

Understanding your Adobe Health Plan

September 2022



YOUR
CORPORATE
HEALTH PLAN



THE
GU HEALTH
DIFFERENCE



THE
ADDED
BENEFITS



HOW
TO JOIN



Your Health Plan

Adobe 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

Complete Gold Hospital (\$250 Single / \$500 Family excess) & Added Value Benefits

The excess for Complete Gold 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.

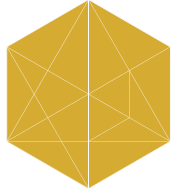
Your Overseas Visitor Cover

Optimum Silver Plus 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 Hospital Cover - Resident



**COMPLETE
GOLD HOSPITAL**

✓ 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.	COMPLETE GOLD HOSPITAL 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)	✓
Chest & Organs	Back, neck & spine	✓
	Heart & vascular system	✓
	Lung & chest	✓
	Breast surgery (medically necessary)	✓
	Skin	✓
Kidney & Digestive	Blood	✓
	Kidney & bladder	✓
	Dialysis for chronic kidney failure	✓
	Digestive system	✓
	Hernia & appendix	✓
Reproductive	Gastrointestinal endoscopy	✓
	Weight loss surgery	✓
	Male reproductive system	✓
	Gynaecology	✓
	Miscarriage & termination of pregnancy	✓
Reproductive	Pregnancy & birth	✓
	Assisted reproductive services	✓

	ACCOMMODATION, INTENSIVE CARE & THEATRE FEES FOR IN-HOSPITAL TREATMENTS LISTED BELOW.	COMPLETE GOLD HOSPITAL 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 services	✓
	Palliative care	✓
	Surgically-implanted prostheses (minimum cost of government-approved appliances)	✓
	GU Health Medical Gap Network You may be able to reduce or eliminate your out-of-pocket expenses.	✓
Additional included services (not covered 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	✓
	Special nursing in hospital (when provided by a registered nurse in private practice)	\$30 per hour up to \$1,000
	In-hospital Carer Benefit	\$500 sub-limits apply ^
Home support services & programs	✓	



Your Hospital Cover – Overseas Visitor



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.

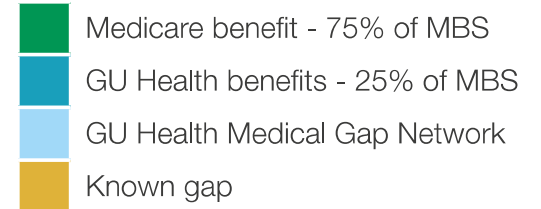
	ACCOMMODATION, INTENSIVE CARE & THEATRE FEES FOR IN-HOSPITAL TREATMENTS LISTED BELOW.	OPTIMUM SILVER PLUS HOSPITAL WITH MEDICAL All public & partner private hospitals	
Head & Spine	Brain & nervous system	✓	
	Eye (not cataracts)	✓	
	Cataracts	✓	
	Ear, nose & throat	✓	
	Implantation of hearing devices	✓	
	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 services		✓	
Palliative care		✓	
Surgically-implanted prostheses (minimum cost of government-approved appliances)		✓	
Medical Services		Hospital inpatient doctors' & medical specialists' fees	Up to 150% of MBS
		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	

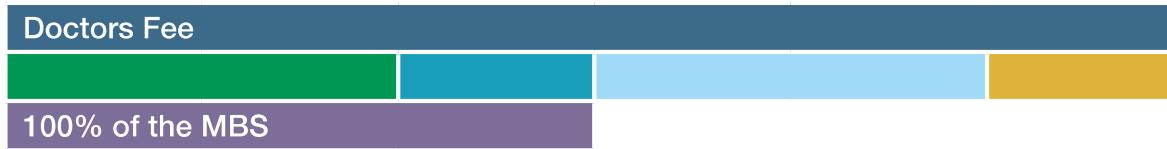
In-Hospital Medical Costs



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



Medical Gap Network



1. If you've been advised that you require a hospital admission, contact GU Health to confirm that you're covered for the procedure.
2. Ask your GP to provide you with an "open referral" this allows you to see several specialists.
3. When you see your doctor ask them:
 - ✓ Will you treat me under the GU Health Medical Gap Network?
 - ✓ Will I have any out-of-pocket expenses, and if so, can you provide a written estimate of how much?
 - ✓ Will any assisting doctors also use the Medical Gap Network and if so, how can I obtain a quote for their services?
 - ✓ Are you prepared to send the bill to GU Health directly?
4. If the provider you wish to visit has not registered for the GU Health Medical Gap Network, ask them to register via the GU Health website or they can email: gapsupport@guhealth.com.au or call the GU Health Provider Relations Team on 1800 486 334.*
5. Feel free to consult with other specialists to see if they will participate in the Medical Gap Network.
6. Please refer to *Your Plan Information* for details of your cover and the GU Health Medical Gap Network fact sheet.

