Introducing
Emergency Services Health
In the Headlines

Record 30 per cent increase in complaints about health insurance
The Sydney Morning Herald - 4 Mar 2018
Medibank, with 29.9 per cent market share, accounted for 46.3 per cent of complaints, much of it related to two IT bungles - one that delayed tax... It has since made a turnaround, with separate figures showing Medibank accounted for 23.5 per cent of all complaints in the December quarter - below its

Bupa members lose cover for hip replacement, pregnancy and more
Weekend West Australian 3 March 2018
"CONTRACTED FACILITIES ONLY"
Bupa to limit gap cover to own sites

Change to affect one in three Australian members
UK firm makes half its profits from Australia and New Zealand

Bupa cancels cover for costly ops
The Australian 1 March 2018

Health funds lose 250,000 members
The Age 17 May 2018
Esther Han
A quarter of a million Australians did not renew their private health insurance in the past year.

Health Minister orders investigation into health insurer Bupa after alarming announcements
The Sydney Morning Herald 6 March 2018

HBF cuts member benefits as health insurance premiums increase
By Emily Piesso
Updated 6 Mar 2018, 8:47am

It's no wonder we're questioning the value of private healthcare
The Sydney Morning Herald - 5 Mar 2018
As Malcolm Fraser himself put it, "Full and open competition between Medibank and the private funds... will do much to cut down the total cost of... had agreements with pathology and radiology providers so that Medibank paid the gap if those providers charged above the Medicare Benefit Schedule fee."
How we’re different is why we’re better

1. Our Position
2. Our Product
3. Our People and Priority
Emergency Services Health is the sister fund of Police Health. Run by the same people and providing like-for-like cover and service

- Established in 1935
- Over 55,000 Members nationally
- 98% Member Satisfaction rating*

Don’t take our word for it – ask around or do your own online research
Proper value and peace of mind

We’re here for you when you need us most. **Our cover is simple, top-level and designed for life** – so you won’t get caught out.

You’ve already got enough things to juggle, your health insurance shouldn’t be one of your worries.
Hospital cover – the way (we think) it ought to be

In Queensland, across 23 popular Extra services listed on the government’s standard information statement...

- We pay out an average **33% more** than BUPA Platinum Extras
- and we’re **26% cheaper**

- We pay out an average **39% more** than Medibank Top Extras 85
- and we’re **7% cheaper**

- We pay out an average **61% more** than BUPA Gold Extras,
- and we’re just **2% more expensive**
Extras that give you extra

- No excesses
- No co-payments
- No exclusions or benefit restrictions
- All treatments & procedures
- 100% Ambulance cover
- Your choice of Hospital and provider
- Rollover benefit
  Don’t loose what you don’t use
We’re here for you, and only you!

- We’re exclusive to Emergency Services
- No shareholders, just valued members
- Friendly, local Customer service team that cares for our First Responders
- 92% Member Retention rating (PHIO, 2017)
- 98% Member Satisfaction rating (Discovery, 2018)
- 90.3% of contributions paid back to members (2017/8)
- Highest fund NPS score of 61.2 (Discovery, 2018)

...but don’t take our word for it, ask us for a quick comparison quote and/or team visit