

SmartCare - Monthly

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

	Hospital and Surgical								Specialist				Natural Health	GP	Dental & Optical		
	Smoker	Non Smoker	Smoker	Non Smoker	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	34.02	34.02	30.52	30.52	27.18	27.18	22.98	22.98	18.97	18.97	10.78	10.78	8.04	8.04	15.28	28.27	17.83
Dep 16-24	40.81	40.81	36.61	36.61	32.61	32.61	27.57	27.57	22.76	22.76	12.94	12.94	9.65	9.65	18.33	33.93	21.39
16-19	40.81	36.73	36.61	32.95	32.61	29.35	27.57	24.81	22.76	20.48	12.94	11.65	9.65	8.69	18.33	33.93	21.39
20	74.17	66.75	66.54	59.89	59.27	53.34	50.10	45.09	41.36	37.22	22.88	20.59	17.06	15.35	28.65	42.35	27.01
21	75.65	68.09	67.86	61.07	60.45	54.41	51.10	45.99	42.18	37.96	23.72	21.35	17.68	15.91	29.22	42.76	27.05
22	77.22	69.50	69.28	62.35	61.71	55.54	52.16	46.94	43.06	38.75	24.51	22.06	18.27	16.44	29.81	43.14	27.11
23	78.69	70.82	70.59	63.53	62.88	56.59	53.16	47.84	43.88	39.49	25.38	22.84	18.92	17.03	30.41	43.50	27.14
24	80.23	72.21	71.97	64.77	64.11	57.70	54.19	48.77	44.73	40.26	26.25	23.63	19.58	17.62	31.01	43.92	27.37
25	81.58	73.42	73.19	65.87	65.19	58.67	55.11	49.60	45.49	40.94	27.03	24.33	20.15	18.14	31.59	44.29	27.80
26	83.00	74.70	74.46	67.01	66.32	59.69	56.07	50.46	46.28	41.65	28.63	25.77	21.34	19.21	32.21	44.67	28.45
27	84.22	75.80	75.55	68.00	67.30	60.57	56.89	51.20	46.96	42.26	30.21	27.19	22.53	20.28	32.78	45.07	29.27
28	84.41	75.97	75.72	68.15	67.45	60.71	57.02	51.32	47.07	42.36	31.65	28.49	23.60	21.24	33.45	45.23	31.20
29	85.04	76.54	76.29	68.66	67.95	61.16	57.44	51.70	47.42	42.68	33.13	29.82	24.70	22.23	34.12	45.57	32.81
30	86.03	77.43	77.18	69.46	68.75	61.88	58.12	52.31	47.97	43.17	34.84	31.36	25.97	23.37	34.76	45.91	34.23
31	87.56	78.80	78.55	70.70	69.97	62.97	59.15	53.24	48.82	43.94	35.43	31.89	26.42	23.78	35.41	46.41	35.38
32	89.52	80.57	80.31	72.28	71.53	64.38	60.47	54.42	49.92	44.93	36.17	32.55	26.97	24.27	36.09	46.99	36.25
33	93.24	83.92	83.64	75.28	74.51	67.06	62.98	56.68	51.99	46.79	36.78	33.10	27.42	24.68	36.77	47.75	36.03
34	96.70	87.03	86.75	78.08	77.28	69.55	65.32	58.79	53.92	48.53	37.50	33.75	27.96	25.16	37.47	48.56	35.91
35	100.00	90.00	89.71	80.74	79.91	71.92	67.55	60.80	55.76	50.18	38.39	34.55	28.62	25.76	38.17	49.39	36.05
36	103.12	92.81	92.51	83.26	82.40	74.16	69.66	62.69	57.50	51.75	39.05	35.19	29.11	26.20	38.88	50.20	36.36
37	105.02	94.52	94.21	84.79	83.92	75.53	70.94	63.85	58.56	52.70	39.83	35.85	29.69	26.72	39.58	51.00	36.84
38	105.71	95.14	94.83	85.35	84.47	76.02	71.41	64.27	58.94	53.05	40.82	36.74	30.43	27.39	40.33	51.85	37.79
39	105.99	95.39	95.08	85.57	84.70	76.23	71.60	64.44	59.10	53.19	41.82	37.64	31.18	28.06	41.06	52.69	38.78
40	107.97	97.17	96.86	87.17	86.28	77.65	72.93	65.64	60.20	54.18	42.87	38.58	31.96	28.76	41.84	53.52	39.87
41	111.88	100.69	100.37	90.33	89.40	80.46	75.57	68.01	62.38	56.14	43.12	38.81	32.15	28.94	42.62	54.35	41.03
42	117.43	105.69	105.35	94.82	93.84	84.46	79.33	71.40	65.48	58.93	43.32	38.99	32.30	29.07	43.34	55.22	42.30
43	128.01	115.21	114.84	103.36	102.29	92.06	86.47	77.82	71.38	64.24	43.39	39.05	32.35	29.12	44.14	55.86	43.47
44	134.25	120.83	120.43	108.39	107.28	96.55	90.68	81.61	74.86	67.37	43.43	39.09	32.38	29.14	44.97	56.58	44.78
45	141.12	127.01	126.60	113.94	112.77	101.49	95.32	85.79	78.69	70.82	43.38	39.04	32.34	29.11	45.78	57.42	46.22
