Adobe Health Plan

October 2025

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Your Better Health is our purpose

As part of the nib group, GU Health are pleased to offer exclusive health insurance cover for Adobe employees.

We've worked hard to develop products that provide competitive and comprehensive corporate Hospital and Extras cover, to help get the most out of your employee benefit and the generous subsidy offered through your employer.



70 years of experience.



Serving over **1.6 million Australians,** nib is Australia's fastest-growing health insurer.



GU Health is a **specialist corporate health insurer**, focused solely on providing innovative health insurance products to corporates.

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Your products

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Your products at a glance

Resident Employees	**Gold Complete Hospital** $250 single/$500 family excess **+ Added Value Benefits**
Non-Resident Employees	**Optimum Silver Plus Hospital with Medical** **+ Added Value Benefits** OR **Inpatriate Gold Hospital with Medical** (upgrade option) **+ Added Value Benefits**

As an employee of Adobe you have access to a generous private health insurance subsidy

For Residents:
Adobe will fund single and family memberships at Base Tier of the Australian Government Rebate, excluding any LHC loading. If you nominate a rebate tier other than base tier or have any LHC loading, you can easily contribute your portion of premium to GU Health via Direct Debit

For overseas visitors:
Adobe will fund the cost of the standard plan for single and family memberships. If you choose to upgrade your cover you can easily contribute your portion of premium to GU Health via Direct Debit

Access your plan portal and get started today
www.guhealth.com.au/adobe

Company codes
Resident: adobe101
OVC single: adobe104
OVC family: adobe105

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Resident Hospital Cover
Gold Complete Hospital

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Included Hospital Services

- Assisted reproductive services
- Back, neck and spine
- Blood
- Bone, joint and muscle
- Brain and nervous system
- Breast surgery (medically necessary)
- Cataracts
- Chemotherapy, radiotherapy and immunotherapy for cancer
- Dental surgery[1]
- Diabetes management (excluding insulin pumps)
- Dialysis for chronic kidney failure
- Digestive system
- Ear, nose and throat
- Eye (not cataracts)
- Gastrointestinal endoscopy
- Gynaecology
- Heart and vascular system
- Hernia and appendix[2]
- Hospital psychiatric services
- Implantation of hearing devices
- Insulin pumps
- Joint reconstructions
- Joint replacements
- Kidney and bladder
- Lung and chest
- Male reproductive system
- Miscarriage and termination of pregnancy
- Pain management
- Pain management with device
- Palliative care
- Plastic and reconstructive surgery (medically necessary)
- Podiatric surgery (provided by a registered podiatric surgeon)[3]
- Pregnancy and birth
- Rehabilitation
- Skin
- Sleep studies
- Tonsils, adenoids and grommets
- Weight loss surgery

Restricted Hospital Services

- Cosmetic surgery

"Restricted Hospital Services" means if a member goes to hospital for a Restricted Service on their hospital product they will only be paid benefits equivalent to those paid for Private Patients receiving treatment in a shared ward of a Public Hospital.

Other Included Services

Ambulance – Ambulance transport by a recognised state ambulance provider Australia-wide^.

^ Cover includes medically-necessary ambulance transport and on-the-spot treatment by a recognised ambulance provider Australia-wide. Excludes residents of QLD and TAS who have ambulance services provided by their State ambulance schemes.

In-Hospital Carer Benefit

- 100% of cost to annual limit of $500.
- Up to $60 per night for accommodation.
- Up to $30/day for hospital meals provided at the cafeteria or patient meal menu.

Special nursing when provided by a registered nurse in private practice

- 100% of cost to annual limit of $1,000.
- $20 per hour payable to a maximum of $1,000 per membership year.

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

Non-Resident Hospital Cover

Adobe funded option

Optimum Silver Plus Hospital with Medical

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Included Hospital Services

- ✔ Back, neck and spine
- ✔ Blood
- ✔ Bone, joint and muscle
- ✔ Brain and nervous system
- ✔ Breast surgery (medically necessary)
- ✔ Cataracts
- ✔ Chemotherapy, radiotherapy and immunotherapy for cancer
- ✔ Dental surgery[1]
- ✔ Diabetes management (excluding insulin pumps)
- ✔ Dialysis for chronic kidney failure
- ✔ Digestive system
- ✔ Ear, nose and throat
- ✔ Eye (not cataracts)
- ✔ Gastrointestinal endoscopy
- ✔ Gynaecology
- ✔ Heart and vascular system
- ✔ Hernia and appendix[2]
- ✔ Hospital psychiatric services
- ✔ Implantation of hearing devices
- ✔ Insulin pumps
- ✔ Joint reconstructions
- ✔ Joint replacements
- ✔ Kidney and bladder
- ✔ Lung and chest
- ✔ Male reproductive system
- ✔ Miscarriage and termination of pregnancy
- ✔ Pain management
- ✔ Pain management with device
- ✔ Palliative care
- ✔ Plastic and reconstructive surgery (medically necessary)
- ✔ Podiatric surgery (provided by a registered podiatric surgeon)[3]
- ✔ Pregnancy and birth
- ✔ Rehabilitation
- ✔ Skin
- ✔ Sleep studies
- ✔ Surgically-implanted prostheses (minimum cost of government-approved appliances)
- ✔ Tonsils, adenoids and grommets
- ✔ Weight loss surgery

