

Understanding your Adobe Residents & Working Visa Health Plan



YOUR
CORPORATE
HEALTH PLAN



THE
GU HEALTH
DIFFERENCE



THE
ADDED
BENEFITS



HOW
TO JOIN



Your Resident Health Plan

Adobe generously subsidises single and family memberships at Base Tier of the Australian Government Rebate, including any Lifetime Health Cover (LHC) loading.

Employee contributions are only required if selecting a rebate tier other than Base Tier and are made directly to GU Health through SplitPay.

Your Resident Cover

Gold Complete Hospital (\$250 excess) & Added Value Benefits

Excess

The excess for Gold Complete Hospital, applies once per excess year upon admission to hospital. If you're on a family membership the excess is paid at the single rate, a maximum of twice per excess year.

You won't need to pay an excess if a child or student dependent on your family membership goes to hospital.



Please refer to *Your Cover Guide* and *Your Membership Guidelines* for your full plan and membership entitlement details.

Your Overseas Visitors (OSV) Health Plan

Adobe generously offers employees and their families with access to two fully comprehensive levels of cover.

Employee contributions are only required if selecting the Upgrade option and are made directly to GU Health through SplitPay.

Your Overseas Visitors Cover

Adobe funded option:

Optimum Silver Plus Hospital with Medical & Added Value Benefits

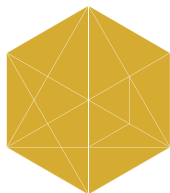
Upgrade option:

Inpatient Gold Hospital with Medical & Added Value Benefits



Please refer to *Your Cover Guide* and *Your Membership Guidelines* for your full plan and membership entitlement details.

Your Resident Hospital Cover



**GOLD COMPLETE
HOSPITAL
(\$250 excess)**

✓ COVERED
● RESTRICTED
✗ EXCLUDED

Please refer to *Your Cover Guide* and *Your Membership Guidelines* for your full plan and membership entitlement details.

		ACCOMMODATION, INTENSIVE CARE & THEATRE FEES FOR IN-HOSPITAL TREATMENTS LISTED BELOW.	GOLD COMPLETE HOSPITAL All public & partner private hospitals			ACCOMMODATION, INTENSIVE CARE & THEATRE FEES FOR IN-HOSPITAL TREATMENTS LISTED BELOW.	GOLD COMPLETE HOSPITAL All public & partner private hospitals	
Head & Spine	Brain & nervous system		✓	Joint & Bone	Bone, joint & muscle		✓	
	Eye (not cataracts)		✓		Joint reconstructions		✓	
	Cataracts		✓		Joint replacements		✓	
	Ear, nose & throat		✓		Pain management		✓	
	Implantation of hearing devices		✓		Pain management with device		✓	
	Tonsils, adenoids & grommets		✓					
	Dental surgery (excludes dental item fees)		✓					
Chest & Organs	Back, neck & spine		✓	Services & Treatments	Chemotherapy, radiotherapy & immunotherapy for cancer		✓	
	Heart & vascular system		✓		Diabetes management (excluding insulin pumps)		✓	
	Lung & chest		✓		Insulin pumps		✓	
	Breast surgery (medically necessary)		✓		Sleep studies		✓	
	Skin		✓		Plastic & reconstructive surgery (medically necessary)		✓	
Blood		✓	Rehabilitation			✓		
Kidney & Digestive	Kidney & bladder		✓		Hospital psychiatric services		✓	
		Dialysis for chronic kidney failure			✓	Palliative care		✓
		Digestive system			✓	Surgically-implanted prostheses (minimum cost of government-approved appliances)		✓
		Hernia & appendix			✓	GU Health Medical Gap Network You may be able to reduce or eliminate your out-of-pocket expenses.		✓
		Gastrointestinal endoscopy		✓				
Reproductive	Weight loss surgery		✓	Additional included services (not recognised by Medicare for a benefit)	Podiatric surgery (Hospital accommodation costs when provided by a registered podiatric surgeon)		✓	
	Male reproductive system		✓		Elective plastic & cosmetic surgery (Hospital only benefits)		●	
	Gynaecology		✓		Ambulance		✓	
	Miscarriage & termination of pregnancy		✓		Special nursing in hospital (when provided by a registered nurse in private practice)	\$20 per hour up to \$1,000		
	Pregnancy & birth		✓		In-hospital Carer Benefit	\$500 sub-limits apply ^		
	Assisted reproductive services		✓		Home support services & programs		✓	



