



# CDH BENEFITS FUND

## AFFORDABLE HEALTH COVER FOR ALL


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## Great Benefits At Great Prices

Cessnock District Health Benefits Fund (CDH Benefits Fund) has operated for over 50 years, providing singles and families with cost-effective health cover.

CDH Benefits Fund has always aimed at providing quality health cover **at the lowest contribution rates possible.** You'll find that a comparison between our rates and services and those of other private health funds clearly demonstrates that CDH Benefits Fund delivers on both price and services.

Our objective is to save you money on private health insurance and we do everything in our power to achieve this. So if you're currently with another health fund and are not happy with the price you're paying or the services you're receiving, why not give us a call today or download our Membership Application Form on this site, complete the details and mail to us at PO Box 183 Cessnock NSW 2325



**Private Health Improvements**

**Going to Hospital - The Gap**

## Your Health Is Our Priority

Private health insurance is designed to protect the most important things in your life – You And Your Family.

CDH Benefits Fund provides you with the options and choices that are not always available under Medicare. In other words, the choice of **who** treats you and **when.**

We understand that you want the Doctor of your choice, with immediate treatment. With this in mind, we've designed our **Top Hospital Cover** accordingly, so that there are **no excesses.**

We have contracted hospitals Australia-wide and we have No Gap and Known Gap arrangements in place with doctors.

Supplementary benefits are also available and can be combined with our hospital tables or taken alone.

CDH Benefits Fund has been servicing the Lower Hunter since 1952 and with 50 years' worth of experience under our belt, you can be assured of being provided the best possible services at the competitive prices.

Cessnock District Health Benefits Fund is a registered private health insurer. \* Prices and benefits effective 1 April, 2008 with 30% Government rebate and no LHC (Lifetime Health Cover Loading)



# We've made it **EASY** to find the right health cover!

We know that finding the right health cover can be an exhausting and confusing process. Therefore, CDH Benefits Fund has made things very simple by offering limited range but comprehensive types of health cover.

## 1. TOP HOSPITAL COVER: (Available for Singles and Families)

This cover provides you coverage for hospitalisation in both Public and contracted Private hospitals for treatment as an in-patient.

It provides a level of treatment not available through Medicare - your choice of Doctor and Hospital. CDH Benefits Fund has agreements in place with a large number of Private hospitals in NSW and also in other states.

Should a hospital not be contracted, we will endeavour to arrange a contract for your treatment

## 2. BASIC HOSPITAL COVER: (Available for Singles and Families)

This cover provides a basic level of benefit for shared room accommodation charges and treatment in a Public hospital and reduced benefits in Private hospitals.

Benefits do not include a private room in a Public hospital and default benefits only are payable for treatment in a private hospital.

## 3. SMART COVER: (For young and healthy Singles)

If you're young and healthy and have no plans to start a family any time soon, this may be the health cover for you. Why? Because for a low weekly fee, you'll have health cover for any unexpected events, but you won't be paying for all those benefits you'll probably never need until you're older.

It's an affordable cover which excludes certain hospital treatments that most young singles don't require.

This cover provides quality benefits, including total coverage for hospitalisation in both Public and Private hospitals and a range of ancillary benefits that match your needs at competitive rates.

Smart Cover provides a level of treatment not available through Medicare - your choice of Doctor and Hospital. CDH Benefits Fund has agreements in place with a large number of Private hospitals in NSW and in other states.

Should a hospital not be contracted, we will endeavour to arrange a contract for your treatment.

## 4. SUPPLEMENTARY COVER

Competitive ancillary cover is available through the Funds Supplementary table. This can be taken as a stand alone product or combined with one of the Hospital Products to give a **TOTAL HEALTH CARE PACKAGE**

By combining both a hospital product with the supplementary table a considerable saving can be achieved. Click on the products and rate tab to compare the savings.