



With your health and wellbeing in mind, Caterpillar has partnered with GU Health to provide you and your family with access to a tailored health plan with extensive benefits.

Who is **GU Health**?

GU Health is a corporate health insurance specialist. We've been providing health cover to many of the world's biggest and most recognised brands for over 15 years.

GU Health members enjoy high quality health cover that enables them to live well.

Caterpillar Voluntary Health Plan for Residents

As well as being able to access our wide range of partner private hospitals aimed at keeping expenses to a minimum, our members enjoy the generous percentage-of-cost benefits we pay on extras services.

The GU Health **difference:**

- Our agreements with partner private hospitals mean you're covered for hospital accommodation and theatre fees, depending on your level of cover.
- An appropriate level of hospital cover with GU Health enables you to apply for exemption from the Medicare Levy Surcharge (MLS).
- You have the freedom to use a recognised provider of your choice.
- You're covered for a wide range of preventative and natural therapies.
- Extras claiming is based on percentage-of-cost rebates.
- It's easy to claim using Flex-eClaim, GU Health's innovative online claiming system.
- You can enjoy GU Health's FastBack claiming service, with benefits paid directly into your nominated Australian financial institution account.
- Managing your membership is simple with Online Member Services.

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Your Plan option/s:

- Option 1:** Premier Hospital (\$100 single/\$200 family excess) & Superior Benefits
- Option 2:** Premier Hospital (\$250 single/\$500 family excess) & Superior Benefits
- Option 3:** Premier Hospital (\$250 single/\$500 family excess) & Economy Benefits
- Option 4:** Premier Hospital (\$250 single/\$500 family excess) & Corporate Plus Benefits
- Option 5:** My Choice Hospital Saver (\$100 single/\$200 family excess) & Superior Benefits
- Option 6:** My Choice Hospital Saver (\$100 single/\$200 family excess) & Economy Benefits
- Option 7:** My Choice Hospital Saver (\$100 single/\$200 family excess) & Corporate Plus Benefits

The excess for Premier Hospital, applies once per excess year upon admission to hospital. If the total excess is not paid in a single hospital admission, you will have to pay the remaining balance of the excess on any subsequent admission within the same excess year.

The excess for My Choice Hospital Saver, applies once per excess year upon admission to hospital if you are on a single membership. If you're on a family membership the excess is paid at the single rate, a maximum of twice per excess year. The excess does not apply to same day hospital admissions.

Hospital waiting periods

During your waiting period you or anyone covered under your membership can't claim benefits for certain treatments. Unless you've already served your waiting periods on an equivalent level of cover, your waiting periods will start on the date you join or upgrade your GU Health membership.

If you're covered for any of the following conditions, these hospital waiting periods apply:

Treatment	Waiting period
Psychiatric, palliative & rehabilitation care	2 months
Plastic/cosmetic surgery	12 months
Pregnancy, childbirth & fertility related treatment	12 months
Pre-existing conditions	12 months

For Extras waiting periods, please refer to the product table/s.

We have attached the rate sheet and product table/s for your reference.

Continuity of cover

Continuity of cover means that there's no gap in your health cover, if you've transferred from a registered Australian health fund within 60 days of joining us and you've already served your waiting periods on an equivalent level of cover. If you haven't fully served waits with your previous fund, you'll need to serve the remainder with GU Health.

The Australian Government Rebate on Private Health Insurance

The level of rebate that you're entitled to claim is based on the age of the oldest person covered under your membership and

your household income. Unless an arrangement specific to your corporate health plan has already been set up by your employer, you may claim the rebate as an up-front reduction in your GU Health contributions or as a tax rebate when lodging your tax return.

The ATO has grouped earnings over the income thresholds into the following tiers:

Income thresholds effective from 1 April 2015 to 30 June 2021

	Base Tier	Tier 1	Tier 2	Tier 3
Singles	\$90,000 or less	\$90,001 – \$105,000	\$105,001 – \$140,000	\$140,001+
Families	\$180,000 or less	\$180,001 – \$210,000	\$210,001 – \$280,000	\$280,001+

Note: Single parents and couples (including de facto couples) are subject to the family tiers. For families with children, the thresholds are increased by \$1,500 for each child after the first.

