



Independent audiologists  
australia

# HEALTH FUNDS

## EXTRAS COVER FOR AUDIOLOGY AND HEARING DEVICES

2018-2019

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Independent Audiologists Australia (IAA) has prepared a table of benefits of Extras cover offered by Australian Health funds for audiology and hearing devices.

Information has been extracted from public websites and compiled into a form that allows for general comparisons. IAA does not guarantee the accuracy of the information and presents these summaries as a guideline only. Individuals should contact their health fund to check which benefits apply specifically to them.

Professionals should check on provider status and recognition. Rules that apply to specific funds are included, where these rules are publicly available.

Schemes under each fund that are currently available for the public to purchase are listed in this document. Many Australians are members of schemes that are no longer available for purchase. Earlier versions of the Health Funds documentation prepared by IAA may provide a general guide, but individual benefits should be verified with the relevant health fund.

A table summarises the main benefits for each fund.

The pages that follow provide details about each fund.

This document is designed to be printed and kept in a folder.

IAA will update the online version of these records as information becomes available. Access the website and individual fund pages for an interactive version.

The online version can be found on the IAA website  
[www.independentaudiologists.net.au](http://www.independentaudiologists.net.au)

*Louise Collingridge*

Dr Louise Collingridge  
Executive Officer

18<sup>th</sup> September 2018

## Audiology Benefits: Private Health Fund Comparison Table

Health Fund Details	Audiology Consult	Hearing Aids	Other Benefits	Waiting Period	Frequency
<b>ACA HEALTH BENEFITS FUND</b> 1300 368 390 <a href="http://www.acahealth.com.au">www.acahealth.com.au</a>					
Complete Extras	50% hrg test (unlimited)	80% up to \$1500	Batteries \$200yr	Aud-2mths, HA-12mths	3 Years
Extras Lite	NA	NA	NA	NA	NA
<b>AHM HEALTH INSURANCE</b> 134 246 <a href="http://www.ahm.com.au">www.ahm.com.au</a>					
Super Extras	Ini-\$32 Sub-\$25 (up to \$300yr)	up to \$1600	Repairs \$50yr	Aud-nil, HA-12mths	3 Years
Family Extras	NA	up to \$1200	Repairs \$50yr	12mths	3 Years
Lifestyle/Black 50,60,70,70+ Extras	NA	NA	NA	NA	NA
<b>AUF AUSTRALIAN UNITY HEALTH</b> 1800 224 244 <a href="http://www.australianunity.com.au">www.australianunity.com.au</a>					
Gold/Comprehensive Extras	NA	up to \$550	not specified	12mths	3 Years
Starter 60% (Health Boost)	60% (limit combined with HA)	up to \$300	not specified	12mths	3 Years
Platinum 80%	80% up to \$600	up to \$600	not specified	12mths	3 Years
Starter/Smart Combo/Top Choice	NA	NA	NA	NA	NA
<b>BUP BUPA AUSTRALIA</b> 1800 812 535 <a href="http://www.bupa.com.au">www.bupa.com.au</a>					
Ultimate	Contact fund to confirm	Up to 100%	\$850 service/3yrs	12mths	3 Years
Platinum	Contact fund to confirm	90% up to \$1200	\$850 service/3yrs	12mths	3 Years
Gold	Contact fund to confirm	75% up to \$1000	\$850 service/3yrs	12mths	3 Years
Silver	Contact fund to confirm	60% up to \$800	\$500 service/3yrs	12mths	3 Years
Bronze/Your Choice/Growing Family	NA	NA	NA	NA	NA

## Audiology Benefits: Private Health Fund Comparison Table

Health Fund Details	Audiology Consult	Hearing Aids	Other Benefits	Waiting Period	Frequency
<b>CBHS Health Fund Limited</b> 1300 654 123 <a href="http://www.cbhs.com.au">www.cbhs.com.au</a>					
Top	70% up to \$60 (\$360yr)	up to \$1600	not specified	12mths	3 Years
Intermediate/Essential	NA	NA	NA	NA	NA
<b>CDH Credit Union Australia Health Ltd</b> (02) 4990 1385 <a href="http://www.cuahealth.com.au">www.cuahealth.com.au</a>					
Gold Extras	NA	up to \$750	not specified	12mths	3 Years
Silver Extras	NA	up to \$750	not specified	12mths	3 Years
Bronze Extras	NA	NA	NA	NA	NA
<b>AHB Defence Health Ltd</b> 1300 335 425 <a href="http://www.defencehealth.com.au">www.defencehealth.com.au</a>					
Premier	Ini- 100%, Sub- \$65	up to \$1500	not specified	12mths	3 Years
Value	Ini- \$72, Sub- \$50	up to \$1100	not specified	12mths	3 Years
Essential	NA	NA	NA	NA	NA
<b>GMHBA Ltd</b> 1300 446 422 <a href="http://www.gmhba.com.au">www.gmhba.com.au</a>					
Gold Extras Fixed Benefit	Ini- \$41, Sub- \$31	up to \$1500	not specified	12mths	3 Years
Gold Extras 75% Benefit	75% up to \$500yr	75% up to \$1500	not specified	12mths	3 Years
Silver Extras Fixed Benefit	Ini- \$35, Sub- \$27	\$1,200	not specified	12mths	3 Years
Silver Extras 65% Benefit	65% up to \$400yr	65% up to \$1200	not specified	12mths	3 Years
Starter Family Package	55% up to \$200yr	NA	NA	NA	NA

