

SmartStay - Monthly

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

| | Hospital and Surgical | | | | | | | | | | Specialist | | GP |
|---------------|-----------------------|------------|--------|------------|--------|------------|---------|------------|---------|------------|------------|------------|-------|
| | 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 | | |
| Dep 0-15 | 52.59 | 52.59 | 47.11 | 47.11 | 41.90 | 41.90 | 35.45 | 35.45 | 29.16 | 29.16 | 14.85 | 14.85 | 27.32 |
| Dep 16-24 | 63.10 | 63.10 | 56.53 | 56.53 | 50.28 | 50.28 | 42.53 | 42.53 | 34.99 | 34.99 | 17.82 | 17.82 | 32.78 |
| 16-19 | 63.10 | 56.79 | 56.53 | 50.88 | 50.28 | 45.25 | 42.53 | 38.28 | 34.99 | 31.49 | 17.82 | 16.04 | 32.78 |
| 20 | 90.80 | 81.72 | 81.35 | 73.22 | 72.35 | 65.12 | 61.21 | 55.09 | 50.36 | 45.32 | 24.91 | 22.42 | 40.93 |
| 21 | 92.63 | 83.37 | 82.99 | 74.69 | 73.81 | 66.43 | 62.44 | 56.20 | 51.37 | 46.23 | 25.70 | 23.13 | 41.32 |
| 22 | 94.48 | 85.03 | 84.64 | 76.18 | 75.28 | 67.75 | 63.69 | 57.32 | 52.40 | 47.16 | 26.48 | 23.83 | 41.68 |
| 23 | 96.35 | 86.72 | 86.32 | 77.69 | 76.77 | 69.09 | 64.95 | 58.46 | 53.44 | 48.10 | 27.43 | 24.69 | 42.03 |
| 24 | 98.35 | 88.52 | 88.11 | 79.30 | 78.36 | 70.52 | 66.30 | 59.67 | 54.54 | 49.09 | 28.52 | 25.67 | 42.44 |
| 25 | 100.03 | 90.03 | 89.62 | 80.66 | 79.70 | 71.73 | 67.43 | 60.69 | 55.48 | 49.93 | 29.30 | 26.37 | 42.80 |
| 26 | 101.55 | 91.40 | 90.98 | 81.88 | 80.92 | 72.83 | 68.46 | 61.61 | 56.32 | 50.69 | 30.06 | 27.05 | 43.16 |
| 27 | 103.22 | 92.90 | 92.48 | 83.23 | 82.25 | 74.03 | 69.58 | 62.62 | 57.25 | 51.53 | 30.86 | 27.77 | 43.55 |
| 28 | 103.39 | 93.05 | 92.63 | 83.37 | 82.38 | 74.14 | 69.70 | 62.73 | 57.34 | 51.61 | 31.64 | 28.48 | 43.72 |
| 29 | 104.04 | 93.64 | 93.21 | 83.89 | 82.90 | 74.61 | 70.13 | 63.12 | 57.70 | 51.93 | 32.28 | 29.05 | 44.03 |
| 30 | 105.58 | 95.02 | 94.59 | 85.13 | 84.13 | 75.72 | 71.17 | 64.05 | 58.56 | 52.70 | 33.06 | 29.75 | 44.35 |
| 31 | 107.25 | 96.53 | 96.09 | 86.48 | 85.46 | 76.91 | 72.30 | 65.07 | 59.48 | 53.53 | 33.84 | 30.46 | 44.85 |
| 32 | 109.79 | 98.81 | 98.36 | 88.52 | 87.48 | 78.73 | 74.01 | 66.61 | 60.89 | 54.80 | 34.94 | 31.45 | 45.39 |
| 33 | 114.31 | 102.88 | 102.41 | 92.17 | 91.09 | 81.98 | 77.06 | 69.35 | 63.40 | 57.06 | 35.73 | 32.16 | 46.13 |
| 34 | 118.52 | 106.67 | 106.18 | 95.56 | 94.43 | 84.99 | 79.89 | 71.90 | 65.73 | 59.16 | 36.67 | 33.00 | 46.93 |
| 35 | 122.57 | 110.31 | 109.81 | 98.83 | 97.66 | 87.89 | 82.62 | 74.36 | 67.98 | 61.18 | 37.92 | 34.13 | 47.72 |
| 36 | 126.59 | 113.93 | 113.41 | 102.07 | 100.87 | 90.78 | 85.33 | 76.80 | 70.21 | 63.19 | 39.17 | 35.25 | 48.49 |
| 37 | 128.76 | 115.88 | 115.35 | 103.82 | 102.59 | 92.33 | 86.80 | 78.12 | 71.41 | 64.27 | 40.43 | 36.39 | 49.29 |