If the rebate tier nominated under your actual membership doesn't reflect your rebate entitlement, this will be reconciled by the ATO as part of your tax return. **For more details visit the Australian Taxation Office (ATO) website: ato.gov.au**

Lifetime Health Cover (LHC)

LHC was introduced by the Australian Government to encourage people to take out private hospital cover at a younger age and lock in lower hospital contribution rates throughout their lifetime. People who take out hospital cover after 30 June following their 31st birthday pay a two per cent loading, on top of their contribution for every year they're without hospital cover.

Ready to join?

To join online, simply log onto: guhealth.com.au/cvhp and enter the company code: **cvhp101**.

Please refer to *Your Cover Guide* for more information about your health cover.

Please have on hand your:

- personal details and those of your partner and dependants if applicable
- Medicare card, if you're planning on claiming the Australian Government Rebate
- previous health cover details if you're transferring from another Australian registered health fund.

If you've previously been a GU Health member, you won't be able to use our 'join online function', please join by downloading and completing an application form and returning it directly to:

corporate@guhealth.com.au or
 GU Health
 Reply Paid 2988 (no stamp required)
 Melbourne Vic 8060

We're here to help

For assistance or for more information contact our Member Relations Team on 1800 681 926 between 8.30am to 5pm (AEST), Monday to Friday or email: corporate@guhealth.com.au



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Rate sheet

Caterpillar Voluntary Health Plan for Residents

Rates Effective from 01-Apr-18 until 31-Dec-18

Due to Australian Government legislation, rates inclusive of rebate are subject to change on 1 April each year. This is your updated rate sheet effective from 1 April until your next renewal date.

Premier Hospital \$100(S)/\$200(F) Excess & Superior Benefits

Monthly Contributions	Single				Family			
	Rates inclusive of rebate			No rebate	Rates inclusive of rebate			No rebate
	Base Tier	Tier 1	Tier 2	Tier 3	Base Tier	Tier 1	Tier 2	Tier 3
New South Wales & ACT	\$289.50	\$322.40	\$355.30	\$388.20	\$579.05	\$644.85	\$710.60	\$776.40
Victoria	\$305.55	\$340.25	\$374.95	\$409.70	\$611.15	\$680.55	\$749.95	\$819.40
Queensland	\$307.25	\$342.15	\$377.10	\$412.00	\$614.55	\$684.35	\$754.20	\$824.00
South Australia	\$303.30	\$337.75	\$372.25	\$406.70	\$606.65	\$675.55	\$744.50	\$813.40
Western Australia	\$277.50	\$309.05	\$340.55	\$372.10	\$555.05	\$618.10	\$681.15	\$744.20
Northern Territory	\$242.40	\$269.90	\$297.45	\$325.00	\$484.80	\$539.85	\$594.90	\$650.00
Tasmania	\$308.55	\$343.60	\$378.65	\$413.70	\$617.10	\$687.20	\$757.30	\$827.40

Premier Hospital \$250(S)/\$500(F) Excess & Superior Benefits

Monthly Contributions	Single				Family			
	Rates inclusive of rebate			No rebate	Rates inclusive of rebate			No rebate
	Base Tier	Tier 1	Tier 2	Tier 3	Base Tier	Tier 1	Tier 2	Tier 3
New South Wales & ACT	\$280.80	\$312.70	\$344.60	\$376.50	\$561.60	\$625.40	\$689.20	\$753.00
Victoria	\$294.35	\$327.80	\$361.25	\$394.70	\$588.75	\$655.65	\$722.50	\$789.40
Queensland	\$296.10	\$329.70	\$363.35	\$397.00	\$592.20	\$659.45	\$726.70	\$794.00
South Australia	\$292.50	\$325.75	\$358.95	\$392.20	\$585.00	\$651.50	\$717.95	\$784.40
Western Australia	\$268.20	\$298.65	\$329.10	\$359.60	\$536.40	\$597.35	\$658.25	\$719.20
Northern Territory	\$236.80	\$263.70	\$290.60	\$317.50	\$473.60	\$527.40	\$581.20	\$635.00
Tasmania	\$297.55	\$331.40	\$365.20	\$399.00	\$595.15	\$662.75	\$730.40	\$798.00