## Audiology Benefits: Private Health Fund Comparison Table

Health Fund Details	Audiology Consult	Hearing Aids	Other Benefits	Waiting Period	Frequency
<b>FAI Grand United Corporate Health</b> 1800 249 966 <a href="http://www.guhealth.com.au">www.guhealth.com.au</a>					
Gold Extras	NA	85% up to \$600	not specified	12mths	3 Years
<b>HBF Health Ltd</b> 133 423 <a href="http://www.hbf.com.au">www.hbf.com.au</a>					
Flexi Plus	NA	up to \$1800	benefit depends	12mths	2 Years
Flexi Mid	NA	up to \$1400	on length of	12mths	3 Years
Flexi	NA	up to \$1000	membership	12mths	3 Years
<b>HCF</b> (02) 4421 2230 <a href="http://www.hcf.com.au">www.hcf.com.au</a>					
Platinum Extras	\$70	up to \$1800	benefit depends	12mths	2 Years
Gold Extras	\$60	up to \$1600	on length of	12mths	3 Years
Silver/Bronze/My Family	NA	NA	membership	NA	NA
<b>HCI Care Insurance Ltd</b> 1800 804 950 <a href="http://www.hcilt.com.au">www.hcilt.com.au</a>					
Premier	Ini- \$50, Sub- \$40 (\$200yr)	90% up to \$2000	Repairs \$120yr	12mths	3 Years
Active Life	NA	NA	NA	NA	NA
<b>HIF Health Insurance Fund of Australia</b> 1300 134 060 <a href="http://www.hif.com.au">www.hif.com.au</a>					
Premier	NA	up to \$700/ear	not specified	12mths	5 Years
Super	NA	up to \$550/ear	not specified	12mths	5 Years

## Audiology Benefits: Private Health Fund Comparison Table

Health Fund Details	Audiology Consult	Hearing Aids	Other Benefits	Waiting Period	Frequency
<b>SPS Health Partners</b> (02) 9291 3124 <a href="http://www.healthpartners.com.au">www.healthpartners.com.au</a>					
Gold	NA	up to \$800-\$1150	not specified	12mths	3 Years
Silver/Bronze	NA	NA	NA	NA	NA
<b>HEA health.com.au</b> 1300 199 802 <a href="http://www.health.com.au">www.health.com.au</a>					
High	NA	up to \$300	not specified	12mths	1 Year
<b>LHS Latrobe Health Services</b> 1300 362 144 <a href="http://www.latrobehealth.com.au">www.latrobehealth.com.au</a>					
Premier/Family Gold	\$65	up to \$1000	inc in device limit	12mths	5 Years
Premier Silver	Ini- \$30, Sub- \$25	up to \$650	inc in device limit	12mths	5 Years
Premier/Premier Plus/Family Care	Ini- \$25, Sub- \$17	up to \$500	inc in device limit	12mths	5 Years
Premier Family	NA	NA	NA	NA	NA
<b>MBP Medibank Private Ltd</b> 134 148 <a href="http://www.medibank.com.au">www.medibank.com.au</a>					
Top Extras 85%	NA	up to \$1200	not specified	12mths	5 Years
Top Extras 70%	NA	up to \$800	not specified	12mths	5 Years
Top Extras 55%	NA	up to \$400	not specified	12mths	5 Years
Growing/Basic Extras	NA	NA	NA	NA	NA

## Audiology Benefits: Private Health Fund Comparison Table

Health Fund Details	Audiology Consult	Hearing Aids	Other Benefits	Waiting Period	Frequency
<b>MDH Mildura District Hospital Fund Ltd</b> (03) 5023 0269 <a href="http://www.mdhf.com.au">www.mdhf.com.au</a>					
Five Star/Premium Cover	NA	up to \$1000	not specified	12mths	5 Years
Ancillary Plus/ Mid Range Ancillary	NA	up to \$700	not specified	12mths	5 Years
Basic Ancillary	NA	up to \$450	not specified	12mths	5 Years
<b>OMF National Health Benefits AU</b> (02) 9333 3785 <a href="http://www.onemedifund.com.au">www.onemedifund.com.au</a>					
Extras Plus	up to \$150yr/\$300yr	up to \$1500	NA	12mths	5 Years
Basic Extras	up to \$100yr/\$200yr	NA	NA	NA	NA
<b>NHB Navy Health Ltd</b> 1300 306 289 <a href="http://www.navyhealth.com.au">www.navyhealth.com.au</a>					
Premium	Ini- \$70, Sub- \$55	up to \$1300	Repairs \$150	12mths	3 Years
Healthy Living	Ini- \$60, Sub- \$40	up to \$900	Repairs \$150	12mths	3 Years
Basic Extras	NA	NA	NA	NA	NA
<b>NIB Health Funds Ltd</b> 13 16 42 <a href="http://www.nib.com.au">www.nib.com.au</a>					
Top	NA	up to \$1200	not specified	12mths	3 Years
Young at Heart	NA	up to \$500	not specified	12mths	3 Years
Core Plus/Core	NA	NA	NA	NA	NA

## Audiology Benefits: Private Health Fund Comparison Table

Health Fund Details	Audiology Consult	Hearing Aids	Other Benefits	Waiting Period	Frequency
<b>LHM Peoplecare Health Insurance</b> 1800 808 690 <a href="http://www.peoplecare.com.au">www.peoplecare.com.au</a>					
Premium/Gold	NA	80% up to \$1500	not specified	12mths	5 Years
High	NA	70% up to \$1000	not specified	12mths	5 Years
Mid/Basic	NA	NA	NA	NA	NA
<b>PWA Phoenix Health Fund Ltd</b> 1800 028 817 <a href="http://www.phoenixhealthfund.com.au">www.phoenixhealthfund.com.au</a>					
Top Extras	NA	up to \$1700	not specified	12 mths	5 Years
Intermediate Extras/ Young Savers	NA	NA	NA	NA	NA
<b>SPE Police Health</b> 1800 603 603 <a href="http://www.policehealth.com.au">www.policehealth.com.au</a>					
Surecover Extras/Platinum Health & Plus	NA	up to \$1200	not specified	12mths	5 Years
<b>QCH QLD Country Health Fund</b> 1800 813 415 <a href="http://www.qldcountryhealth.com.au">www.qldcountryhealth.com.au</a>					
Premium Extras	\$50 (\$60 for report)	NA	NA	NA	NA
Essential Extras	\$35 (\$42 for report)	NA	NA	NA	NA
Value Plus Cover	up to \$2000 based on length of membership		not specified	12mths	3 Years
Young Extras/Smart Start	NA	NA	NA	NA	NA
<b>1300 886 123</b> <a href="http://www.rthealthfund.com.au">www.rthealthfund.com.au</a>					
Premium Extras	\$80 (\$160yr)	up to \$1200	\$100yr	12mths	3 Years
Smart Extras	\$60 (\$120/\$240yr)	up to 900	\$75yr	12mths	3 Years
Value Extras	NA	NA	NA	NA	NA



