

SmartCare+ - Monthly

Premiums paid on invoice (2% discount on these rates if paid by direct debit)

Age	Hospital and Surgical+										Specialist+				Natural Health+	GP+	Dental & Optical+		
	Smoker		Non Smoker		Smoker		Non Smoker		Smoker		Non Smoker		Smoker					Non Smoker	
	Excess	Nil	\$250	\$500	\$1,000	\$2,000	Nil	\$250											
Dep 0-15	40.37	40.37	36.21	36.21	32.23	32.23	27.23	27.23	22.45	22.45	10.78	10.78	8.04	8.04	15.28	28.27	17.83		
Dep 16-24	48.44	48.44	43.45	43.45	38.68	38.68	32.67	32.67	26.94	26.94	12.94	12.94	9.65	9.65	18.33	33.93	21.39		
16-19	48.44	43.60	43.45	39.11	38.68	34.81	32.67	29.40	26.94	24.25	12.94	11.65	9.65	8.69	18.33	33.93	21.39		
20	88.32	79.49	79.21	71.29	70.51	63.46	59.56	53.60	49.12	44.21	22.88	20.59	17.06	15.35	28.65	42.35	27.01		
21	90.93	81.84	81.56	73.40	72.60	65.34	61.32	55.19	50.58	45.52	23.72	21.35	17.68	15.91	29.22	42.76	27.05		
22	93.68	84.31	84.02	75.62	74.79	67.31	63.18	56.86	52.10	46.89	24.51	22.06	18.27	16.44	29.81	43.14	27.11		
23	96.38	86.74	86.44	77.80	76.95	69.26	65.00	58.50	53.60	48.24	25.38	22.84	18.92	17.03	30.41	43.50	27.14		
24	99.14	89.23	88.92	80.03	79.16	71.24	66.86	60.17	55.14	49.63	26.25	23.63	19.58	17.62	31.01	43.92	27.37		
25	101.77	91.59	91.28	82.15	81.25	73.13	68.63	61.77	56.60	50.94	27.03	24.33	20.15	18.14	31.59	44.29	27.80		
26	100.65	90.59	90.27	81.24	80.36	72.32	67.88	61.09	55.98	50.38	28.63	25.77	21.34	19.21	32.21	44.67	28.45		
27	99.26	89.33	89.02	80.12	79.25	71.33	66.94	60.25	55.21	49.69	30.21	27.19	22.53	20.28	32.78	45.07	29.27		
28	96.57	86.91	86.61	77.95	77.10	69.39	65.13	58.62	53.71	48.34	31.65	28.49	23.60	21.24	33.45	45.23	31.20		
29	94.34	84.91	84.61	76.15	75.32	67.79	63.62	57.26	52.47	47.22	33.13	29.82	24.70	22.23	34.12	45.57	32.81		
30	92.51	83.26	82.97	74.67	73.86	66.47	62.39	56.15	51.45	46.31	34.84	31.36	25.97	23.37	34.76	45.91	34.23		
31	94.64	85.18	84.88	76.39	75.56	68.00	63.82	57.44	52.64	47.38	35.43	31.89	26.42	23.78	35.41	46.41	35.38		
32	97.26	87.53	87.23	78.51	77.65	69.89	65.59	59.03	54.10	48.69	36.17	32.55	26.97	24.27	36.09	46.99	36.25		
33	101.82	91.64	91.32	82.19	81.29	73.16	68.67	61.80	56.63	50.97	36.78	33.10	27.42	24.68	36.77	47.75	36.03		
34	106.19	95.57	95.24	85.72	84.78	76.30	71.61	64.45	59.06	53.15	37.50	33.75	27.96	25.16	37.47	48.56	35.91		
35	110.40	99.36	99.02	89.12	88.14	79.33	74.45	67.01	61.40	55.26	38.39	34.55	28.62	25.76	38.17	49.39	36.05		
36	113.74	102.37	102.01	91.81	90.81	81.73	76.71	69.04	63.26	56.93	39.05	35.15	29.11	26.20	38.88	50.20	36.36		