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Rate sheet *continued*

Premier Hospital \$250(S)/\$500(F) Excess & Economy Benefits

Monthly Contributions	Single				Family			
	Rates inclusive of rebate			No rebate	Rates inclusive of rebate			No rebate
Cover Options	Base Tier	Tier 1	Tier 2	Tier 3	Base Tier	Tier 1	Tier 2	Tier 3
New South Wales & ACT	\$225.60	\$251.25	\$276.85	\$302.50	\$451.20	\$502.45	\$553.75	\$605.00
Victoria	\$239.15	\$266.35	\$293.50	\$320.70	\$478.35	\$532.70	\$587.05	\$641.40
Queensland	\$240.90	\$268.25	\$295.60	\$323.00	\$481.80	\$536.55	\$591.25	\$646.00
South Australia	\$237.30	\$264.25	\$291.25	\$318.20	\$474.65	\$528.55	\$582.45	\$636.40
Western Australia	\$213.00	\$237.20	\$261.40	\$285.60	\$426.00	\$474.40	\$522.80	\$571.20
Northern Territory	\$181.60	\$202.20	\$222.85	\$243.50	\$363.20	\$404.45	\$445.75	\$487.00
Tasmania	\$242.40	\$269.90	\$297.45	\$325.00	\$484.80	\$539.85	\$594.90	\$650.00

Premier Hospital \$250(S)/\$500(F) Excess & Corporate Plus Benefits

Monthly Contributions	Single				Family			
	Rates inclusive of rebate			No rebate	Rates inclusive of rebate			No rebate
Cover Options	Base Tier	Tier 1	Tier 2	Tier 3	Base Tier	Tier 1	Tier 2	Tier 3
New South Wales & ACT	\$203.30	\$226.40	\$249.50	\$272.60	\$406.60	\$452.80	\$499.00	\$545.20
Victoria	\$216.85	\$241.50	\$266.15	\$290.80	\$433.75	\$483.05	\$532.30	\$581.60
Queensland	\$218.60	\$243.40	\$268.25	\$293.10	\$437.20	\$486.85	\$536.50	\$586.20
South Australia	\$215.00	\$239.45	\$263.85	\$288.30	\$430.05	\$478.90	\$527.75	\$576.60
Western Australia	\$190.70	\$212.35	\$234.00	\$255.70	\$381.40	\$424.75	\$468.05	\$511.40
Northern Territory	\$159.20	\$177.30	\$195.40	\$213.50	\$318.45	\$354.65	\$390.80	\$427.00
Tasmania	\$220.00	\$245.00	\$270.00	\$295.00	\$440.05	\$490.00	\$540.00	\$590.00

My Choice Hospital Saver \$100(S)/\$200(F) Excess & Superior Benefits

Monthly Contributions	Single				Family			
	Rates inclusive of rebate			No rebate	Rates inclusive of rebate			No rebate
Cover Options	Base Tier	Tier 1	Tier 2	Tier 3	Base Tier	Tier 1	Tier 2	Tier 3
New South Wales & ACT	\$247.60	\$275.75	\$303.85	\$332.00	\$495.20	\$551.50	\$607.75	\$664.00
Victoria	\$248.55	\$276.80	\$305.05	\$333.30	\$497.15	\$553.65	\$610.10	\$666.60
Queensland	\$253.35	\$282.10	\$310.90	\$339.70	\$506.70	\$564.25	\$621.85	\$679.40
South Australia	\$249.90	\$278.30	\$306.70	\$335.10	\$499.85	\$556.65	\$613.40	\$670.20
Western Australia	\$245.35	\$273.25	\$301.10	\$329.00	\$490.75	\$546.50	\$602.25	\$658.00
Northern Territory	\$241.40	\$268.85	\$296.25	\$323.70	\$482.85	\$537.70	\$592.55	\$647.40
Tasmania	\$251.85	\$280.45	\$309.05	\$337.70	\$503.75	\$560.95	\$618.15	\$675.40

