



STATE OF THE HEALTH FUNDS REPORT 2010

Summary Report Card

Onemedifund National Health Benefits Fund Australia Pty Ltd

A nationally based, not for profit fund. Market Share <0.5%

Coverage	NSW & ACT	VIC	QLD	WA	SA	TAS	NT
Hospital Related Charges Covered	93.5%	93.8%	91.6%	91.8%	95.8%	94.7%	0.0%
<i>Industry Result</i>	<i>87.5%</i>	<i>92.1%</i>	<i>88.5%</i>	<i>92.3%</i>	<i>95.1%</i>	<i>92.1%</i>	<i>87.8%</i>
Medical Services with No Gaps	87.5%	88.7%	87.3%	69.3%	94.0%	82.6%	86.6%
<i>Industry Result</i>	<i>84.2%</i>	<i>87.4%</i>	<i>83.2%</i>	<i>78.2%</i>	<i>87.4%</i>	<i>85.8%</i>	<i>78.3%</i>
Medical Services No or Known Gap	92.1%	94.8%	92.4%	79.3%	97.4%	91.3%	91.2%
<i>Industry Result</i>	<i>86.6%</i>	<i>92.3%</i>	<i>86.4%</i>	<i>92.2%</i>	<i>95.5%</i>	<i>90.9%</i>	<i>83.7%</i>
Extras Treatment Covered	54.6%	54.3%	50.6%	49.2%	55.6%	54.5%	51.8%
<i>Industry Result</i>	<i>48.1%</i>	<i>48.4%</i>	<i>48.1%</i>	<i>48.4%</i>	<i>53.0%</i>	<i>47.1%</i>	<i>45.2%</i>
Private Hospital Agreements	84	64	48	16	32	-	-
<i>Industry Maximum</i>	<i>86</i>	<i>73</i>	<i>51</i>	<i>20</i>	<i>32</i>	<i>7</i>	<i>1</i>
Day Hospital Agreements	81	59	39	14	20	-	-
<i>Industry Maximum</i>	<i>89</i>	<i>69</i>	<i>44</i>	<i>20</i>	<i>23</i>	<i>4</i>	<i>1</i>

Health Fund Finances	Fund	Compared to Industry Result
Benefits as % Contributions	75.0%	86.3%
Management Expenses (% Fund Cont.)	10.4%	9.2%
Management Expenses (Average Policy)	\$363	\$238
Surplus (-Loss) from Health Insurance	14.6%	4.5%
Share of PHIO Complaints		Compared to Fund's Market Share
Benefit Complaints	-	<0.5%
Service Complaints	-	
All Complaints	0.0%	
Investigations	0.0%	

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.