

Summary tables – Low vision aid benefits by major private health funds

The following summary tables provide information on the low vision aid benefits offered by Bupa, nib, HCF and Australian Unity. HBF and Medibank Private presently do not offer low vision aid benefits. All efforts have been made by Macular Disease Foundation Australia to verify the accuracy of the information.

Please note - The following tables only contain current health insurance products. If you hold an older health insurance product, you may still be eligible for low vision aid benefits. In all cases, please contact your health fund for further information relating to benefits on low vision aids.

Bupa (tel: 134 135)

The following information features a range of health insurance products and low vision aid benefits offered by Bupa. Please contact Bupa for details of the low vision aid benefits in specific Bupa products.

Products: Your Choice Extras, Bronze Extras, Silver Extras, Gold Extras, Platinum Extras, Young Singles/Couples Choice (package), Young Singles/Couples Saver (package), Live Well (package), Ultimate Health Cover (package)

Benefit: Ranging from \$45 to \$90 (depending on level of cover, annual limits apply)

Limit: \$150 to \$300 per annum per person (some products have family limits)

Waiting period: 2 months

What you need in order to claim: Letter from ophthalmologist, optometrist or orthoptist confirming low vision assessment; a receipt from a BUPA approved supplier (showing company's address and phone number, date, name of customer, product details and charges).

nib (tel: 13 14 63)

Product: Core Extras (with “Young At Heart” option)

Benefit: 60% of the cost of 1 device

Limit: Max \$250 rebate. 1 device claimable every 3 years.

Waiting period: 12 months

What you need in order to claim: Letter from ophthalmologist, optometrist, orthoptist or occupational therapist confirming low vision assessment. Official receipt for low vision aid.

Product: Top Extras

Benefit: 75% of the cost of 1 device

Limit: Max \$500 rebate. 1 device claimable every 3 years.

Waiting period: 12 months

What you need in order to claim: Letter from ophthalmologist, optometrist, orthoptist or occupational therapist confirming low vision assessment. Official receipt for low vision aid.

HCF (tel: 13 13 34)

Products: Multicover, Super Multicover

Benefit:

- Low vision magnifying device: Max \$75 rebate. 1 device claimable every 3 years.
- Desk-top magnifying device (electronic): Max \$500 rebate. 1 device claimable every 3 years.

Limit:

- Multicover: Total combined rebate for the low vision magnifying device and desk-top magnifying device (electronic) cannot exceed \$500 every 3 years.
- Super Multicover: Total combined rebate for the low vision magnifying device and desk-top magnifying device (electronic) cannot exceed \$575 every 3 years.

Waiting period: 12 months

What you need in order to claim: Letter from ophthalmologist, optometrist, orthoptist or occupational therapist confirming low vision assessment. Official receipt for low vision aid.

Australian Unity (tel: 13 29 39)

Product: Starter 60%

Benefit: 60% of the cost of items

Limit: \$150 per person per year

Waiting period: 6 months

What you need in order to claim: Items must be prescribed by a recognised optometrist or oculist in private practice. Referral letter and receipt required.

Product: Starter 60% with Health Boost

Benefit: 60% of the cost of items

Limit: \$250 per person per year

Waiting period: 6 months

What you need in order to claim: Items must be prescribed by a recognised optometrist or oculist in private practice. Referral letter and receipt required.

Product: Platinum 80%

Benefit: 80% of the cost of items

Limit: \$300 per person per year

Waiting period: 6 months

What you need in order to claim: Items must be prescribed by a recognised optometrist or oculist in private practice. Referral letter and receipt required.