| 38 | 129.46 | 116.51 | 115.98 | 104.38 | 103.15 | 92.84 | 87.27 | 78.54 | 71.80 | 64.62 | 42.29 | 38.06 | 50.09 |
| 39 | 129.78 | 116.80 | 116.27 | 104.64 | 103.41 | 93.07 | 87.48 | 78.73 | 71.98 | 64.78 | 44.02 | 39.62 | 50.91 |
| 40 | 132.30 | 119.07 | 118.53 | 106.68 | 105.42 | 94.88 | 89.18 | 80.26 | 73.37 | 66.03 | 45.90 | 41.31 | 51.70 |
| 41 | 137.33 | 123.60 | 123.04 | 110.74 | 109.43 | 98.49 | 92.57 | 83.31 | 76.16 | 68.54 | 47.94 | 43.15 | 52.52 |
| 42 | 144.23 | 129.81 | 129.22 | 116.30 | 114.93 | 103.44 | 97.23 | 87.51 | 79.99 | 71.99 | 49.83 | 44.85 | 53.35 |
| 43 | 157.00 | 141.30 | 140.65 | 126.59 | 125.10 | 112.59 | 105.83 | 95.25 | 87.07 | 78.36 | 51.87 | 46.68 | 53.98 |
| 44 | 164.58 | 148.12 | 147.45 | 132.71 | 131.14 | 118.03 | 110.94 | 99.85 | 91.28 | 82.15 | 53.75 | 48.38 | 54.67 |
| 45 | 173.14 | 155.83 | 155.12 | 139.61 | 137.96 | 124.16 | 116.71 | 105.04 | 96.02 | 86.42 | 56.09 | 50.48 | 55.49 |
| 46 | 180.37 | 162.33 | 161.60 | 145.44 | 143.72 | 129.35 | 121.59 | 109.43 | 100.04 | 90.04 | 58.45 | 52.61 | 56.46 |
| 47 | 189.29 | 170.36 | 169.58 | 152.62 | 150.82 | 135.74 | 127.60 | 114.84 | 104.98 | 94.48 | 60.95 | 54.86 | 57.50 |
| 48 | 200.37 | 180.33 | 179.51 | 161.56 | 159.65 | 143.69 | 135.07 | 121.56 | 111.13 | 100.02 | 63.46 | 57.11 | 58.86 |
| 49 | 212.65 | 191.39 | 190.52 | 171.47 | 169.44 | 152.50 | 143.35 | 129.02 | 117.94 | 106.15 | 66.28 | 59.65 | 60.21 |
| 50 | 224.42 | 201.98 | 201.06 | 180.95 | 178.82 | 160.94 | 151.28 | 136.15 | 124.46 | 112.01 | 69.09 | 62.18 | 61.55 |
| 51 | 236.68 | 213.01 | 212.04 | 190.84 | 188.59 | 169.73 | 159.55 | 143.60 | 131.26 | 118.13 | 71.91 | 64.72 | 62.98 |
| 52 | 245.93 | 221.34 | 220.33 | 198.30 | 195.96 | 176.36 | 165.78 | 149.20 | 136.39 | 122.75 | 74.90 | 67.41 | 64.40 |
| 53 | 253.34 | 228.01 | 226.96 | 204.26 | 201.86 | 181.67 | 170.77 | 153.69 | 140.50 | 126.45 | 78.02 | 70.22 | 66.11 |
| 54 | 262.91 | 236.62 | 235.54 | 211.99 | 209.49 | 188.54 | 177.23 | 159.51 | 145.81 | 131.23 | 81.16 | 73.04 | 67.71 |
| 55 | 274.83 | 247.35 | 246.22 | 221.60 | 218.99 | 197.09 | 185.26 | 166.73 | 152.42 | 137.18 | 84.13 | 75.72 | 69.19 |
| 56 | 288.47 | 259.62 | 258.44 | 232.60 | 229.85 | 206.87 | 194.46 | 175.01 | 159.98 | 143.98 | 87.27 | 78.54 | 70.53 |
| 57 | 302.07 | 271.86 | 270.63 | 243.57 | 240.69 | 216.62 | 203.63 | 183.27 | 167.53 | 150.78 | 90.09 | 81.08 | 71.78 |
| 58 | 316.35 | 284.72 | 283.42 | 255.08 | 252.07 | 226.86 | 213.25 | 191.93 | 175.45 | 157.91 | 98.08 | 88.27 | 71.78 |
| 59 | 333.50 | 300.15 | 298.78 | 268.90 | 265.73 | 239.16 | 224.81 | 202.33 | 184.96 | 166.46 | 104.04 | 93.64 | 71.78 |