Your OSV Hospital Cover – Adobe Funded Option



OPTIMUM SILVER PLUS HOSPITAL WITH MEDICAL

✓ COVERED
◻ RESTRICTED
✗ EXCLUDED

Please refer to *Your Cover Guide* and *Your Membership Guidelines* for your full plan and membership entitlement details.

	ACCOMMODATION, INTENSIVE CARE & THEATRE FEES FOR IN-HOSPITAL TREATMENTS LISTED BELOW.	OPTIMUM SILVER PLUS HOSPITAL WITH MEDICAL All public & partner private hospitals	
Head & Spine	Brain & nervous system	✓	
	Eye (not cataracts)	✓	
	Cataracts	✓	
	Ear, nose & throat	✓	
	Implantation of hearing devices	✓	
	Tonsils, adenoids & grommets	✓	
	Dental surgery (excludes dental item fees)	✓	
	Back, neck & spine	✓	
	Chest & Organs	Heart & vascular system	✓
		Lung & chest	✓
Breast surgery (medically necessary)		✓	
Skin		✓	
Blood		✓	
Kidney & Digestive	Kidney & bladder	✓	
	Dialysis for chronic kidney failure	✓	
	Digestive system	✓	
	Hernia & appendix	✓	
	Gastrointestinal endoscopy	✓	
Reproductive	Weight loss surgery	✓	
	Male reproductive system	✓	
	Gynaecology	✓	
	Miscarriage & termination of pregnancy	✓	
	Pregnancy & birth	✓	
Assisted reproductive services	✗		

	ACCOMMODATION, INTENSIVE CARE & THEATRE FEES FOR IN-HOSPITAL TREATMENTS LISTED BELOW.	OPTIMUM SILVER PLUS HOSPITAL WITH MEDICAL All public & partner private hospitals
Joint & Bone	Bone, joint & muscle	✓
	Joint reconstructions	✓
	Joint replacements	✓
	Pain management	✓
	Pain management with device	✓
Services & Treatments	Chemotherapy, radiotherapy & immunotherapy for cancer	✓
	Diabetes management (excluding insulin pumps)	✓
	Insulin pumps	✓
	Sleep studies	✓
	Plastic & reconstructive surgery (medically necessary)	✓
	Rehabilitation	✓
	Hospital psychiatric care	✓
	Palliative care	✓
	Surgically-implanted prostheses (minimum cost of government-approved appliances)	✓
	Medical Services	Hospital inpatient doctors' & medical specialists' fees
Outpatient doctors' & medical specialists' fees incl. hospital emergency rooms		Up to 150% of MBS
Additional included services (not recognised by Medicare for a benefit)	Podiatric surgery (Hospital accommodation costs when provided by a registered podiatric surgeon)	✓
	Elective plastic & cosmetic surgery (Hospital only benefits)	✗
	Ambulance	✓
	Inpatient pharmaceuticals ⁺	✓
	Prescription pharmaceuticals	100% up to \$500~
	In-hospital Carer Benefit	Up to \$1,000 limits apply [^]
	Home support services & programs	✓
	Repatriation benefit	100% of cost up to \$20,000 one service per membership



Differences between OSV Gold Hospital and Optimum Silver Plus Hospital

Inpatient Gold Hospital Cover (Employee contribution required)



