



STATE OF THE HEALTH FUNDS REPORT 2010

Summary Report Card

MU Manchester Unity Australia Ltd

A New South Wales based, not for profit fund owned by HCF. Market Share 1.2%

Coverage	NSW & ACT	VIC	QLD	WA	SA	TAS	NT
Hospital Related Charges Covered	90.0%	90.9%	90.5%	87.5%	93.4%	92.9%	83.9%
<i>Industry Result</i>	87.5%	92.1%	88.5%	92.3%	95.1%	92.1%	87.8%
Medical Services with No Gaps	93.7%	95.9%	94.8%	88.3%	99.3%	97.3%	94.6%
<i>Industry Result</i>	84.2%	87.4%	83.2%	78.2%	87.4%	85.8%	78.3%
Medical Services No or Known Gap	93.7%	95.9%	94.8%	88.3%	99.3%	97.3%	94.6%
<i>Industry Result</i>	86.6%	92.3%	86.4%	92.2%	95.5%	90.9%	83.7%
Extras Treatment Covered	44.3%	47.5%	45.5%	39.3%	49.4%	43.4%	42.1%
<i>Industry Result</i>	48.1%	48.4%	48.1%	48.4%	53.0%	47.1%	45.2%
Private Hospital Agreements	83	68	47	6	26	5	1
<i>Industry Maximum</i>	86	73	51	20	32	7	1
Day Hospital Agreements	88	45	36	5	16	2	1
<i>Industry Maximum</i>	89	69	44	20	23	4	1

Health Fund Finances	Fund	Compared to Industry Result
Benefits as % Contributions	85.2%	86.3%
Management Expenses (% Fund Cont.)	9.9%	9.2%
Management Expenses (Average Policy)	\$312	\$238
Surplus (-Loss) from Health Insurance	4.0%	4.5%
Share of PHIO Complaints		Compared to Fund's Market Share
Benefit Complaints	5.4%	1.2%
Service Complaints	3.0%	
All Complaints	3.9%	
Investigations	5.2%	

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.