

Caterpillar Voluntary Direct Debit  
Employee Contribution Information

Rates Effective from 01-Apr-25 until 31-Dec-25

Due to Australian Government legislation, rates inclusive of rebate are subject to change on 1 April each year.  
An updated rate sheet will be provided at the time.

Australian Residents:

Premier Gold Hospital (\$100 single/\$200 family excess)

Monthly Contributions	Single				Family			
	Rates inclusive of rebate			No rebate	Rates inclusive of rebate			No rebate
Cover Options	Base Tier	Tier 1	Tier 2	Tier 3	Base Tier	Tier 1	Tier 2	Tier 3
New South Wales & ACT	\$184.43	\$204.15	\$223.88	\$243.60	\$368.86	\$408.31	\$447.76	\$487.20
Victoria	\$208.81	\$231.14	\$253.47	\$275.80	\$417.62	\$462.28	\$506.94	\$551.60
Queensland	\$208.20	\$230.47	\$252.73	\$275.00	\$416.41	\$460.94	\$505.47	\$550.00
South Australia	\$197.53	\$218.65	\$239.78	\$260.90	\$395.06	\$437.31	\$479.56	\$521.80
Western Australia	\$167.02	\$184.88	\$202.74	\$220.60	\$334.04	\$369.76	\$405.48	\$441.20
Northern Territory	\$119.77	\$132.58	\$145.39	\$158.20	\$239.55	\$265.16	\$290.78	\$316.40
Tasmania	\$205.93	\$227.95	\$249.98	\$272.00	\$411.87	\$455.91	\$499.96	\$544.00

Premier Gold Hospital (\$100 single/\$200 family excess) & Superior Benefits

Monthly Contributions	Single				Family			
	Rates inclusive of rebate			No rebate	Rates inclusive of rebate			No rebate
Cover Options	Base Tier	Tier 1	Tier 2	Tier 3	Base Tier	Tier 1	Tier 2	Tier 3
New South Wales & ACT	\$345.24	\$382.16	\$419.08	\$456.00	\$690.49	\$764.32	\$838.17	\$912.00
Victoria	\$369.62	\$409.15	\$448.68	\$488.20	\$739.25	\$818.30	\$897.36	\$976.40
Queensland	\$369.09	\$408.56	\$448.03	\$487.50	\$738.19	\$817.12	\$896.07	\$975.00
South Australia	\$358.34	\$396.66	\$434.98	\$473.30	\$716.68	\$793.32	\$869.97	\$946.60
Western Australia	\$327.83	\$362.88	\$397.94	\$433.00	\$655.66	\$725.77	\$795.89	\$866.00
Northern Territory	\$280.58	\$310.59	\$340.59	\$370.60	\$561.17	\$621.18	\$681.19	\$741.20
Tasmania	\$366.74	\$405.96	\$445.18	\$484.40	\$733.49	\$811.93	\$890.37	\$968.80

Premier Gold Hospital (\$250 single/\$500 family excess) & Superior Benefits

Monthly Contributions	Single				Family			
	Rates inclusive of rebate			No rebate	Rates inclusive of rebate			No rebate
Cover Options	Base Tier	Tier 1	Tier 2	Tier 3	Base Tier	Tier 1	Tier 2	Tier 3
New South Wales & ACT	\$340.02	\$376.38	\$412.74	\$449.10	\$680.04	\$752.76	\$825.49	\$898.20
Victoria	\$362.20	\$400.93	\$439.67	\$478.40	\$724.41	\$801.87	\$879.34	\$956.80
Queensland	\$362.20	\$400.93	\$439.67	\$478.40	\$724.41	\$801.87	\$879.34	\$956.80
South Australia	\$353.27	\$391.04	\$428.82	\$466.60	\$706.54	\$782.09	\$857.65	\$933.20
Western Australia	\$318.74	\$352.83	\$386.92	\$421.00	\$637.49	\$705.66	\$773.84	\$842.00
Northern Territory	\$279.37	\$309.25	\$339.12	\$369.00	\$558.75	\$618.50	\$678.25	\$738.00
Tasmania	\$362.20	\$400.93	\$439.67	\$478.40	\$724.41	\$801.87	\$879.34	\$956.80

Premier Gold Hospital (\$250 single/\$500 family excess) & Economy Benefits

Monthly Contributions	Single				Family			
	Rates inclusive of rebate			No rebate	Rates inclusive of rebate			No rebate
Cover Options	Base Tier	Tier 1	Tier 2	Tier 3	Base Tier	Tier 1	Tier 2	Tier 3
New South Wales & ACT	\$277.25	\$306.90	\$336.55	\$366.20	\$554.51	\$613.80	\$673.11	\$732.40
Victoria	\$299.44	\$331.46	\$363.48	\$395.50	\$598.88	\$662.92	\$726.96	\$791.00
Queensland	\$299.44	\$331.46	\$363.48	\$395.50	\$598.88	\$662.92	\$726.96	\$791.00
South Australia	\$290.50	\$321.57	\$352.63	\$383.70	\$581.01	\$643.14	\$705.27	\$767.40
Western Australia	\$255.90	\$283.27	\$310.63	\$338.00	\$511.81	\$566.54	\$621.27	\$676.00
Northern Territory	\$216.61	\$239.77	\$262.94	\$286.10	\$433.22	\$479.54	\$525.88	\$572.20
Tasmania	\$299.44	\$331.46	\$363.48	\$395.50	\$598.88	\$662.92	\$726.96	\$791.00

Premier Gold Hospital (\$250 single/\$500 family excess) & Corporate Boost Benefits