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Rate sheet *continued*

My Choice Hospital Saver \$100(S)/\$200(F) Excess & Economy Benefits

Monthly Contributions	Single				Family			
	Rates inclusive of rebate			No rebate	Rates inclusive of rebate			No rebate
Cover Options	Base Tier	Tier 1	Tier 2	Tier 3	Base Tier	Tier 1	Tier 2	Tier 3
New South Wales & ACT	\$192.40	\$214.25	\$236.10	\$258.00	\$384.85	\$428.55	\$472.25	\$516.00
Victoria	\$193.40	\$215.35	\$237.30	\$259.30	\$386.80	\$430.70	\$474.65	\$518.60
Queensland	\$198.15	\$220.65	\$243.15	\$265.70	\$396.30	\$441.35	\$486.35	\$531.40
South Australia	\$194.70	\$216.85	\$238.95	\$261.10	\$389.45	\$433.70	\$477.95	\$522.20
Western Australia	\$190.15	\$211.80	\$233.40	\$255.00	\$380.35	\$423.55	\$466.80	\$510.00
Northern Territory	\$186.20	\$207.35	\$228.55	\$249.70	\$372.45	\$414.75	\$457.10	\$499.40
Tasmania	\$196.65	\$219.00	\$241.35	\$263.70	\$393.35	\$438.00	\$482.70	\$527.40

My Choice Hospital Saver \$100(S)/\$200(F) Excess & Corporate Plus Benefits

Monthly Contributions	Single				Family			
	Rates inclusive of rebate			No rebate	Rates inclusive of rebate			No rebate
Cover Options	Base Tier	Tier 1	Tier 2	Tier 3	Base Tier	Tier 1	Tier 2	Tier 3
New South Wales & ACT	\$170.10	\$189.45	\$208.75	\$228.10	\$340.25	\$378.90	\$417.55	\$456.20
Victoria	\$171.10	\$190.50	\$209.95	\$229.40	\$342.20	\$381.05	\$419.90	\$458.80
Queensland	\$175.85	\$195.85	\$215.80	\$235.80	\$351.70	\$391.70	\$431.65	\$471.60
South Australia	\$172.40	\$192.00	\$211.60	\$231.20	\$344.85	\$384.05	\$423.20	\$462.40
Western Australia	\$167.80	\$186.85	\$205.90	\$225.00	\$335.60	\$373.75	\$411.85	\$450.00
Northern Territory	\$163.90	\$182.55	\$201.15	\$219.80	\$327.85	\$365.10	\$402.35	\$439.60
Tasmania	\$174.35	\$194.15	\$213.95	\$233.80	\$348.75	\$388.35	\$427.95	\$467.60

Note:

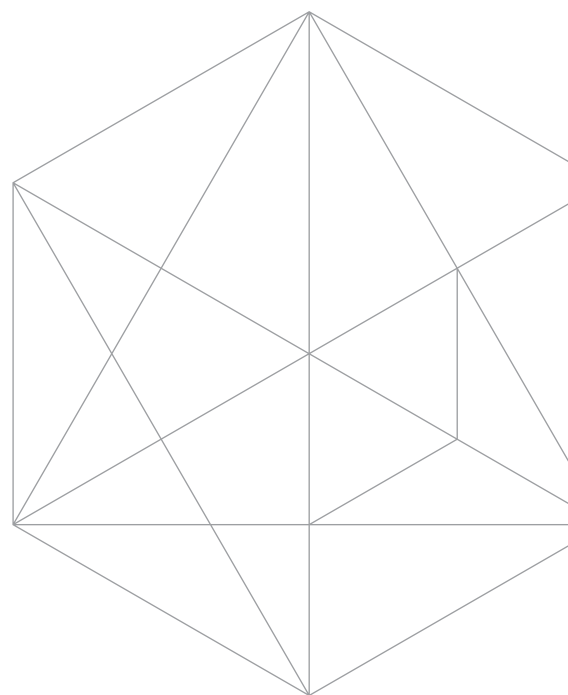
- The hospital contributions quoted above do not include Lifetime Health Cover (LHC) loading.
- The actual amount of your new contribution rate may include rounding of cents and will depend on the applicable LHC loading, if any (LHC loading not applicable to non-resident cover options).
- Only rates applicable to the rebate tiers available under your particular corporate health plan are set out above.
- Your actual entitlement to the Australian Government Rebate on Private Health Insurance may vary depending on your age and income. For more details visit the Australian Taxation Office (ATO) website ato.gov.au or contact your registered tax agent.
- If your rebate entitlement, as determined by the ATO, differs from rebate claimed under your GU Health membership, any reconciliation necessary will be carried out by the ATO after lodgement of your tax return.
- Rates inclusive of the Australian Government Rebate on Private Health Insurance are subject to change on 1 April each year due to government legislation. This affects contribution amounts quoted under Base Tier, Tier 1 and Tier 2 above. For more details on the government's indexing of the rebate visit the Department of Health website health.gov.au.