## Audiology Benefits: Private Health Fund Comparison Table

Health Fund Details	Audiology Consult	Hearing Aids	Other Benefits	Waiting Period	Frequency
<b>RBH Reserve Bank Health Society Ltd</b> 1800 027 299 <a href="http://www.myrbhs.com.au">www.myrbhs.com.au</a>					
Extras	NA	up to \$5440 based on length of membership			5 Years
<b>SLM St Lukes Health</b> (03) 6471 2719 <a href="http://www.stlukes.com.au">www.stlukes.com.au</a>					
Super Extras	\$40 up to \$80	up to \$1000	not specified	12mths	5 Years
Platinum Extras	\$45 up to 90	up to \$1500	not specified	12mths	5 Years
Gold/Silver	\$40 up to \$80	up to \$1000	not specified	12mths	5 Years
Basic/Budget/Bronze	NA	NA	NA	NA	NA
<b>NTF Teachers Health Fund</b> 1300 727 538 <a href="http://www.teachershealth.com.au">www.teachershealth.com.au</a>					
Top Extras	\$45	up to \$1800 based on length of membership			3 Years
Essential Extras	NA	NA	NA	NA	NA
<b>AMA The Doctors' Health Fund</b> 1800 226 126 <a href="http://www.doctorshealthfund.com.au">www.doctorshealthfund.com.au</a>					
Top Extras	\$60 once per yr	up to \$1600	\$50 repairs	12 months	5 Years
Essential Extras	NA	up to \$400	\$50 repairs	12 months	3 Years
Basic Extras	NA	NA	NA	NA	NA

## Audiology Benefits: Private Health Fund Comparison Table

Health Fund Details	Audiology Consult	Hearing Aids	Other Benefits	Waiting Period	Frequency
<b>TFS Transport Health Pty Ltd</b> 1300 806 808 <a href="http://www.transporthealth.com.au">www.transporthealth.com.au</a>					
Top Extras	Ini- \$32, Sub- \$22	up to \$1000	not specified	12mths	3 Years
Healthy Choice Extras	NA	NA	NA	NA	NA
<b>WFD Westfund Health Insurance</b> 1300 937 838 <a href="http://www.westfund.com.au">www.westfund.com.au</a>					
Platinum Extras	\$50	up to \$2000	not specified	12mths	3 Years
Gold Extras	\$30	up to \$1400	not specified	12mths	3 Years
Value Extras	NA	NA	NA	NA	NA
KEY Ini: Initial Consult Sub: Subsequent Consult Aud: Audiology Consult HA: Hearing Aids					

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<b>Fund</b>	ACA Health Benefits Fund	
<b>Code</b>	ACA	
<b>Address for Correspondence</b>	Locked Bag 2014 Wahroonga NSW 2076	
<b>Website</b>	<a href="http://www.acahealth.com.au">http://www.acahealth.com.au</a>	
<b>Schemes</b>	Complete Extras	Extras Lite
<b>Audiology Description</b>	Hearing Test by a Registered Practitioner (not defined) will pay 50 % unlimited. 80% of cost for Hearing aids repairs and maintenance	
<b>Consultations</b>	50% unlimited	
<b>Annual Consult Limit</b>	Unlimited	
<b>Device Limit</b>	\$1,500.00	
<b>Annual Repairs</b>	\$200 for hearing aid and cochlear implant batteries	
<b>Device Supply Cycle</b>	3 years (12mth waiting period)	

## Notes and Disclaimer - Check individual cover with the health fund.

1. Health funds listed at <https://www.privatehealth.gov.au/dynamic/insurer>. Accessed September 2018.
2. Information summarised in this table was accessed from each website in September 2018 unless otherwise stated.
3. Product brochures from Extras and combination packages were downloaded from each site and information related to audiology and hearing devices was extracted.
4. IAA is not responsible for the accuracy of the information listed, which is intended as a guideline only.
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<b>Fund</b>	Defence Health Limited		
<b>Code</b>	AHB		
<b>Address for Correspondence</b>	PO Box 7518 Melbourne VIC 3004		
<b>Website</b>	<a href="http://www.defencehealth.com.au">http://www.defencehealth.com.au</a>		
<b>Audiology Description</b>	Initial and subsequent audiology consultations covered, with limitations.		
<b>Schemes</b>	<b>Premier</b>	<b>Value</b>	<b>Essential</b>
<b>Initial Consult</b>	100 %	\$72.00	
<b>Subsequent Consult</b>	\$65.00	\$50.00	
<b>Annual Consult Limit</b>	\$1,500.00 combined with other services	\$1,100.00 combined with other services	
<b>Device Limit</b>	\$1,500.00	\$1,000.00	
<b>Device Supply Cycle</b>	3 years (12 month waiting period)	3 years (12 month waiting period)	

For ADF members and their families.

## FOR PROFESSIONALS

Defence Health will pay benefits for any extras provider registered with their professional body.

