to check your current benefits and claims history? Log on to policehealth.com.au or call 1800 603 603.