37	115.71	104.14	103.78	93.40	92.38	83.14	78.04	70.24	64.36	57.92	39.83	35.85	29.69	26.72	39.58	51.00	36.84		
38	116.33	104.70	104.34	93.91	92.88	83.59	78.46	70.61	64.70	58.23	40.82	36.74	30.43	27.39	40.33	51.85	37.79		
39	116.53	104.88	104.51	94.06	93.03	83.73	78.59	70.73	64.81	58.33	41.82	37.64	31.18	28.06	41.06	52.69	38.78		
40	118.57	106.71	106.35	95.72	94.67	85.20	79.97	71.97	65.95	59.36	42.87	38.58	31.96	28.76	41.84	53.52	39.87		
41	122.02	109.82	109.44	98.50	97.42	87.68	82.29	74.06	67.87	61.08	43.12	38.81	32.15	28.94	42.62	54.35	41.03		
42	127.16	114.44	114.05	102.65	101.53	91.38	85.76	77.18	70.73	63.66	43.32	38.99	32.30	29.07	43.34	55.22	42.30		
43	137.66	123.89	123.47	111.12	109.91	98.92	92.84	83.56	76.57	68.91	43.39	39.05	32.35	29.12	44.14	55.86	43.47		
44	144.04	129.64	129.19	116.27	115.00	103.50	97.14	87.43	80.11	72.10	43.43	39.09	32.38	29.14	44.97	56.58	44.78		
45	151.40	136.26	135.79	122.21	120.88	108.79	102.11	91.90	84.21	75.79	43.38	39.04	32.34	29.11	45.78	57.42	46.22		
46	157.76	141.98	141.50	127.35	125.96	113.36	106.40	95.76	87.75	78.98	45.85	41.27	34.19	30.77	46.62	58.43	47.79		
47	165.67	149.10	148.59	133.73	132.27	119.04	111.73	100.56	92.15	82.94	46.46	43.61	36.14	32.53	47.44	59.51	49.44		
48	175.36	157.82	157.28	141.55	140.01	126.01	118.26	106.43	97.54	87.79	51.27	46.14	38.23	34.41	48.34	60.91	52.11		
49	185.90	167.31	166.74	150.07	148.43	133.59	125.37	112.83	103.40	93.06	54.20	48.78	40.41	36.37	49.23	62.31	54.47		
50	196.32	176.69	176.08	158.47	156.75	141.08	132.40	119.16	109.20	98.28	57.29	51.56	42.71	38.44	50.10	63.70	56.46		
51	206.84	186.16	185.51	166.96	165.14	148.63	139.49	125.54	115.04	103.54	60.51	54.46	45.11	40.60	50.97	65.18	58.22		
52	215.06	193.55	192.89	173.60	171.70	154.53	145.04	130.54	119.62	107.66	63.90	57.51	47.64	42.88	51.89	66.65	59.59		
53	221.64	199.48	198.79	178.91	176.96	159.26	149.48	134.53	123.28	110.95	67.59	60.83	50.39	45.35	52.80	68.41	59.85		
54	229.96	206.96	206.25	185.63	183.60	165.24	155.08	139.57	127.90	115.11	71.26	64.13	53.13	47.82	53.71	70.07	60.24		
55	240.24	216.22	215.47	193.92	191.81	172.63	162.02	145.82	133.62	120.26	75.03	67.53	55.94	50.35	54.65	71.60	60.63		
56	252.24	227.02	226.23	203.61	201.39	181.25	170.11	153.10	140.29	126.26	78.62	70.76	58.62	52.76	55.60	72.99	61.16		
57	264.21	237.79	236.97	213.27	210.94	189.85	178.18	160.36	146.95	132.26	82.17	73.95	61.26	55.13	56.56	74.29	61.77		
58	276.72	249.05	248.19	223.37	220.94	198.85	186.62	167.96	153.91	138.52	90.20	81.18	67.25	60.53	56.93	75.23	62.97		