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Your hospital plan

Inpatient services included in your cover	PREMIER HOSPITAL	MY CHOICE HOSPITAL SAVER
Accommodation, intensive care & theatre fees	All public & partner private hospitals	All public & partner private hospitals
Accidental injury	✓	✓
Cancer treatment (e.g. chemotherapy)	✓	✓
Heart-related services	✓	✓
Removal of tonsils/adenoids & appendix	✓	✓
Spinal surgery	✓	✓
Colonoscopies & endoscopies	✓	✓
Joint investigations and reconstructions	✓	✓
Gynaecological surgery	✓	✓
Elective sterility procedures	✓	✓
Renal dialysis	✓	✓
Pregnancy & childbirth	✓	●
Fertility treatment (e.g. IVF & GIFT)	✓	●
Major eye surgery	✓	●
Hip & knee replacement	✓	●
Psychiatric & rehabilitation care	✓	●
Podiatry surgery	●	●
Plastic/cosmetic surgery (if not covered by Medicare)	●	●
All other Medicare recognised services (unless excluded or restricted above)	✓	✓
Surgically-implanted prostheses (minimum cost of government-approved appliances)	✓	✓
Inpatient pharmaceuticals (PBS listed for your condition)	✓	✓
Hospital Care at Home	✓	✓
Ambulance cover	Emergency transport only	Emergency transport only
Special nursing in hospital (if recommended by your doctor)	\$20 per hour up to \$1,000	✗

✓ COVERED
● RESTRICTED
✗ EXCLUDED



This is a summary of your hospital cover. For full details on your benefits and membership entitlements, please refer to **Your Membership Guidelines**. Information is correct as at 1 May 2017 and may change at any time.

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SUPERIOR Benefits

SERVICES	SERVICE DETAILS	BENEFIT	MAXIMUM LIMIT
General dental	Check ups, basic fillings, x-rays, scale & clean	80%	\$1,200
Major dental	Crowns, bridges, dentures, root canal, periodontics, inlays/onlays, implants & orthodontics	80%	\$1,700
Optical	Prescription glasses & contact lenses, including repairs. Tinting, coating & hardening of lenses not covered.	80%	\$350
Physiotherapy & specialist therapies	Physiotherapy, speech pathology, antenatal, eye therapy & occupational therapy. Consultations only.	80%	\$600
Pharmaceuticals	Prescription items with an official pharmacy receipt. After you pay a sum equal to the current Pharmaceutical Benefits Scheme (PBS) charge, you're covered for the remaining amount above the PBS, up to your benefit limit. Contraceptives & fertility treatment hormones not covered.	100%	\$500
Chiropractic & osteopathy	Consultations only. Includes two chiropractic x-rays.	80%	\$500
Clinical psychology & hypnotherapy	Consultations only		
Natural therapies	Acupuncture, aromatherapy, ayurveda, Bowen technique, Chinese massage, Chinese medicine, exercise physiology, homeopathy, iridology, kinesiology, myotherapy, naturopathy, nutrition, reflexology, remedial massage, shiatsu, sports therapy, traditional Thai massage & Western herbalism. Consultations only.	80%	\$500
Dietetics	Consultations only		
Audiology	Consultations only	80%	\$200
Podiatry	Consultations only	80%	\$300
Hearing aids	One appliance every five years	100%	\$500
Aids & appliances	CPAP machines, blood pressure monitors, custom made orthotics & more. A letter is required from your treating doctor or recognised health practitioner. Appliances must be purchased from a recognised health practitioner or organisation.	80%	\$500

WAITING PERIODS

Major dental	12 months
Hearing aids	12 months
Aids, appliances & orthotics	12 months

Unless specified otherwise, all limits are per person per membership year. This is a summary of your extras cover. For full details of your benefits and membership entitlements, please refer to *Your Membership Guidelines*.