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<b>Fund</b>	AHM Health Insurance			
<b>Code</b>	AHM			
<b>Address for Correspondence</b>	Locked Bag 1006 Matraville NSW 2036			
<b>Website</b>	<a href="http://www.ahm.com.au">http://www.ahm.com.au</a>			
<b>Audiology Description</b>	Benefits are paid towards consultations (once per financial year) with an Audiologist (where Medicare has not covered the service). Consultations with an Audiometrist are not included. Per person limit dependent on years of membership, to a maximum of \$450 per person per year. Initial consultation paid once per financial year.			
<b>Schemes</b>	<b>Super Extras</b>	<b>Family Extras</b>	<b>Lifestyle Extras</b>	<b>Black 50/60/70/70+</b>
<b>Initial Consult</b>	\$32.00			
<b>Subsequent Consult</b>	\$25.00			
<b>Annual Consult Limit</b>	\$300.00 (up to \$450 depending on length of cover)			
<b>Per Device</b>	\$800.00	\$600.00		
<b>Device Limit</b>	\$1,600.00	\$1,200.00		
<b>Annual Device Repairs</b>	\$50.00	\$35.00		
<b>Device Supply Cycle</b>	3 years	3 years		

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<b>Fund</b>	The Doctors' Health Fund		
<b>Code</b>	AMA		
<b>Address for Correspondence</b>	PO Box Q1749 Queen Victoria Building Sydney NSW 1230		
<b>Website</b>	<a href="http://www.doctorshealthfund.com.au">http://www.doctorshealthfund.com.au</a>		
<b>Audiology Description</b>	Hearing aids must be ordered by a registered practitioner. No details provided as to who is recognised as a registered practitioner.		
<b>Schemes</b>	<b>Total Extras</b>	<b>Essential Extras</b>	<b>Basic Extras</b>
<b>Initial Consult</b>	\$60.00 (once per year)		
<b>Per Aid</b>	\$800.00	\$200.00	
<b>Device Limit</b>	\$1,600.00	\$400.00	
<b>Annual Device Repairs</b>	\$50.00	\$50.00	
<b>Device Supply Cycle</b>	5 years	3 years	

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<b>Fund</b>	Australian Unity Health Limited				
<b>Code</b>	AUF				
<b>Address for Correspondence</b>	114 Albert Road South Melbourne VIC 3205				
<b>Website</b>	<a href="http://www.australianunity.com.au">http://www.australianunity.com.au</a>				
<b>Schemes</b>	<b>Gold/ Comprehensive</b>	<b>Starter 60% (Health Boost)</b>	<b>Platinum 80%</b>	<b>Starter (all others)</b>	<b>Smart Combination/ Top Choice</b>
<b>Consultations</b>		60%	80% up to \$600		
<b>Device Limit</b>	\$550.00	\$300 (combined limit with consults)	\$600		
<b>Device Supply Cycle</b>	3 years (12 mth waiting period)	3 years (12 mth waiting period)	3 years (12 mth waiting period)		

Letter required stating condition and need for device.

## Notes and Disclaimer - Check individual cover with the health fund.

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<b>Fund</b>	Bupa Australia Pty Ltd				
<b>Code</b>	BUP				
<b>Address for Correspondence</b>	GPO Box 9809 Brisbane, QLD 4001				
<b>Website</b>	<a href="http://www.bupa.com.au">http://www.bupa.com.au</a>				
<b>Schemes</b>	<b>Ultimate</b>	<b>Platinum</b>	<b>Gold</b>	<b>Silver</b>	<b>Bronze/ Your Choice/ Growing Family</b>
<b>Annual Consult Limit</b>	% of yearly benefit as shown	% of yearly benefit as shown	% of yearly benefit as shown	% of yearly benefit as shown	
<b>Binaural Devices</b>	100% of limit	90% of limit	75% of limit	60% of limit	
<b>Device Limit (combined with other devices)</b>	Contact fund, listed as unlimited	\$1200.00	\$1000.00	\$800.00	
<b>Device Service (once every 3 yrs)</b>	\$850.00	\$850.00	\$800.00	\$500.00	
<b>Device Supply Cycle</b>	3 years (12mth waiting period)	3 years (12mth waiting period)	3 years (12mth waiting period)	3 years (12mth waiting period)	

BUPA has hearing clinics in Queensland, Victoria and South Australia. Assessments are charged \$99.00 for non-members and \$49.00 for BUPA members. A free hearing health check is available at all centres.

Letter required for devices. Must be a registered BUPA provider. See <https://www.bupa.com.au/for-providers/ancillary/hearing-aid-providers> for further information.

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<b>Fund</b>	CBHS Health Fund Limited		
<b>Code</b>	CBH		
<b>Address for Correspondence</b>	Locked Bag 5014 Parramatta NSW 2121		
<b>Website</b>	<a href="http://cbhs.com.au">http://cbhs.com.au</a>		
<b>Schemes</b>	<b>Top</b>	<b>Intermediate</b>	<b>Essential</b>
<b>Audiology Description</b>	70 % of audiology		
<b>Initial Consult</b>	\$60.00		
<b>Subsequent Consult</b>	\$60.00		
<b>Annual Consult Limit</b>	\$360.00		
<b>Device Limit</b>	\$1,600.00		
<b>Device Supply Cycle</b>	3 Years		

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6. Information about implantable devices is not included as this cover is listed separately in hospital cover.

# Independent Audiologists Australia Inc

[www.independentaudiologists.net.au](http://www.independentaudiologists.net.au)

E: [exec@independentaudiologists.net.au](mailto:exec@independentaudiologists.net.au)

T: 0424 720 915



<b>Fund</b>	CDH Benefits Fund		
<b>Code</b>	CDH		
<b>Address for Correspondence</b>	PO Box 183 Cessnock NSW 2325		
<b>Website</b>	<a href="http://www.cdhbf.com.au">http://www.cdhbf.com.au</a>		
<b>Audiology Description</b>	Will pay for a device every three years combined with other benefits.		
<b>Schemes</b>	<b>Gold Extras</b>	<b>Silver Extras</b>	<b>Bronze Extras</b>
<b>Binaural Devices</b>	\$750.00 (combined limit with other devices)	\$750.00 (combined limit with other devices)	
<b>Device Limit</b>	\$500.00 (combined limit with other devices)	\$500.00 (combined limit with other devices)	
<b>Device Supply Cycle</b>	3 years	3 years	