59	291.64	262.48	261.57	235.41	232.85	209.57	196.68	177.01	162.21	145.99	96.61	86.95	72.03	64.83	57.35	76.16	64.01		
60	315.06	283.55	282.58	254.32	251.54	226.39	212.48	191.23	175.24	157.72	103.15	92.84	76.91	69.22	57.74	77.09	64.90		
61	340.79	306.71	305.65	275.09	272.08	244.87	229.83	206.85	189.55	170.60	102.01	91.81	76.06	68.45	58.16	77.97	65.58		
62	374.84	337.36	336.19	302.57	299.27	269.34	252.79	227.51	208.49	187.64	100.67	90.60	75.06	67.55	58.60	78.85	66.08		
63	406.24	365.62	364.35	327.92	324.34	291.91	273.97	246.57	225.95	203.36	99.07	89.16	73.87	66.48	58.96	79.75	66.08		
64	446.41	401.77	400.39	360.35	356.42	320.78	301.06	270.95	248.30	223.47	97.31	87.58	72.55	65.30	59.37	80.63	66.08		
65	489.88	440.89	439.37	395.43	391.12	352.01	330.38	297.34	272.47	245.22	115.15	103.64	85.85	77.27	59.76	81.48	66.08		
66	522.25	470.03	468.41	421.57	416.97	375.27	352.21	316.99	290.48	261.43	118.13	106.32	88.08	79.27	60.16	82.34	66.08		
67	542.74	488.47	486.78	438.10	433.32	389.99	366.02	329.42	301.87	271.68	121.22	109.10	90.38	81.34	60.54	83.14	66.08		
68	567.87	511.08	509.32	458.39	453.38	408.04	382.97	344.67	315.85	284.27	124.90	112.41	93.13	83.82	61.51	83.49	66.08		
69	590.90	531.81	529.98	476.98	471.77	424.59	398.50	358.65	328.66	295.79	128.37	115.53	95.71	86.14	62.50	84.04	66.08		
70	607.36	546.62	544.74	490.27	484.92	436.43	409.61	368.65	337.82	304.04	131.70	118.53	98.20	88.38	63.47	84.79	66.08		
71	618.15	556.34	554.42	498.98	493.53	444.18	416.88	375.19	343.82	309.44	134.86	121.37	100.55	90.50	63.47	85.72	66.08		
72	630.77	567.69	565.74	509.17	503.61	453.25	425.39	382.85	350.83	315.75	137.89	124.10	102.81	92.53	63.47	86.90	66.08		
73	642.71	578.44	576.44	518.80	513.14	461.83	433.44	390.10	357.47	321.72	140.36	126.32	104.66	94.19	63.47	88.58	66.08		
74	659.69	593.72	591.68	532.51	526.70	474.03	444.90	400.41	366.92	330.23	142.88	128.59	106.53	95.88	63.47	90.28	66.08		
75	676.82	609.14	607.04	546.34	540.37	486.33	456.45	410.81	376.45	338.81	145.42	130.88	108.42	97.58	63.47	92.02	66.08		
76	698.63	628.77	626.60	563.94	557.79	502.01	471.16	424.04	388.58	349.72	148.02	133.22	110.36	99.32	63.47	93.78	66.08		
77	720.22	648.20	645.96	581.36	575.02	517.52	485.71	437.14	400.58	360.52	150.71	135.64	112.37	101.13	63.47	95.61	66.08		
78	744.81	670.33	668.02	601.22	594.66	535.19	502.30	452.07	414.27	372.84	154.53	139.08	115.22	103.70	63.47	98.14	66.08		
79	767.99	691.19	688.81	619.93	613.16	551.84	517.93	466.14	427.15	384.44	159.25	143.33	118.74	106.87	63.47	101.34	66.08		
80+	804.23	7																	