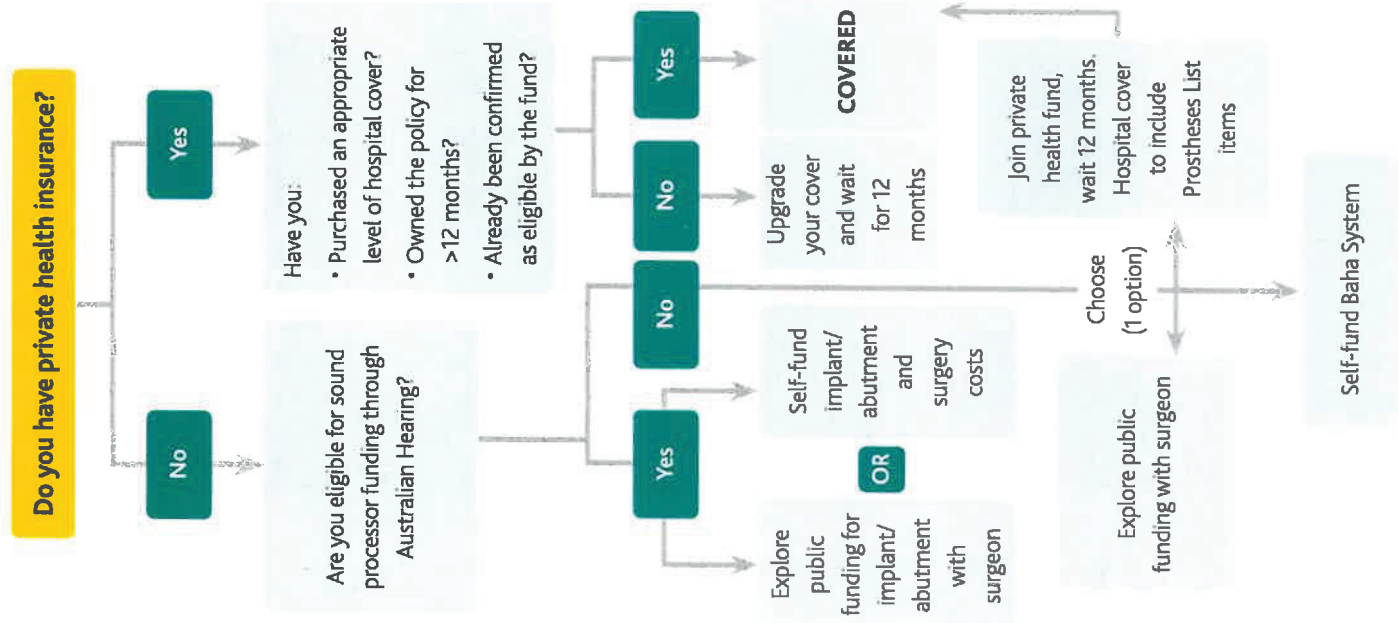


BAHA FUNDING OPTIONS



For further information
Please talk to your hearing health professional.