## Notes and Disclaimer - Check individual cover with the health fund.

1. Health funds listed at <https://www.privatehealth.gov.au/dynamic/insurer>. Accessed September 2018.
2. Information summarised in this table was accessed from each website in September 2018 unless otherwise stated.
3. Product brochures from Extras and combination packages were downloaded from each site and information related to audiology and hearing devices was extracted.
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<b>Fund</b>	CUA Health Limited		
<b>Code</b>	CPS		
<b>Address for Correspondence</b>	GPO Box 100 Brisbane QLD 4001		
<b>Website</b>	<a href="http://www.cuahealth.com.au">http://www.cuahealth.com.au</a>		
<b>Audiology Description</b>	Devices payable up to a limit per person every 5 years		
<b>Schemes</b>	<b>Total</b>	<b>Classic</b>	<b>Essential</b>
<b>Binaural Devices per person</b>	\$800.00	\$600.00	
<b>Annual Device Repairs included in overall limit</b>	80%	60%	
<b>Device Supply Cycle</b>	3 years	3 years	

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<b>Fund</b>	Grand United Corporate Health
<b>Code</b>	FAI
<b>Address for Correspondence</b>	GPO Box 2988, Melbourne Vic 8060
<b>Website</b>	<a href="https://www.guhealth.com.au">https://www.guhealth.com.au</a>
	Gold Extras
<b>Binaural Devices</b>	80% up to \$600 per person every 3 years.
<b>Device Limit</b>	
<b>Annual Device Repairs</b>	
<b>Device Supply Cycle</b>	

FAI pays a percentage-of-cost benefit, which means claims are based on a percentage of the amount paid up to your annual limits, regardless of the cost.

FOR PROFESSIONALS

ACCESS FORM TO BECOME A GU PROVIDER

<https://www.guhealth.com.au/~media/GU%20Health/Forms/GU0025%20Provider%20Registration%20and%20Additional%20Practice%20Application.ashx>

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<b>Fund</b>	GMHBA Limited				
<b>Code</b>	GMH				
<b>Address for Correspondence</b>	PO Box 761 Geelong VIC 3220				
<b>Website</b>	<a href="http://www.gmhba.com.au">http://www.gmhba.com.au</a>				
<b>Schemes</b>	<b>Gold Extras Fixed Benefit</b>	<b>Gold Extras 75% benefit</b>	<b>Silver Extras Fixed benefit</b>	<b>Silver Extras 65 % benefit</b>	<b>Starter Family Package</b>
<b>Initial Consult</b>	\$41.00	75%	\$35.00	65%	55%
<b>Subsequent Consult</b>	\$31.00	75%	\$27.00	65%	
<b>Annual Consult Limit</b>	\$500.00	\$500.00	\$400.00	\$400.00	\$200.00 per person
<b>Max Per Device</b>	\$859.00	75 % up to \$859.00	\$744.00	65% to \$744.00	
<b>Device Limit</b>	\$1,500.00	\$1,500.00	\$1,200.00	\$1,200.00	
<b>Device Supply Cycle</b>	3 years	3 years	3 years	3 years	3 years

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E: [exec@independentaudiologists.net.au](mailto:exec@independentaudiologists.net.au)

T: 0424 720 915



<b>Fund</b>	HBF		
<b>Code</b>	HBF		
<b>Address for Correspondence</b>	GPO Box C101 Perth WA 6809		
<b>Website</b>	<a href="http://www.hbf.com.au">http://www.hbf.com.au</a>		
<b>Audiology Description</b>	Device benefit increases with years of being a member.		
<b>Schemes</b>	<b>Flexi Plus</b>	<b>Flexi Mid</b>	<b>Flexi</b>
<b>Device % of cost</b>	75%	65%	55%
<b>Device benefit after 1 year</b>	\$1000	\$800	\$600
<b>Device benefit after 2 years</b>	\$1200	\$950	\$700.00
<b>Increasing each year by</b>	\$200.00	\$150	\$100.00
<b>To Maximum Combined Annual Amount</b>	\$1,800.00	\$1,400.00	\$1,000.00
<b>Device Cycle</b>	2 years	3 years	3 years

Members can choose 10 out of 19 available benefit types. Hearing aids must be chosen to be eligible for the benefit.

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T: 0424 720 915



<b>Fund</b>	HCF				
<b>Code</b>	HCF				
<b>Address for Correspondence</b>	GPO BOX 4242 Sydney NSW 2001				
<b>Website</b>	<a href="http://www.hcf.com.au">http://www.hcf.com.au</a>				
<b>Schemes</b>	<b>Platinum Extras</b>	<b>Gold Extras</b>	<b>Silver/Silver Plus</b>	<b>My Family</b>	<b>Bronze/Bronze Plus</b>
<b>Initial Consult</b>	\$70.00	\$60.00			
<b>Subsequent Consult</b>	\$70.00	\$60.00			
<b>Device Limit</b>	\$800.00 (benefits accrue to \$1800)	\$600.00 (benefits accrue to \$1600)			
<b>Device Supply Cycle</b>	3 years	3 years			

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T: 0424 720 915



<b>Fund</b>	Health Care Insurance	
<b>Code</b>	HCI	
<b>Address for Correspondence</b>	P.O. Box 931 Burnie TAS 7320	
<b>Website</b>	<a href="http://www.hcilt.com.au">http://www.hcilt.com.au</a>	
<b>Schemes</b>	<b>Premier</b>	<b>Active Life</b>
<b>Initial Consult</b>	\$50.00	
<b>Subsequent Consult</b>	\$40.00	
<b>Consultation limit</b>	\$200.00	
<b>Single Device</b>	90% up to \$1,200.00	
<b>Device Limit</b>	90% up to \$2,000.00	
<b>Annual Device Repairs</b>	\$120.00	
<b>Device Supply Cycle</b>	3 years	