[1] This product does not cover benefits for dentists' fees in hospital. However, other hospital costs related to dental surgery (anaesthetist fees, hospital fees) will be covered in line with the benefits provided by the policy. Dentists' fees in hospital are covered when an extras product is held.
[2] Hospital investigation and treatment of a hernia or appendicitis. This benefit only covers a limited number of hernia repairs. It's essential to check the Medicare Benefits Schedule (MBS) item number for your procedure, as the treatment of hernias can full under a different category (such as Digestive System).
[3] Hospital Treatment provided by a registered podiatric surgeon is limited to cover for accommodation and prosthetic devices. No benefits are payable for podiatric surgeon fees, medical specialist fees (e.g. anaesthetist) or theatre costs. Refer to Your Membership Guidelines for more information.

Excluded Hospital Services

- ✘ Assisted reproductive services
- ✘ Elective plastic and cosmetic surgery (Hospital only benefits)

Other Included Services

Ambulance – Ambulance transport by a recognised state ambulance provider Australia-wide^

^ Cover includes medically-necessary ambulance transport and on-the-spot treatment by a recognised ambulance provider Australia-wide. Excludes residents of QLD and TAS who have ambulance services provided by their State ambulance schemes.

Home Support Services & Programs

Inpatient pharmaceuticals†

† Pharmaceutical Benefits Scheme (PBS) items, listed for your condition, when prescribed and administered in hospital or upon discharge.

Prescription pharmaceuticals

- ✔ 100% up to $500~

~ Prescription items with an official pharmacy receipt, after you pay a sum equal to the current PBS charge. Contraceptives and fertility treatment hormones not covered.

In-hospital accommodation, intensive care and theatre fees for included treatments and services

- ✔ All public and partner private hospitals.

In-hospital Carer Benefit

- ✔ Up to $1,000 limits apply#

Up to $60 per night for accommodation in hospital and $30 per day for hospital meals per person, per calendar year.

Repatriation Benefit

- ✔ 100% of cost up to $20,000 one service per membership.

Hospital inpatient doctors' and medical specialists' fees

- ✔ Up to 150% of MBS.

Outpatient doctors' & medical specialists' fees incl. hospital emergency rooms

- ✔ Up to 150% of MBS.

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

Non-Resident Hospital Cover

Upgrade option

Inpatriate Gold Hospital with Medical

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Included Hospital Services

- ✔ Assisted reproductive services
- ✔ Back, neck and spine
- ✔ Blood
- ✔ Bone, joint and muscle
- ✔ Brain and nervous system
- ✔ Breast surgery (medically necessary)
- ✔ Cataracts
- ✔ Chemotherapy, radiotherapy and immunotherapy for cancer
- ✔ Dental surgery[1]
- ✔ Diabetes management (excluding insulin pumps)
- ✔ Dialysis for chronic kidney failure
- ✔ Digestive system
- ✔ Ear, nose and throat
- ✔ Eye (not cataracts)
- ✔ Gastrointestinal endoscopy
- ✔ Gynaecology
- ✔ Heart and vascular system
- ✔ Hernia and appendix[2]
- ✔ Hospital psychiatric services
- ✔ Implantation of hearing devices
- ✔ Insulin pumps
- ✔ Joint reconstructions
- ✔ Joint replacements
- ✔ Kidney and bladder
- ✔ Lung and chest
- ✔ Male reproductive system
- ✔ Miscarriage and termination of pregnancy
- ✔ Pain management
- ✔ Pain management with device
- ✔ Palliative care
- ✔ Plastic and reconstructive surgery (medically necessary)
- ✔ Podiatric surgery (provided by a registered podiatric surgeon)[3]
- ✔ Pregnancy and birth
- ✔ Rehabilitation
- ✔ Skin
- ✔ Sleep studies
- ✔ Surgically-implanted prostheses (minimum cost of government-approved appliances)
- ✔ Tonsils, adenoids and grommets
- ✔ Weight loss surgery

[1] This product does not cover benefits for dentists' fees in hospital. However, other hospital costs related to dental surgery (anaesthetist fees, hospital fees) will be covered in line with the benefits provided by the policy. Dentists' fees in hospital are covered when an extras product is held.
[2] Hospital investigation and treatment of a hernia or appendicitis. This benefit only covers a limited number of hernia repairs. It's essential to check the Medicare Benefits Schedule (MBS) item number for your procedure, as the treatment of hernias can fall under a different category (such as Digestive System).
[3] Hospital Treatment provided by a registered podiatric surgeon is limited to cover for accommodation and prosthetic devices. No benefits are payable for podiatric surgeon fees, medical specialist fees (e.g. anaesthetist) or theatre costs. Refer to Your Membership Guidelines for more information.