*It's your doctor's choice to use the Medical Gap Network. There is no guarantee the doctor will use the gap cover for your procedure.

Your Extras Cover

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

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 April 2019, and subject to change.

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 from 1 July 2022 to 30 June 2023

Income Tiers				
	Base Tier	Tier 1	Tier 2	Tier 3
Singles	<\$90,000	\$90,001 – \$105,000	\$105,001 – \$140,000	>\$140,001
Couples / Families	<\$180,000	\$180,001 – \$210,000	\$210,001 – \$280,000	>\$280,001
Rebate % by age group effective from 1 April 2022 to 31 March 2023				
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](#).

Adobe Employee Monthly Contributions

All rates presented below are monthly national rates and are applicable from 1 October 2022 to 30 September 2023.

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:

Complete Gold 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	\$26.00	\$52.00	\$78.01
Family Cover	\$0.00	\$52.01	\$104.01	\$156.02

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 lodgment 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.

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. The ability for our members to claim on Telehealth consultations has now been made permanent.
- Telehealth services are available for; psychology, physiotherapy, dietetics, speech pathology, occupational therapy, exercise physiology, podiatry.

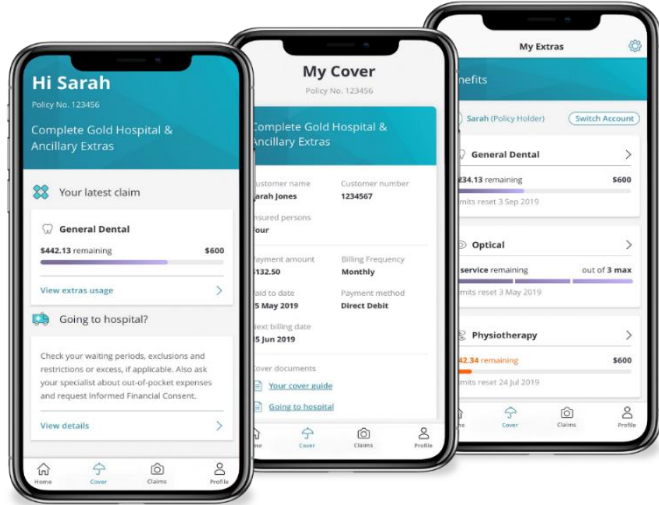
Claiming for Telehealth

- 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. Unlike attending an in-person consultation, you won't be able to swipe your membership card (HICAPS) for an on-the-spot claim.
- 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.



[GU Health - Telehealth on Vimeo](#)

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**

<https://www.guhealth.com.au/mobile-apps>

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.



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BODY
BY FINCH

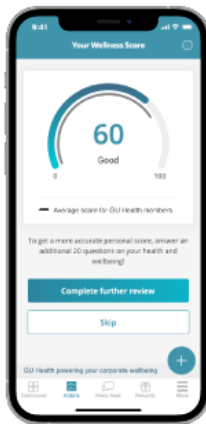


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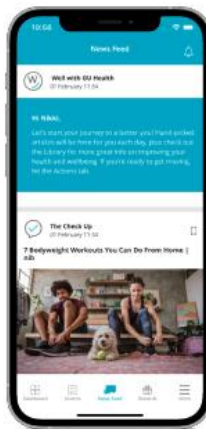
Save with
GU Health Rewards

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

Learn more >



- ✓ Get a snapshot of your health
- ✓ Get healthy inspiration and know-how
- ✓ Keep track of your wellbeing



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How To Join GU Health



MEMBER LOGIN

Welcome to the Adobe Health Plan

New members

Current Members Login

New to GU Health?

Use our online join application to finalise your membership.

JOIN NOW

Members already registered for online services.



Log onto
guhealth.com.au/adobe

Company Code:
Residents: **adobe101**
Overseas Visitors: **adobe102**

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.

If you have previously been a GU Health member, you will need to download and complete a manual application form.

Thank you for your time

We're here to help

 guhealth.com.au

 corporate@guhealth.com.au

 1800 633 891