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<b>Fund</b>	health.com.au
<b>Code</b>	HEA
<b>Address for Correspondence</b>	Locked Bag 423, Abbotsford VIC 3067
<b>Website</b>	<a href="http://www.health.com.au">http://www.health.com.au</a>
<b>Audiology Description</b>	<p>Described as health appliances / Extras Cover Only available with Hospital Cover.</p> <p>Individuals can select cover that offers a percentage back on extras cover from 50 – 85 %.</p> <p>Cover is per person, per year.</p> <p>Only High Extras cover offers support for hearing loss.</p>
<b>Scheme</b>	<b>High</b>
<b>Device Limit</b>	\$300.00
<b>Device Supply Cycle</b>	1 year

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T: 0424 720 915



<b>Fund</b>	Health Insurance Fund of Australia	
<b>Code</b>	HIF	
<b>Address for Correspondence</b>	Reply Paid X2221 Perth WA 6847	
<b>Website</b>	<a href="http://www.hif.com.au">http://www.hif.com.au</a>	
<b>Schemes</b>	<b>Premium</b>	<b>Super</b>
<b>Audiology Description</b>	Devices paid for based on years of membership	
<b>Device Limit for members up to 5 years</b>	\$550 for one aid only	\$550 for one aid only
<b>Device limit for members 5 – 10 years</b>	\$600 per ear	\$550 per ear
<b>Device limit for members of 10 + years</b>	\$700 per ear	
<b>Device Supply Cycle</b>	5 years	5 years

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E: [exec@independentaudiologists.net.au](mailto:exec@independentaudiologists.net.au)

T: 0424 720 915



<b>Fund</b>	Peoplecare Health Insurance (Members Own)			
<b>Code</b>	LHM			
<b>Address for Correspondence</b>	Locked Bag 33 Wollongong NSW 2500			
<b>Website</b>	<a href="http://www.peoplecare.com.au">http://www.peoplecare.com.au</a>			
<b>Audiology Description</b>	Described as hearing aids and audiology.  Health management benefits for approved programs to manage or treat a specific health condition. hearing tests can be claimed. Amounts not specified.			
<b>Schemes</b>	<b>Premium /Gold</b>	<b>High</b>	<b>Mid</b>	<b>Basic</b>
<b>Limits</b>	Will pay 80% up to the maximum	Will pay 70% up to the maximum		
<b>Device Limit</b>	\$1,500.00	\$1000.00		
<b>Device Supply Cycle</b>	5 years	5 years		

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<b>Fund</b>	Latrobe Health Services			
<b>Code</b>	LHS			
<b>Address for Correspondence</b>	P.O. Box 41 Morwell VIC 3840			
<b>Website</b>	<a href="http://www.latrobehealth.com.au">http://www.latrobehealth.com.au</a>			
<b>Schemes</b>	<b>Premier Gold / Family Gold</b>	<b>Premier Silver</b>	<b>Premier/ Premier Plus/ Family Care</b>	<b>Premier Family</b>
<b>Initial Consult</b>	\$65.00	\$30	\$25.00	
<b>Subsequent Consult</b>	\$65.00	\$25	\$17.00	
<b>Annual Consult Limit</b>	\$1,000.00	\$300	\$300.00	
<b>Device Limit (includes repairs)</b>	\$1,000.00	\$650.00	\$500.00	
<b>Device Supply Cycle</b>	5 years	5 years	5 years	

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T: 0424 720 915



<b>Fund</b>	Medibank Private Limited					
<b>Code</b>	MBP					
<b>Address for Correspondence</b>	GPO Box 9999 Sydney NSW 2000					
<b>Website</b>	<a href="http://www.medibank.com.au">http://www.medibank.com.au</a>					
<b>Audiology Description</b>	MBP members wait three years before being eligible for payment for hearing aids and are eligible for replacements every 5 years					
<b>Schemes</b>	<b>Top Extras 55%</b>	<b>Top Extras 70%</b>	<b>Top Extras 85%</b>	<b>Growing Extras</b>	<b>Basic Extras</b>	<b>Healthy Start Extras</b>
<b>Device Limit</b>	\$400.00	\$800.00	\$1,200.00			
<b>Device Supply Cycle</b>	5 years	5 years	5 years			

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<b>Fund</b>	Mildura District Hospital Fund Ltd		
<b>Code</b>	MDH		
<b>Address for Correspondence</b>	P.O. BOX 5046 Mildura VIC 3502		
<b>Website</b>	<a href="http://www.mildurahealthfund.com.au">www.mildurahealthfund.com.au</a>		
<b>Schemes</b>	<b>Five Star /Premium Cover</b>	<b>Ancillary Plus/ Mid Range Ancillary</b>	<b>Basic Ancillary</b>
<b>Device Limit</b>	\$1,000.00	\$700.00	\$450.00
<b>Device Supply Cycle</b>	5 years	5 years	5 years

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<b>Fund</b>	Navy Health Ltd		
<b>Code</b>	NHB		
<b>Address for Correspondence</b>	PO Box 172 Box Hill VIC 3128		
<b>Website</b>	<a href="http://navyhealth.com.au">http://navyhealth.com.au</a>		
<b>Audiology Description</b>	Supply of hearing aids is limited to one supply (either single or two aids) every three years. The maximum three year limit applies to any three (rolling calendar) year period from the first date of service. Repairs on Hearing Aids		
<b>Schemes</b>	<b>Premium</b>	<b>Healthy Living</b>	<b>Basic Extras</b>
<b>Initial Consult</b>	\$70.00	\$60.00	
<b>Subsequent Consult</b>	\$55.00	\$40.00	
<b>Annual Consult Limit</b>	\$500.00	\$300.00	
<b>Device Limit</b>	\$1,300.00	\$900.00	
<b>Annual Device Repairs</b>	\$150.00	\$150.00	
<b>Device Supply Cycle</b>	3 years	3 years	

