

Caterpillar Voluntary Health Plan

Employee Contribution Information

Rates Effective from 1 April 2025 until 31 December 2025

Due to Australian Government legislation, rates inclusive of rebate are subject to change on 1 April each year.

This is your updated rate sheet effective from 1 April until your next renewal date.

Non-resident RHCA:

Inpatient Gold Hospital with Medical (\$250 single/\$500 family excess) (RHCA) & Super Benefits

Monthly Contributions	Single				Family			
	Rates inclusive of rebate			No rebate Tier 3	Rates inclusive of rebate			No rebate Tier 3
Cover Options	Base Tier	Tier 1	Tier 2		Base Tier	Tier 1	Tier 2	
All States	\$425.59	\$461.53	\$497.48	\$533.43	\$851.18	\$923.07	\$994.97	\$1,066.86

Inpatient Gold Hospital with Medical (\$250 single/\$500 family excess) (RHCA) & Economy Benefits

Monthly Contributions	Single				Family			
	Rates inclusive of rebate			No rebate Tier 3	Rates inclusive of rebate			No rebate Tier 3
Cover Options	Base Tier	Tier 1	Tier 2		Base Tier	Tier 1	Tier 2	
All States	\$372.06	\$402.28	\$432.51	\$462.73	\$744.12	\$804.57	\$865.02	\$925.46

Inpatient Gold Hospital with Medical (\$250 single/\$500 family excess) (RHCA) & Corporate Boost Benefits

Monthly Contributions	Single				Family			
	Rates inclusive of rebate			No rebate Tier 3	Rates inclusive of rebate			No rebate Tier 3
Cover Options	Base Tier	Tier 1	Tier 2		Base Tier	Tier 1	Tier 2	
All States	\$345.79	\$373.20	\$400.62	\$428.03	\$691.58	\$746.40	\$801.24	\$856.06

Optimum Silver Plus Hospital with Medical (\$250 single/\$500 family excess) (RHCA) & Super Benefits

Monthly Contributions	Single				Family			
	Rates inclusive of rebate			No rebate Tier 3	Rates inclusive of rebate			No rebate Tier 3
Cover Options	Base Tier	Tier 1	Tier 2		Base Tier	Tier 1	Tier 2	
All States	\$382.25	\$418.95	\$455.65	\$492.35	\$764.50	\$837.90	\$911.31	\$984.70

Optimum Silver Plus Hospital with Medical (\$250 single/\$500 family excess) (RHCA) & Economy Benefits

Monthly Contributions	Single				Family			
	Rates inclusive of rebate			No rebate Tier 3	Rates inclusive of rebate			No rebate Tier 3
Cover Options	Base Tier	Tier 1	Tier 2		Base Tier	Tier 1	Tier 2	
All States	\$328.64	\$359.61	\$390.58	\$421.55	\$657.29	\$719.23	\$781.17	\$843.10

Optimum Silver Plus Hospital with Medical (\$250 single/\$500 family excess) (RHCA) & Corporate Boost Benefits

Monthly Contributions	Single				Family			
	Rates inclusive of rebate			No rebate Tier 3	Rates inclusive of rebate			No rebate Tier 3
Cover Options	Base Tier	Tier 1	Tier 2		Base Tier	Tier 1	Tier 2	
All States	\$302.45	\$330.61	\$358.78	\$386.95	\$604.90	\$661.23	\$717.57	\$773.90

Note:

1. The hospital contributions quoted above do not include Lifetime Health Cover (LHC) loading.
2. The actual amount of your new contribution rate may include rounding of cents. Only rates applicable to the rebate tiers available under your particular corporate health plan are set out above.
3. Your actual entitlement to the Australian Government Rebate on Private Health Insurance may vary depending on your age and income. For more details visit the Australian Taxation Office (ATO) website ato.gov.au or contact your registered tax agent.
4. If your rebate entitlement, as determined by the ATO, differs from rebate claimed under your GU Health membership, any reconciliation necessary will be carried out by the ATO after lodgement of your tax return.
5. Rates inclusive of the Australian Government Rebate on Private Health Insurance are subject to change on 1 April each year due to government legislation. This affects contribution amounts quoted under Base Tier, Tier 1 and Tier 2 above.
For more details on the government's indexing of the rebate visit the Department of Health website health.gov.au.
6. Contribution rates shown above are inclusive of GST, where applicable.

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This is your updated rate sheet effective from 1 April until your next renewal date.

Non-resident non-RHCA:

Inpatient Gold Hospital with Medical (\$250 single/\$500 family excess) (non-RHCA) & Super Benefits

Monthly Contributions	Single				Family			
	Rates inclusive of rebate			No rebate Tier 3	Rates inclusive of rebate			No rebate Tier 3
	Base Tier	Tier 1	Tier 2		Base Tier	Tier 1	Tier 2	
All States	N/A	N/A	N/A	\$461.55	N/A	N/A	N/A	\$923.10

Inpatient Gold Hospital with Medical (\$250 single/\$500 family excess) (non-RHCA) & Economy Benefits

Monthly Contributions	Single				Family			
	Rates inclusive of rebate			No rebate Tier 3	Rates inclusive of rebate			No rebate Tier 3
	Base Tier	Tier 1	Tier 2		Base Tier	Tier 1	Tier 2	
All States	N/A	N/A	N/A	\$390.75	N/A	N/A	N/A	\$781.50

Inpatient Gold Hospital with Medical (\$250 single/\$500 family excess) (non-RHCA) & Corporate Boost Benefits

Monthly Contributions	Single				Family			
	Rates inclusive of rebate			No rebate Tier 3	Rates inclusive of rebate			No rebate Tier 3
	Base Tier	Tier 1	Tier 2		Base Tier	Tier 1	Tier 2	
All States	N/A	N/A	N/A	\$356.15	N/A	N/A	N/A	\$712.30

Optimum Silver Plus Hospital with Medical (\$250 single/\$500 family excess) (non-RHCA) & Super Benefits

Monthly Contributions	Single				Family			
	Rates inclusive of rebate			No rebate Tier 3	Rates inclusive of rebate			No rebate Tier 3
	Base Tier	Tier 1	Tier 2		Base Tier	Tier 1	Tier 2	
All States	N/A	N/A	N/A	\$408.42	N/A	N/A	N/A	\$816.84

Optimum Silver Plus Hospital with Medical (\$250 single/\$500 family excess) (non-RHCA) & Economy Benefits

Monthly Contributions	Single				Family			
	Rates inclusive of rebate			No rebate Tier 3	Rates inclusive of rebate			No rebate Tier 3
	Base Tier	Tier 1	Tier 2		Base Tier	Tier 1	Tier 2	
All States	N/A	N/A	N/A	\$337.62	N/A	N/A	N/A	\$675.24

Optimum Silver Plus Hospital with Medical (\$250 single/\$500 family excess) (non-RHCA) & Corporate Boost Benefits

Monthly Contributions	Single				Family			
	Rates inclusive of rebate			No rebate Tier 3	Rates inclusive of rebate			No rebate Tier 3
	Base Tier	Tier 1	Tier 2		Base Tier	Tier 1	Tier 2	
All States	N/A	N/A	N/A	\$303.02	N/A	N/A	N/A	\$606.04

Note:
1. The actual amount of your new contribution rate may include rounding of cents.
2. The Australian Government Rebate on Private Health Insurance cannot be claimed under non-resident non-RHCA plans.
3. Contribution rates shown above are inclusive of GST, where applicable.