| 60 | 360.41 | 324.37 | 322.89 | 290.60 | 287.17 | 258.45 | 242.95 | 218.66 | 199.88 | 179.89 | 109.85 | 98.87 | 71.78 |
| 61 | 383.43 | 345.09 | 343.52 | 309.17 | 305.52 | 274.97 | 258.47 | 232.62 | 212.65 | 191.39 | 112.80 | 101.52 | 71.78 |
| 62 | 412.19 | 370.97 | 369.28 | 332.35 | 328.44 | 295.60 | 277.86 | 250.07 | 228.60 | 205.74 | 115.95 | 104.36 | 71.78 |
| 63 | 436.73 | 393.06 | 391.27 | 352.14 | 347.99 | 313.19 | 294.40 | 264.96 | 242.21 | 217.99 | 118.91 | 107.02 | 71.78 |
| 64 | 469.67 | 422.70 | 420.78 | 378.70 | 374.23 | 336.81 | 316.61 | 284.95 | 260.48 | 234.43 | 121.89 | 109.70 | 71.78 |
| 65 | 504.47 | 454.02 | 451.96 | 406.76 | 401.96 | 361.76 | 340.06 | 306.05 | 279.78 | 251.80 | 125.03 | 112.53 | 71.78 |
| 66 | 537.57 | 483.81 | 481.61 | 433.45 | 428.34 | 385.51 | 362.38 | 326.14 | 298.14 | 268.33 | 128.32 | 115.49 | 71.78 |
| 67 | 558.77 | 502.89 | 500.60 | 450.54 | 445.23 | 400.71 | 376.67 | 339.00 | 309.89 | 278.90 | 131.61 | 118.45 | 71.78 |
| 68 | 584.65 | 526.19 | 523.78 | 471.40 | 465.85 | 419.27 | 394.11 | 354.70 | 324.24 | 291.82 | 135.68 | 122.11 | 71.78 |
| 69 | 608.35 | 547.52 | 545.02 | 490.52 | 484.74 | 436.27 | 410.09 | 369.08 | 337.39 | 303.65 | 139.44 | 125.50 | 71.78 |
| 70 | 625.33 | 562.80 | 560.23 | 504.21 | 498.26 | 448.43 | 421.53 | 379.38 | 346.81 | 312.13 | 143.20 | 128.88 | 71.78 |
| 71 | 636.42 | 572.78 | 570.17 | 513.15 | 507.10 | 456.39 | 429.01 | 386.11 | 352.96 | 317.66 | 146.66 | 131.99 | 71.78 |
| 72 | 649.53 | 584.58 | 581.92 | 523.73 | 517.55 | 465.80 | 437.85 | 394.07 | 360.23 | 324.21 | 149.94 | 134.95 | 71.78 |
| 73 | 661.64 | 595.48 | 592.76 | 533.48 | 527.19 | 474.47 | 446.01 | 401.41 | 366.94 | 330.25 | 152.44 | 137.20 | 71.78 |
| 74 | 679.11 | 611.20 | 608.42 | 547.58 | 541.12 | 487.01 | 457.79 | 412.01 | 376.64 | 338.98 | 155.11 | 139.60 | 71.78 |
| 75 | 696.78 | 627.10 | 624.24 | 561.82 | 555.19 | 499.67 | 469.70 | 422.73 | 386.43 | 347.79 | 157.92 | 142.13 | 71.78 |
| 76 | 719.30 | 647.37 | 644.42 | 579.98 | 573.13 | 515.82 | 484.88 | 436.39 | 398.92 | 359.03 | 160.76 | 144.68 | 71.78 |
| 77 | 741.48 | 667.33 | 664.29 | 597.86 | 590.81 | 531.73 | 499.83 | 449.85 | 411.23 | 370.11 | 163.73 | 147.36 | 71.78 |
| 78 | 766.87 | 690.18 | 687.04 | 618.34 | 611.04 | 549.94 | 516.95 | 465.26 | 425.31 | 382.78 | 167.97 | 151.17 | 71.78 |
| 79 | 790.73 | 711.66 | 708.41 | 637.57 | 630.05 | 567.05 | 533.03 | 479.73 | 438.54 | 394.69 | 173.13 | 155.82 | 71.78 |
| 80+ | 828.07 | 745.26 | 741.87 | 667.68 | 659.80 | 593.82 | 558.20 | 502.38 | 459.25 | 413.33 | 178.93 | 161.04 | 71.78 |

- 1 Dependant means a members child who has been accepted as a participant in the member's plan under the age of 25 years.
- 2 Rates include GST at 15%
- 3 Current from 1 September 2022