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T: 0424 720 915



<b>Fund</b>	NIB Health Funds Ltd			
<b>Code</b>	NIB			
<b>Address for Correspondence</b>	Locked Bag 2010 Newcastle NSW 2300			
<b>Website</b>	<a href="http://www.nib.com.au">http://www.nib.com.au</a>			
<b>Audiology Description</b>	nib benefits are limited to one benefit per patient, per provider, per day. If a provider performs multiple services within one consultation (like remedial massage and acupuncture), the treatment that attracts the higher benefit will be paid. Where multiple services are performed on the same day at different times by the same provider (e.g. a morning visit followed by an afternoon visit) then only one visit or service is payable. With nib, depending on the level of health cover either 60% (Core and Core Plus) or 75% (Top) of the cost back on Extras within an annual limit.			
<b>Schemes</b>	<b>Top</b>	<b>Young at Heart</b>	<b>Core Plus</b>	<b>Core</b>
<b>Device Limit</b>	\$1,200.00	\$500.00		
<b>Device Supply Cycle</b>	3 years	3 years		

nib will only pay benefits for Extras services from nib recognised providers. Providers must meet certain criteria to be recognised:

- They must be in private practice
- They must have professional qualifications that are recognised by nib

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E: [exec@independentaudiologists.net.au](mailto:exec@independentaudiologists.net.au)

T: 0424 720 915



<b>Fund</b>	Teachers Health Fund		
<b>Code</b>	NTF		
<b>Address for Correspondence</b>	GPO Box 9812 Sydney NSW 2001		
<b>Website</b>	<a href="http://www.teachershealth.com.au">http://www.teachershealth.com.au</a>		
<b>Audiology Description</b>	Increasing limits are calculated on continuous membership of Teachers Health Top Extras cover  Most aids require the Aids and Appliances form to be completed		
<b>Schemes</b>	<b>Top Extras 1-5 years</b>	<b>Top Extras 5+ years</b>	<b>Essential Extras</b>
<b>Initial Consult</b>	\$45.00 (no limit)	\$45.00 (no limit)	
<b>Per Device</b>	\$600.00	\$900.00	
<b>Device Limit</b>	\$1200.00	\$1,800.00	
<b>Device Supply Cycle</b>	3 years	3 years	

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# Independent Audiologists Australia Inc

[www.independentaudiologists.net.au](http://www.independentaudiologists.net.au)

E: [exec@independentaudiologists.net.au](mailto:exec@independentaudiologists.net.au)

T: 0424 720 915



<b>Fund</b>	National Health Benefits Australia Pty Ltd (onemedifund)	
<b>Code</b>	OMF	
<b>Address for Correspondence</b>	Locked Bag 25, Wollongong NSW 2500	
<b>Website</b>	<a href="http://www.onemedifund.com.au">http://www.onemedifund.com.au</a>	
<b>Audiology Description</b>	Health management programmes include approved screening tests for hearing. No further details provided.  Will pay 80% of the cost of a device to the specified limit.	
<b>Schemes</b>	<b>Extras Plus</b>	<b>Basic Extras</b>
Annual Consult Limit	100% of cost Limit - \$150 (individual) / \$300 (family)	75% of cost Limit - \$100 (individual) / \$200 (family)
<b>Device Limit</b>	\$1,500.00	
<b>Device Supply Cycle</b>	5 years	

## Notes and Disclaimer - Check individual cover with the health fund.

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2. Information summarised in this table was accessed from each website in September 2018 unless otherwise stated.
3. Product brochures from Extras and combination packages were downloaded from each site and information related to audiology and hearing devices was extracted.
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5. Accuracy of information is dependent on the information made available by the fund.
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<b>Fund</b>	Phoenix Health Fund Limited		
<b>Code</b>	PWA		
<b>Address for Correspondence</b>	PO Box 156 Newcastle NSW 2300		
<b>Website</b>	<a href="http://www.phoenixhealthfund.com.au">http://www.phoenixhealthfund.com.au</a>		
<b>Audiology Description</b>	Will pay 80% of an annual limit of \$200.00 for health aids. Not specified what these are.		
<b>Schemes</b>	<b>Top Extras</b>	<b>Intermediate Extras</b>	<b>Young Savers</b>
<b>Binaural Devices</b>	\$900 for first device and \$800 for second device		
<b>Device Limit</b>	\$1,700.00		
<b>Device Supply Cycle</b>	5 years		

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<b>Fund</b>	Queensland Country Health Fund Ltd				
<b>Code</b>	QCH				
<b>Address for Correspondence</b>	PO Box 42 Aitkenvale QLD 4814				
<b>Website</b>	<a href="http://qldcountryhealth.com.au">http://qldcountryhealth.com.au</a>				
<b>Schemes</b>	<b>Premium Extras</b>	<b>Essential Extras</b>	<b>Young Extras</b>	<b>Smart Start</b>	<b>Value Plus Cover (combined)</b>
<b>Audiology Description</b>	\$60 paid for a report – limits apply	\$42 paid for a report – limits apply			Benefits are per person and calculated at 85% of purchase cost up to the appropriate limit of benefit.  Benefit of \$25 per Membership Year per eligible person for the cost of a Hearing Services Card for OHS voucher holders.
<b>Initial Consult</b>	\$50.00	\$35.00			
<b>Subsequent Consult</b>	\$50.00	\$35.00			
<b>Binaural Devices</b>					\$1,000.00 (member for up to 10 years) \$1,500.00 (member between 10 and 15 years) \$2,000.00 (member for 15 + years)
<b>Device Limit</b>					\$1,000.00
<b>Device Supply Cycle</b>					3 years

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<b>Fund</b>	Teachers' Union Health				
<b>Code</b>	QTU				
<b>Address for Correspondence</b>	PO Box 265 Fortitude Valley Qld 4006				
<b>Website</b>	<a href="http://tuh.com.au">http://tuh.com.au</a>				
<b>Schemes</b>	<b>Family</b>	<b>Comprehensive</b>	<b>Healthy Options</b>	<b>Mid Range</b>	<b>Basic</b>
<b>Initial Consult</b>	\$70.00 (once per year)	\$60.00 (one per year)			
<b>Subsequent Consult</b>	\$60.00	\$50.00			
<b>Annual Consult Limit</b>	Limit of \$200 per year for audiology	Limit increases with period of membership. 1-2 years: \$200 3-4 years: \$210 4-5 years: \$220 5+ years: \$240			
<b>Per Ear/ Device</b>	\$600.00	\$1,000.00			
<b>Device Limit</b>	\$1,200.00	\$2,000.00			
<b>Device Supply Cycle</b>	3 years	3 years			