Monthly Contributions	Single				Family			
	Rates inclusive of rebate			No rebate	Rates inclusive of rebate			No rebate
Cover Options	Base Tier	Tier 1	Tier 2	Tier 3	Base Tier	Tier 1	Tier 2	Tier 3
New South Wales & ACT	\$250.90	\$277.73	\$304.57	\$331.40	\$501.81	\$555.47	\$609.14	\$662.80
Victoria	\$273.01	\$302.21	\$331.40	\$360.60	\$546.03	\$604.42	\$662.81	\$721.20
Queensland	\$273.01	\$302.21	\$331.40	\$360.60	\$546.03	\$604.42	\$662.81	\$721.20
South Australia	\$264.15	\$292.40	\$320.65	\$348.90	\$528.31	\$584.81	\$641.31	\$697.80
Western Australia	\$229.55	\$254.10	\$278.65	\$303.20	\$459.11	\$508.21	\$557.31	\$606.40
Northern Territory	\$190.26	\$210.60	\$230.95	\$251.30	\$380.52	\$421.21	\$461.91	\$502.60
Tasmania	\$273.01	\$302.21	\$331.40	\$360.60	\$546.03	\$604.42	\$662.81	\$721.20

My Choice Silver Plus Hospital Saver (\$100 single/\$200 family excess) & Superior Benefits

Monthly Contributions	Single				Family			
	Rates inclusive of rebate			No rebate	Rates inclusive of rebate			No rebate
Cover Options	Base Tier	Tier 1	Tier 2	Tier 3	Base Tier	Tier 1	Tier 2	Tier 3
New South Wales & ACT	\$295.65	\$327.27	\$358.88	\$390.50	\$591.31	\$654.54	\$717.77	\$781.00
Victoria	\$301.71	\$333.97	\$366.24	\$398.50	\$603.42	\$667.94	\$732.48	\$797.00
Queensland	\$306.55	\$339.33	\$372.12	\$404.90	\$613.11	\$678.67	\$744.24	\$809.80
South Australia	\$300.57	\$332.71	\$364.86	\$397.00	\$601.15	\$665.43	\$729.72	\$794.00
Western Australia	\$287.93	\$318.72	\$349.51	\$380.30	\$575.86	\$637.44	\$699.02	\$760.60
Northern Territory	\$261.88	\$289.89	\$317.89	\$345.90	\$523.77	\$579.78	\$635.79	\$691.80
Tasmania	\$306.78	\$339.59	\$372.39	\$405.20	\$613.57	\$679.18	\$744.79	\$810.40

My Choice Silver Plus Hospital Saver (\$100 single/\$200 family excess) & Economy Benefits

Monthly Contributions	Single				Family			
	Rates inclusive of rebate			No rebate	Rates inclusive of rebate			No rebate
Cover Options	Base Tier	Tier 1	Tier 2	Tier 3	Base Tier	Tier 1	Tier 2	Tier 3
New South Wales & ACT	\$232.81	\$257.70	\$282.60	\$307.50	\$465.62	\$515.41	\$565.21	\$615.00
Victoria	\$238.87	\$264.41	\$289.96	\$315.50	\$477.74	\$528.82	\$579.92	\$631.00
Queensland	\$243.79	\$269.86	\$295.93	\$322.00	\$487.58	\$539.72	\$591.86	\$644.00
South Australia	\$237.73	\$263.15	\$288.58	\$314.00	\$475.47	\$526.31	\$577.16	\$628.00
Western Australia	\$225.16	\$249.24	\$273.32	\$297.40	\$450.33	\$498.48	\$546.65	\$594.80
Northern Territory	\$199.12	\$220.41	\$241.71	\$263.00	\$398.24	\$440.83	\$483.42	\$526.00
Tasmania	\$244.01	\$270.11	\$296.20	\$322.30	\$488.03	\$540.22	\$592.41	\$644.60

My Choice Silver Plus Hospital Saver (\$100 single/\$200 family excess) & Corporate Boost Benefits

Monthly Contributions	Single				Family			
	Rates inclusive of rebate			No rebate	Rates inclusive of rebate			No rebate
Cover Options	Base Tier	Tier 1	Tier 2	Tier 3	Base Tier	Tier 1	Tier 2	Tier 3
New South Wales & ACT	\$206.46	\$228.54	\$250.62	\$272.70	\$412.93	\$457.08	\$501.24	\$545.40
Victoria	\$212.52	\$235.24	\$257.97	\$280.70	\$425.04	\$470.49	\$515.95	\$561.40
Queensland	\$217.36	\$240.61	\$263.85	\$287.10	\$434.73	\$481.22	\$527.71	\$574.20
South Australia	\$211.38	\$233.99	\$256.59	\$279.20	\$422.77	\$467.98	\$513.19	\$558.40
Western Australia	\$198.74	\$219.99	\$241.25	\$262.50	\$397.48	\$439.99	\$482.50	\$525.00
Northern Territory	\$172.69	\$191.16	\$209.63	\$228.10	\$345.39	\$382.33	\$419.27	\$456.20
Tasmania	\$217.67	\$240.94	\$264.22	\$287.50	\$435.34	\$481.89	\$528.45	\$575.00

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 and will depend on the applicable LHC loading, if any (LHC loading not applicable to non-resident cover options).

3. Only rates applicable to the rebate tiers available under your particular corporate health plan are set out above.

4. 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](http://ato.gov.au) or contact your registered tax agent.

5. 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.

6. 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](http://health.gov.au).