Excluded Hospital Services

- ✖ Elective plastic and cosmetic surgery (Hospital only benefits)

Other Included Services

Ambulance – Ambulance transport by a recognised state ambulance provider Australia-wide^

^ Cover includes medically-necessary ambulance transport and on-the-spot treatment by a recognised ambulance provider Australia-wide. Excludes residents of QLD and TAS who have ambulance services provided by their State ambulance schemes.

Home Support Services & Programs

Inpatient pharmaceuticals†

† Pharmaceutical Benefits Scheme (PBS) items, listed for your condition, when prescribed and administered in hospital or upon discharge.

In-hospital accommodation, intensive care and theatre fees for included treatments and services

- ✔ All hospitals

Repatriation Benefit

- ✔ 100% of cost up to $20,000 one service per membership.

Hospital inpatient doctors' and medical specialists' fees

- ✔ 100% of cost.

Outpatient doctors' and medical specialists' fees incl. hospital emergency rooms

- ✔ 100% of cost.

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

Extras Cover

Added Value Benefits

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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.



Waiting periods and Government initiatives

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Continuity of Cover and 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.

- ✓ 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.

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

To find out what waiting periods apply on your policy you can refer to your **Membership Guidelines**, or contact our member relations team if you have any questions.

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Australian Government Rebate (AGR)

Based on income the Australian Government applies a rebate to Health Insurance.

You can claim this on your premium or back at tax time.

Income thresholds effective from 1 July 2025 to 30 June 2026

Income Tiers				
	Base Tier	Tier 1	Tier 2	Tier 3
Singles	<$101,000	$101,001 - $118,000	$118,001 - $158,000	>$158,001
Couples / Families	<$202,000	$202,001 - $236,000	$236,001 - $316,000	>$316,001
Rebate % by age group effective from 1 April 2025 to 31 March 2026				
Aged under 65	24.288%	16.192%	8.095%	0.000%
Aged 65 to 69	28.337%	20.240%	12.143%	0.000%
Aged 70+	32.385%	24.288%	16.192%	0.000%

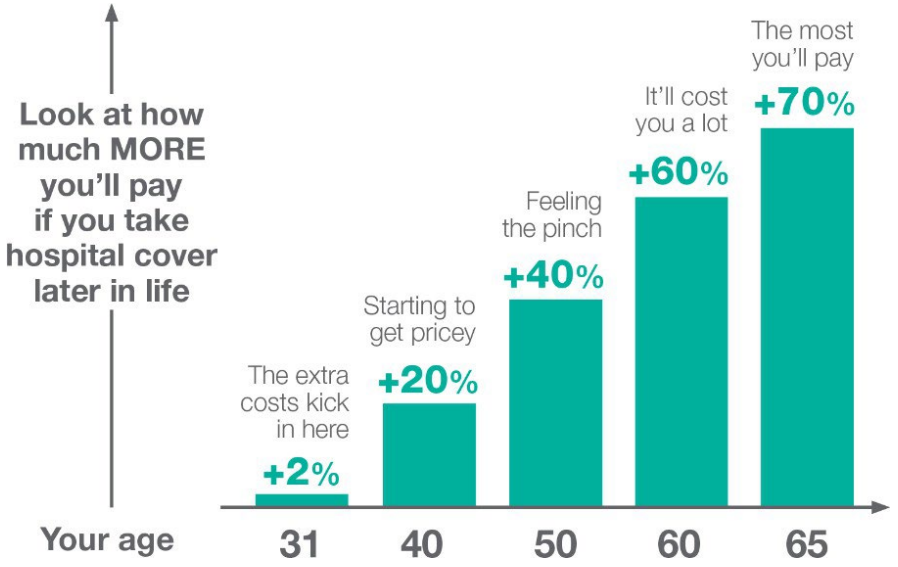
Note: Single parents and couples (including de facto couples) are subject to the family tiers. For families with children, the thresholds are increased by $1,500 for each child after the first. Rebate levels are adjusted annually on 1 April based on the Rebate Adjustment Factor.

For more information on the government initiatives, including eligibility criteria and exemptions,
visit the GU Health **website**

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Lifetime Health Cover Loading (LHC)

- ✓ If you don't have hospital cover by 1 July after your 31st birthday, you'll pay a 2% loading on top of the normal premiums for each year you don't have Hospital cover.
- ✓ The loading applies for 10 years of continuous Hospital cover.
- ✓ If you have LHC loading, you'll need to make contributions towards your cover via direct debit with GU Health.