- Access to **all hospitals** around Australia for In-hospital accommodation, intensive care & theatre fees for included treatments & services
- **Included** - Assisted Reproductive Services
- **100% of cost** for outpatient and hospital inpatient doctors' specialists' fees including hospital emergency rooms

Optimum Silver Plus Hospital Cover (Fully Funded)



- Access to **all public and partner private hospitals** for In-hospital accommodation, intensive care & theatre fees for included treatments & services
- **Excluded** – Assisted Reproductive Services
- **Up to 150% of MBS** for outpatient and hospital inpatient doctors' specialists' fees including hospital emergency rooms

GU Health Gap Plan explained

GU Health Medical Gap Network with no gap



GU Health Medical Gap Network with known gap



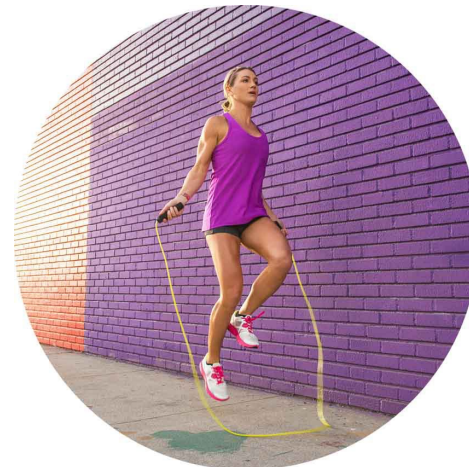
Doctor not participating in the GU Health Medical Gap Network



Your Extras Cover – Added Value Benefits

ADDED VALUE Benefits

SERVICES	SERVICE DETAILS	BENEFIT	MAXIMUM LIMIT
General dental	Check ups, basic fillings, x-rays, scale & clean	80%	\$1,000
Major dental	Crowns, bridges, dentures, root canal, periodontics, inlays/onlays, implants & orthodontics	80%	\$1,500
Optical	Prescription glasses & contact lenses, including repairs. Tinting, coating & hardening of lenses not covered.	80%	\$300
Physiotherapy & specialist therapies	Physiotherapy, speech pathology, antenatal, eye therapy & occupational therapy. Consultations only.	100%	\$700
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%	\$350
Chiropractic & osteopathy	Consultations only. Includes two chiropractic x-rays.	80%	\$400
Clinical psychology & hypnotherapy	Consultations only	80%	\$400
Therapies	Acupuncture, ayurveda, Chinese massage, Chinese herbal medicine, exercise physiology, myotherapy, nutrition, remedial massage, sports therapy & traditional Thai massage. Consultations only.		
Dietetics	Consultations only	100%	
Podiatry	Consultations only	80%	\$250
Hearing aids	One appliance every five years	100%	\$425
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%	\$400



Please refer to [Your Cover Guide](#) and [Your Membership Guidelines](#) for your full plan and membership entitlement details.

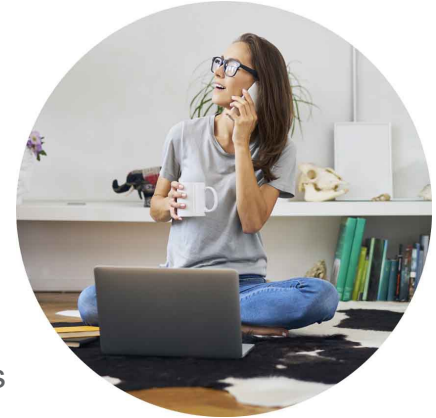
Telehealth Consultations



- GU Health members can access and claim on telehealth consultations for a range of services included in their Extras cover where available at their chosen clinic.
- Telehealth services are available for; psychology, physiotherapy, dietetics, speech pathology, occupational therapy, exercise physiology, podiatry.

Claiming for Telehealth

- Before booking your appointment, ask your provider how they accept payment for telehealth in case you need to pay the full cost of the consultation upfront.
- If you're paying the full cost of the consultation upfront, make sure your provider sends you through a detailed receipt, ideally by email.
- To make a claim, you can then upload your receipt online via Flex-eClaim or by using the GU Health App.