<b>Fund</b>	Reserve Bank Health Society Ltd
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<b>Code</b>	RBH
<b>Address for Correspondence</b>	Locked Bag 23 Wollongong NSW 2500
<b>Website</b>	<a href="http://www.myrbhs.com.au">http://www.myrbhs.com.au</a>
<b>Schemes</b>	<b>Extras</b>
<b>Device Limit</b>	Up to \$5,440 in any 5 year rolling period. \$1,088.00 after 1 year of membership \$2,176.00 after 2 years of membership \$3,264.00 after 3 years of membership \$4,352.00 after 4 years of membership \$5,440.00 after 5 years of membership
<b>Device Supply Cycle</b>	5 years

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<b>Fund</b>	Railway and Transport Health Fund Limited		
<b>Code</b>	RTE		
<b>Address for Correspondence</b>	PO Box 545 Strawberry Hills NSW 2012		
<b>Website</b>	<a href="http://www.rthealthfund.com.au">http://www.rthealthfund.com.au</a>		
<b>Schemes</b>	<b>Premium Extras</b>	<b>Smart Extras</b>	<b>Value Extras</b>
<b>Initial Consult</b>	\$80.00	\$60.00	
<b>Subsequent Consult</b>	\$80.00	\$60.00	
<b>Annual Consult Limit</b>	\$160.00	\$120.00 per person, \$240.00 per membership	
<b>Per Device</b>	\$600.00	\$450.00	
<b>Device Limit</b>	\$1,200.00	\$900.00	
<b>Annual Device Repairs</b>	\$100.00	\$75.00	
<b>Device Supply Cycle</b>	3 years	3 years	

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<b>Fund</b>	St Lukes Health			
<b>Code</b>	SLM			
<b>Address for Correspondence</b>	PO Box 915 Launceston Tasmania 7250			
<b>Website</b>	<a href="http://www.stlukes.com.au">http://www.stlukes.com.au</a>			
<b>Audiology Description</b>	Only payable when service rendered by an Audiologist in private practice and approved by this fund. Benefit will not be payable if the service is claimable from any other source.			
<b>Schemes</b>	<b>Super Extras</b>	<b>Platinum Plus</b>	<b>Gold /Silver</b>	<b>Basic Budget Bronze packages</b>
<b>Initial Consult</b>	\$40.00	\$45.00	\$40.00	
<b>Subsequent Consult</b>	\$40.00	\$45.00	\$40.00	
<b>Annual Consult Limit</b>	\$80.00	\$90.00	\$80.00	
<b>Device Limit</b>	\$1,000.00 listed as appliance	\$1,500.00 listed as appliance	\$1,000.00 listed as appliance	
<b>Device Supply Cycle</b>	5 years	5 years	5 years	

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<b>Fund</b>	Police Health
<b>Code</b>	SPE
<b>Address for Correspondence</b>	Reply Paid 6111 Adelaide SA 5000
<b>Website</b>	<a href="http://www.policehealth.com.au">http://www.policehealth.com.au</a>
<b>Limit</b>	Will pay 80% of device cost up to maximum
<b>Schemes</b>	<b>Surecover Extras/ Platinum Health/ Platinum Plus</b>
<b>Device Limit</b>	\$1,200.00
<b>Device Supply Cycle</b>	5 years

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<b>Fund</b>	Health Partners				
<b>Code</b>	SPS				
<b>Address for Correspondence</b>	Reply Paid 1493 Adelaide SA 5001				
<b>Website</b>	<a href="http://www.healthpartners.com.au">http://www.healthpartners.com.au</a>				
<b>Audiology Description</b>	Gold extras covers hearing aids to amounts determined by years of membership				
<b>Schemes</b>	<b>Gold 1- 4 years</b>	<b>Gold 5–9 years</b>	<b>Gold 10 Years +</b>	<b>Silver</b>	<b>Bronze</b>
<b>Percentage paid</b>	85%				
<b>Device Limit</b>	\$800.00	\$900.00	\$1,150.00		
<b>Device Supply Cycle</b>	3 years	3 years	3 years		

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<b>Fund</b>	Transport Health Pty Ltd	
<b>Code</b>	TFS	
<b>Address for Correspondence</b>	PO Box 5052 Burnley VIC 3121	
<b>Website</b>	<a href="http://www.transporthealth.com.au">http://www.transporthealth.com.au</a>	
<b>Audiology Description</b>	Combined audiology and hearing aid benefit	
<b>Schemes</b>	<b>Top Extras</b>	<b>Healthy Choice Extras</b>
<b>Initial Consult</b>	\$32.00 (annual)	
<b>Subsequent Consult</b>	\$22.00 (annual)	
<b>Limit</b>	\$1,000.00	
<b>Device Supply Cycle</b>	3 years	

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<b>Fund</b>	Westfund Health Insurance		
<b>Code</b>	WFD		
<b>Address for Correspondence</b>	P.O. Box 235 Lithgow NSW 2790		
<b>Website</b>	<a href="http://www.westfund.com.au">http://www.westfund.com.au</a>		
<b>Audiology Description</b>	Hearing Aids and FM systems are combined in the device benefit.  Ear and Eye Preventative Checks benefits include an Audiology test, but must not be Medicare claimable.		
<b>Schemes</b>	<b>Platinum Extras</b>	<b>Gold Extras</b>	<b>Value Extras</b>
<b>Initial Consult</b>	\$50.00 under preventative health checks (ears)	\$30.00 under preventative health checks (ears)	
<b>Device Limit</b>	\$2,000.00	\$1,400.00	
<b>Device Supply Cycle</b>	3 years	3 years	

## FOR PROFESSIONALS:

WFD provide a search facility in their Members Online Area of their website to find registered providers. No recommendation letter is required for devices, members can claim directly.

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