46	147.01	132.31	131.88	118.69	117.47	105.72	99.30	89.37	81.97	73.77	45.85	41.27	34.19	30.77	46.62	58.43	47.79
47	154.35	138.92	138.47	124.62	123.34	111.01	104.26	93.83	86.07	77.46	48.46	43.61	36.14	32.53	47.44	59.51	49.44
48	163.39	147.05	146.58	131.92	130.56	117.50	110.37	99.33	91.11	82.00	51.27	46.14	38.23	34.41	48.34	60.91	52.11
49	173.20	155.88	155.38	139.84	138.41	124.57	117.00	105.30	96.58	86.92	54.20	48.78	40.41	36.37	49.23	62.31	54.47
50	182.90	164.61	164.08	147.67	146.16	131.54	123.55	111.20	101.99	91.79	57.29	51.56	42.71	38.44	50.10	63.70	56.46
51	192.64	173.38	172.82	155.54	153.94	138.55	130.13	117.12	107.42	96.68	60.51	54.46	45.11	40.60	50.97	65.18	58.22
52	200.30	180.27	179.68	161.71	160.06	144.05	135.30	121.77	111.68	100.51	63.90	57.51	47.64	42.88	51.89	66.65	59.59
53	206.42	185.78	185.18	166.66	164.95	148.46	139.44	125.50	115.10	103.59	67.59	60.83	50.39	45.35	52.80	68.41	59.85
54	214.16	192.74	192.13	172.92	171.14	154.03	144.67	130.20	119.42	107.48	71.26	64.13	53.13	47.82	53.71	70.07	60.24
55	223.72	201.35	200.70	180.63	178.77	160.89	151.12	136.01	124.74	112.27	75.03	67.53	55.94	50.35	54.65	71.60	60.63
56	234.93	211.44	210.75	189.68	187.73	168.96	158.69	142.82	130.99	117.89	78.62	70.76	58.62	52.76	55.60	72.99	61.16
57	246.04	221.44	220.72	198.65	196.61	176.95	166.20	149.58	137.19	123.47	82.17	73.95	61.26	55.13	56.56	74.29	61.77
58	257.67	231.90	231.16	208.04	205.90	185.31	174.06	156.65	143.68	129.31	90.20	81.18	67.25	60.53	56.93	75.23	62.97
59	271.57	244.41	243.63	219.27	217.01	195.31	183.45	165.11	151.43	136.29	96.61	86.95	72.03	64.83	57.35	76.16	64.01
60	293.33	264.00	263.15	236.84	234.40	210.96	198.14	178.33	163.56	147.20	103.15	92.84	76.91	69.22	57.74	77.09	64.90
61	312.24	281.02	280.11	252.10	249.51	224.56	210.92	189.83	174.10	156.69	102.01	91.81	76.06	68.45	58.16	77.97	65.58
62	335.64	302.08	301.10	270.99	268.21	241.39	226.72	204.05	187.15	168.44	100.67	90.60	75.06	67.55	58.60	78.85	66.08
63	355.57	320.01	318.98	287.08	284.13	255.72	240.19	216.17	198.26	178.43	99.07	89.16	73.87	66.48	58.96	79.75	66.08
64	382.23	344.01	342.90	308.61	305.44	274.90	258.19	232.37	213.13	191.82	97.31	87.58	72.55	65.30	59.37	80.63	66.08
65	410.44	369.40	368.20	331.38	327.98	295.18	277.25	249.53	228.86	205.97	115.15	103.64	85.85	77.27	59.76	81.48	66.08
66	437.54	393.79	392.52	353.27	349.64	314.68	295.56	266.00	243.97	219.57	118.13	106.32	88.08	79.27	60.16	82.34	66.08
67	454.69	409.22	407.90	367.11	363.34	327.01	307.14	276.43	253.53	228.18	121.22	109.10	90.38	81.34	60.54	83.14	66.08
68	475.74	428.17	426.79	384.11	380.17	342.15	321.36	289.22	265.27	238.74	124.90	112.41	93.13	83.82	61.51	83.49	66.08
69	495.04	445.54	444.10	399.69	395.59	356.03	334.40	300.96	276.04	248.44	128.37	115.53	95.71	86.14	62.50	84.04	66.08
70	508.83	457.95	456.47	410.82	406.61	365.95	343.72	309.35	283.72	255.35	131.70	118.53	98.20	88.38	63.47	84.79	66.08
71	517.84	466.06	464.55	418.10	413.80	372.42	349.80	314.82	288.75	259.88	134.86	121.37	100.55	90.50	63.47	85.72	66.08
72	528.44	475.60	474.07	426.66	422.28	380.05	356.96	321.26	294.66	265.19	137.89	124.10	102.81	92.53	63.47	86.90	66.08
73	538.42	484.58	483.02	434.72	430.25	387.23	363.70	327.33	300.22	270.20	140.36	126.32	104.66	94.19	63.47	88.58	66.08
74	552.61	497.35	495.74	446.17	441.59	397.43	373.29										