This information is current from 1 June 2015, and subject to change.

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ECONOMY Benefits

SERVICES	SERVICE DETAILS	BENEFIT	MAXIMUM LIMIT
General dental	Check ups, basic fillings, x-rays, scale & clean	60%	\$1,000
Major dental	Crowns, bridges, dentures, root canal, periodontics, inlays/onlays, implants & orthodontics		
Optical	Prescription glasses & contact lenses, including repairs. Tinting, coating & hardening of lenses not covered.	60%	\$200
Physiotherapy & specialist therapies	Physiotherapy, speech pathology, antenatal, eye therapy & occupational therapy. Consultations only.	60%	\$600
Pharmaceuticals	Prescription items with an official pharmacy receipt. After you pay a sum equal to the current Pharmaceutical Benefits Scheme (PBS) charge, you're covered for the remaining amount above the PBS, up to your benefit limit. Contraceptives & fertility treatment hormones not covered.	60%	\$500
Chiropractic & osteopathy	Consultations only. Includes two chiropractic x-rays.	60%	\$500
Clinical psychology & hypnotherapy	Consultations only		
Natural therapies	Acupuncture, Chinese medicine, homeopathy, iridology, naturopathy, nutrition & Western herbalism. Consultations only.		
Dietetics	Consultations only		
Podiatry	Consultations only	60%	\$300
Hearing aids	One appliance every five years	60%	\$500
Aids & appliances	CPAP machines, blood pressure monitors, custom made orthotics & more. A letter is required from your treating doctor or recognised health practitioner. Appliances must be purchased from a recognised health practitioner or organisation.	60%	\$500

WAITING PERIODS

Major dental	12 months
Hearing aids	12 months
Aids, appliances & orthotics	12 months

Unless specified otherwise, all limits are per person per membership year. This is a summary of your extras cover. For full details of your benefits and membership entitlements, please refer to *Your Membership Guidelines*.

This information is current from 1 June 2015, and subject to change.

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Your extras plan

CORPORATE PLUS Benefits

SERVICES	SERVICE DETAILS	BENEFIT	MAXIMUM LIMIT
General dental	Check ups, basic fillings, x-rays, scale & clean	75%	\$800
Major dental	Crowns, bridges, dentures, root canal, periodontics, inlays/onlays, implants & orthodontics. Lifetime limit on orthodontics \$2,200.	75%	\$800
Optical	Prescription glasses & contact lenses, including repairs. Tinting, coating & hardening of lenses not covered.	75%	\$200
Physiotherapy & specialist therapies	Physiotherapy, speech pathology, antenatal, eye therapy & occupational therapy. Consultations only.	75%	\$500
Pharmaceuticals	Prescription items with an official pharmacy receipt. After you pay a sum equal to the current Pharmaceutical Benefits Scheme (PBS) charge, you're covered for the remaining amount above the PBS, up to your benefit limit. Contraceptives & fertility treatment hormones not covered.	75%	\$250
Chiropractic & osteopathy	Consultations only. Includes two chiropractic x-rays.	75%	\$300
Clinical psychology & hypnotherapy	Consultations only	75%	\$350
Natural therapies	Acupuncture, aromatherapy, ayurveda, Bowen technique, Chinese massage, Chinese medicine, exercise physiology, homeopathy, iridology, kinesiology, myotherapy, naturopathy, nutrition, reflexology, remedial massage, shiatsu, sports therapy, traditional Thai massage & Western herbalism. Consultations only.		
Dietetics	Consultations only		
Podiatry	Consultations only	75%	\$300
Orthotics	Custom made only. Appliances must be purchased from a recognised health practitioner.		
Hearing aids	One appliance every five years	75%	\$425
Aids & appliances	CPAP machines, blood pressure monitors & more. A letter is required from your treating doctor or recognised health practitioner. Appliances must be purchased from a recognised health practitioner or organisation.		

WAITING PERIODS

Major dental	12 months
Hearing aids	12 months
Aids, appliances & orthotics	12 months

Unless specified otherwise, all limits are per person per membership year. This is a summary of your extras cover. For full details of your benefits and membership entitlements, please refer to *Your Membership Guidelines*.

This information is current from 1 June 2015, and subject to change.