Cover Continuity

- You're guaranteed continuity of cover if you have served waiting periods with an Australian registered health fund on an equivalent level of cover, and transfer to GU Health within 60 days of leaving your previous insurer.
- You will need to provide us with a Transfer Certificate to show your previous cover details.
- If you're transferring from an international health fund, you'll need to provide us with a certificate of cover and your full membership details for assessment.



To find out what waiting periods apply on your policy you can refer to your [Membership Guidelines](#), or contact our MRT team if you have any questions.



*Available where there is a break in cover of 60 days or less. Waiting periods apply for services not currently covered, services with higher benefits, where waiting periods haven't been fully served, or where you select a lower excess. Any benefit limits already used with your current fund will apply to your GU Health policy.

Waiting Periods



If you're new to private health insurance, waiting periods will apply to you.
Upgrading from a lower level of cover to a higher level of cover may also mean waiting periods.

GU Health waiting periods apply to:

Hospital	
Psychiatric, rehabilitation and palliative care	2 months
Pre-existing conditions (except psychiatric, rehabilitation and palliative care)	12 months
Pregnancy, childbirth and related treatments	12 months
Extras	
Aids, appliances & orthotics	12 months
Hearing aids	12 months
Major dental	12 months



Australia Government Rebate (AGR)

Income thresholds effective 1 July 2024 to 30 June 2025
AGR assessed on 1 April each year

Income Tiers				
	Base Tier	Tier 1	Tier 2	Tier 3
Singles	<\$97,000	\$97,001 – \$113,000	\$113,001 – \$151,000	>\$151,001
Couples / Families	<\$194,000	\$194,001 – \$226,000	\$226,001 – \$302,000	>\$302,001
Rebate % by age group effective from 1 April 2024 to 31 March 2025				
Aged under 65	24.608%	16.405%	8.202%	0.000%
Aged 65 to 69	28.710%	20.507%	12.303%	0.000%
Aged 70+	32.812%	24.608%	16.405%	0.000%

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. Rebate levels are adjusted annually on 1 April based on the Rebate Adjustment Factor.



For more information on the government initiatives, including eligibility criteria and exemptions, visit the GU Health [website](#).

Resident Employee Monthly Contribution



All rates presented below are monthly national rates and are applicable from 1 October 2024 to 30 September 2025.

Due to Australian Government legislation, rates inclusive of rebate are subject to change on 1 April each year.

An updated rate sheet will be provided at the time.

Australian Residents:

Gold Complete Hospital (\$250 single/\$500 family excess) & Added Value Benefits				
	Rates inclusive of rebate			No rebate Tier 3
	Base Tier	Tier 1	Tier 2	
Single Cover	\$0.00	\$27.19	\$54.37	\$81.56
Family Cover	\$0.00	\$54.37	\$108.74	\$163.11

Note:

1. The hospital contributions quoted above do not include Lifetime Health Cover (LHC) loading.
2. 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).
3. Only rates applicable to the rebate tiers available under your particular corporate health plan are set out above.
4. 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.
5. 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.
6. 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.

OSV Employee Upgrade option Monthly Contribution

All rates presented below are monthly national rates and are applicable from 1 October 2024 to 30 September 2025.

Due to Australian Government legislation, rates inclusive of rebate are subject to change on 1 April each year.

An updated rate sheet will be provided at the time.

Non-resident RHCA:

Upgrade option:

Inpatient Gold Hospital with Medical & Added Value Benefits	Rates inclusive of rebate			No rebate Tier 3
	Base Tier	Tier 1	Tier 2	
Single Cover	\$0.00	\$0.00	\$11.97	\$45.40
Family Cover	\$0.00	\$0.00	\$23.95	\$90.80

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. 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.
- Contribution rates shown above are inclusive of GST, where applicable.

