

# HEALTH FUNDS ARE DRIVING PREMIUMS UP & BENEFITS DOWN

**Industry premiums increased by 22.4% between 2010 – 2014**  
**For same period industry rebates paid increased by only 1.2%**

**Private Health Insurance Administration Council Annual Report 2013 – 2014**

It is time to step back and think about the decreasing value you are getting for the dollars you pay.

With health fund dictating what treatments you can claim within their defined time frames and an increasing number of treatments being excluded from Health Fund policies you are not getting all the options you could have.

Additionally Health funds are forcing members to go to Health Fund contracted practices to get the full rebate their policy states. This restricts your choice of dentists and reduces your benefit if you choose to stay with the dentist you trust.

**Is this what you signed up for?**

**To get full value for your  
dental dollars ask us about  
the alternatives.**



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