



STATE OF THE HEALTH FUNDS REPORT 2010

Summary Report Card

CDH CDH Benefits Fund LTD

A New South Wales-based, not for profit fund. Market Share <0.5%

| Coverage | NSW & ACT | VIC | QLD | WA | SA | TAS | NT |
|----------------------------------|-----------|-------|-------|-------|-------|-------|-------|
| Hospital Related Charges Covered | 88.5% | 94.2% | 86.6% | 71.5% | 96.2% | 0.0% | 0.0% |
| <i>Industry Result</i> | 87.5% | 92.1% | 88.5% | 92.3% | 95.1% | 92.1% | 87.8% |
| Medical Services with No Gaps | 87.5% | 88.7% | 87.3% | 69.3% | 94.0% | 82.6% | 86.6% |
| <i>Industry Result</i> | 84.2% | 87.4% | 83.2% | 78.2% | 87.4% | 85.8% | 78.3% |
| Medical Services No or Known Gap | 92.1% | 94.8% | 92.4% | 79.3% | 97.4% | 91.3% | 91.2% |
| <i>Industry Result</i> | 86.6% | 92.3% | 86.4% | 92.2% | 95.5% | 90.9% | 83.7% |
| Extras Treatment Covered | 44.7% | 40.6% | 42.0% | 43.8% | 44.1% | 45.2% | 39.4% |
| <i>Industry Result</i> | 48.1% | 48.4% | 48.1% | 48.4% | 53.0% | 47.1% | 45.2% |
| Private Hospital Agreements | 74 | - | - | - | - | - | - |
| <i>Industry Maximum</i> | 86 | 73 | 51 | 20 | 32 | 7 | 1 |
| Day Hospital Agreements | 39 | - | - | - | - | - | - |
| <i>Industry Maximum</i> | 89 | 69 | 44 | 20 | 23 | 4 | 1 |

| Health Fund Finances | Fund | Compared to Industry Result |
|---------------------------------------|-------|---------------------------------|
| Benefits as % Contributions | 93.4% | 86.3% |
| Management Expenses (% Fund Cont.) | 10.9% | 9.2% |
| Management Expenses (Average Policy) | \$302 | \$238 |
| Surplus (-Loss) from Health Insurance | -4.3% | 4.5% |
| Share of PHIO Complaints | | Compared to Fund's Market Share |
| Benefit Complaints | - | <0.5% |
| Service Complaints | - | |
| All Complaints | 0 | |
| Investigations | 0 | |

This summary includes only the most significant types of services and features. For further information please see the full *State of the Health Funds Report* available from the Private Health Insurance Ombudsman at www.phio.org.au or phone 1800 640 695.