For more information on the government initiatives, including eligibility criteria and exemptions, visit our **website**.

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Resident Employee Monthly Contribution

All rates presented below are monthly national rates and are applicable from 1 October 2025 to 30 September 2026.
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
	Base Tier	Tier 1	Tier 2	Tier 3
Single Cover	$0.00	$28.65	$57.31	$85.96
Family Cover	$0.00	$57.31	$114.62	$171.92

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.

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OSV Employee Upgrade option Monthly Contribution

All rates presented below are monthly national rates and are applicable from 1 October 2025 to 30 September 2026.

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.

Non-resident RHCA:

Inpatriate Gold Hospital with Medical & Added Value Benefits				
	Rates inclusive of rebate			No rebate
	Base Tier	Tier 1	Tier 2	Tier 3
Single Cover	$0.00	$0.00	$13.59	$48.40
Family Cover	$0.00	$0.00	$27.18	$96.80

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. Only rates applicable to the rebate tiers available under your particular corporate health plan are set out above.
3. 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.
4. 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.
5. 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.
6. Contribution rates shown above are inclusive of GST, where applicable.

Non-resident non-RHCA:

Inpatriate Gold Hospital with Medical & Added Value Benefits				
	Rates inclusive of rebate			No rebate
	Base Tier	Tier 1	Tier 2	Tier 3
Single Cover	N/A	N/A	N/A	$54.30
Family Cover	N/A	N/A	N/A	$108.60

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

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Unlocking more value

The GU Health App

Get the most out of your cover, and all the extra value that comes with being a GU Health member, via the GU Health App

Manage and claim
View your benefits, update your details, make a photo claim + more.

Download your digital card
Have your member card handy wherever you go with the GU Health card for Apple Wallet and Android.

Find a Provider
Look for dentists, hospitals, surgeons + more in our network to help you save.

Access GU Health Rewards
Enjoy offers and discounts on everyday items and experiences like groceries, travel, entertainment , wellbeing + more.

Stay well with the My Health Tab
Book a telehealth consult, order a doctors certificate and have a script sent to you on the go.

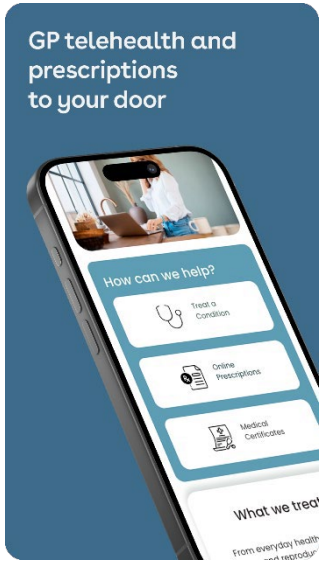


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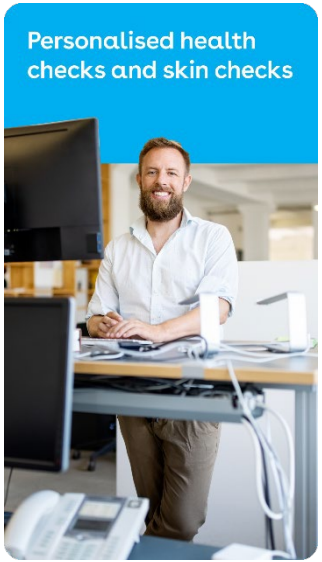
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Unlock even more with our Wellbeing solutions

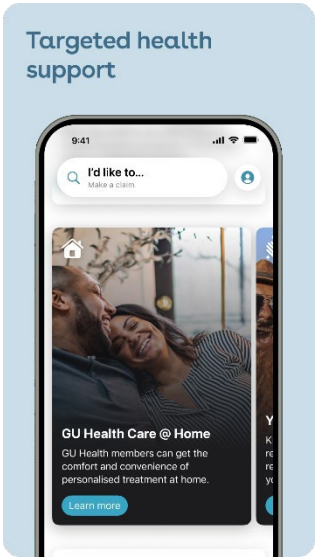
We offer an exclusive calendar of free wellbeing events, as well as access to everyday healthcare through the Health Tab in the GU Health App.



Access discounted pricing and save time with GP telehealth, medical certificates and prescriptions delivered to your door, thanks to our partnership with hub.health.



Complete our free online health checks and skin checks to receive personalised health insights and recommendations.



Access to health management programs at no additional costs to eligible members, plus a range of health care at home services to allow members to leave hospital earlier and recover in the comfort of their own home.

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How to join

GUHealth



Contact us

Web: www.guhealth.com.au

App : Download from the store and **Chat**

Email: corporate@guhealth.com.au

Phone: 1800 633 819

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