Non-resident non-RHCA:

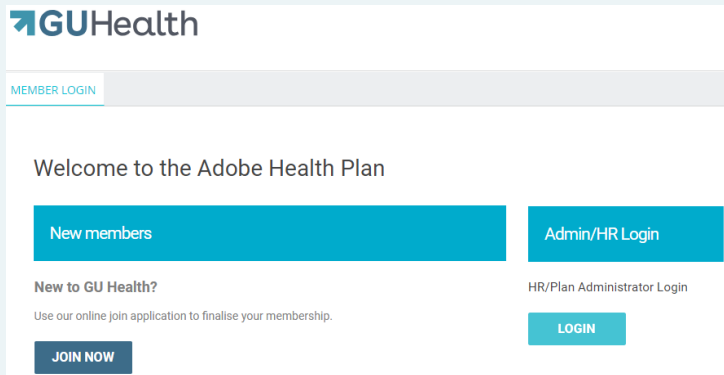
Upgrade option:

Inpatient Gold Hospital with Medical & Added Value Benefits	Rates inclusive of rebate			No rebate Tier 3
	Base Tier	Tier 1	Tier 2	
Single Cover	N/A	N/A	N/A	\$51.20
Family Cover	N/A	N/A	N/A	\$102.40

Note:

- The actual amount of your new contribution rate may include rounding of cents.
- The Australian Government Rebate on Private Health Insurance cannot be claimed under non-resident non-RHCA plans.
- Contribution rates shown above are inclusive of GST, where applicable.

How To Join GU Health



Log onto
guhealth.com.au/adobe

Company Code:
Residents: **adobe101**

In the 'New members' section click on the link
'**Click here to join online**' and follow the prompts.

You'll just need your:



Personal details and those of your partner and dependants (if applicable)

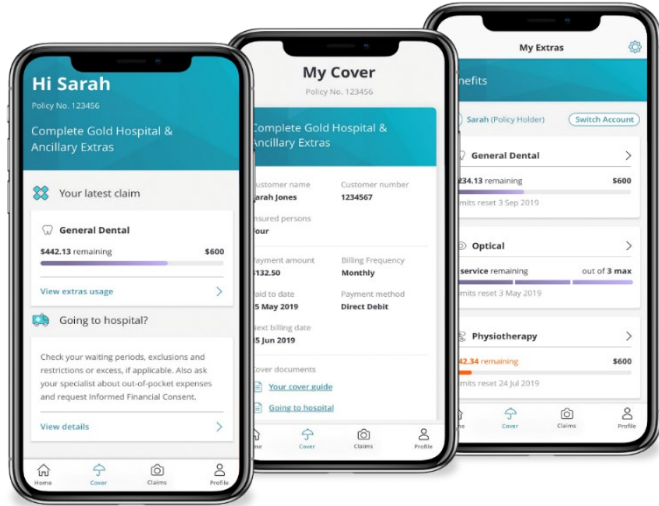


Medicare card, if you're planning on claiming the Australian Government Rebate



Previous health cover details, if you're transferring from another Australian registered health fund.

GU Health Mobile App



- Digital membership card for Apple Wallet and Android
- Photo claiming
- Policy information
- Check your extras balance
- View your claims history
- Member only **GU Health Rewards**

Make a claim in these easy steps
We'll pay benefits within 2 working days of your claim being approved.



Take a photo
of your
receipt



Confirm your
claim details



Submit. Easy!



GU Health Rewards



Unlock a member-only world of offers and discounts on:

- Groceries
- Travel
- Entertainment
- Health, wellbeing and more!

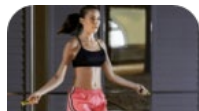
You can access your GU Health rewards through the GU Health App.



GARMIN.



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BODY
BY FINCH



GOODNESSME.
BOX

Save with
GU Health Rewards

Jump into the app to discover **member-only** offers, discounts and rewards.

Learn more >

Thank you for your time

We're here to help

 guhealth.com.au

 corporate@guhealth.com.au

 1800 633 819