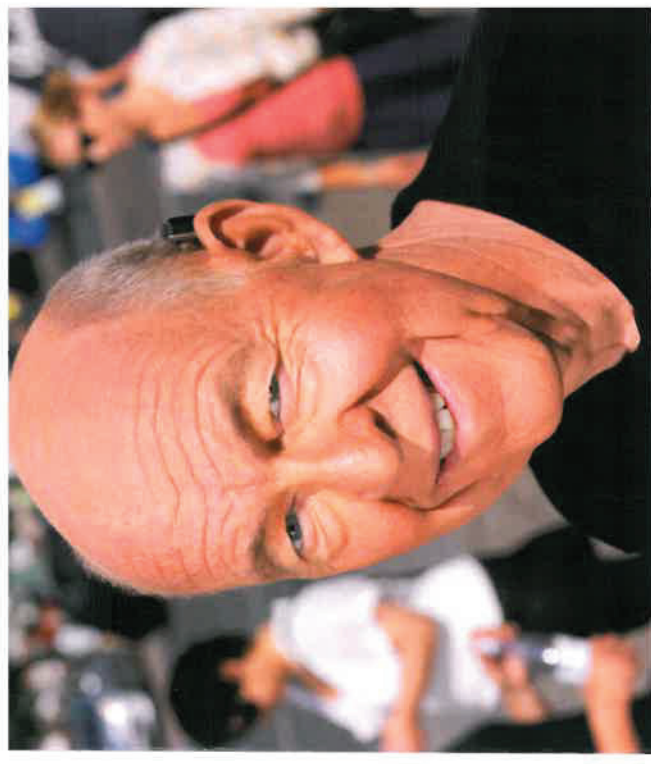
www.cochlear.com

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Funding options for Cochlear™ Baha® in Australia

In Australia, there is a range of funding options available for a Cochlear™ Baha® system. Here is a guide to your options and we recommend you discuss this information with your surgeon and audiologist to decide which solution will best suit your needs.



PRIVATE HEALTH INSURANCE

Private health insurers are legally obliged to fund the Cochlear Baha system as long as the level of hospital cover you purchase includes surgically implanted prostheses and other items on the Federal Government's Prostheses List. Items that will be covered by your insurance include: the Baha Implant, abutment and initial sound processor and some costs related to the implant surgery and hospital admission.

You will need to contact your health insurer to check that your level of hospital cover includes items on the Prostheses List.

Please be aware that Baha is a bone conduction implant and not a hearing aid. To minimise confusion when talking with your health insurer, we recommend you do not call Baha a hearing aid.

Your health fund may ask for product information or the Medicare item numbers your surgeon will use to charge for the surgery. This information is listed below.

Medicare Item Number	Description
41603	Osseointegration procedure – implantation of titanium fixture for use with implantable bone conduction hearing system
41604	Osseointegration procedure – fixation of transcutaneous abutment implantation of titanium fixture for use with implantable bone conduction hearing system device

Private Billing Code	Product Type	Model	Minimum Benefit Level
CO053	Baha implant with abutment	BIA300	\$1,930.00
CO047	Baha Sound Processor	BP100	\$6,500.00
CO056	Baha Sound Processor	BP110	\$6,000.00

Note: This is an example Baha system. The type of implant or sound processor may vary but the coverage will remain the same.

AM I FUNDED?

To find out if you are covered for a Baha implant under your existing policy, call your fund and ask the following:

I am having a bone conduction implant:

- Does my cover include items on the Prostheses List?
- Is there a waiting period prior to undergoing surgery and making a claim? What is it?
- What is the claim excess that I will have to pay?
- Does this fund offer processor upgrades?
- What is the upgrade policy (full or partial funding)?
- How often am I able to upgrade (every 2 years or longer)?

Please remember it is your responsibility to ensure you have appropriate private health insurance prior to undergoing Baha implant surgery or requesting a processor upgrade.

BAHA SOUND PROCESSOR REPLACEMENTS AND UPGRADES

The sound processor is an electronic device that will need to be replaced over time and as new technology is released. Health funds are the main source of funding for processor replacements/upgrades. Health funds are not legally obliged to cover the cost of replacing a sound processor. As a result, each health fund has a different policy for funding replacement sound processors. For example, upgrade funding can range from \$500 to \$6,500 and upgrade timeframes can range from 2 to 5 years (associated with processor warranty and medical necessity).

For details of your health insurer's processor upgrade/replacement policy, please contact your health fund directly.

If you are looking to change health funds or acquire a new policy, we recommend talking to several funds about their processor replacement/upgrade policies to ensure you find the right insurance for you.

To ensure your processor is protected against loss and breakage, you may wish to consider portable goods insurance (under your home and contents policy).

AUSTRALIAN HEARING

Australian Hearing is an Australian Government agency that is dedicated to helping people manage their hearing impairment to improve their quality of life. Australian Hearing provides a full range of hearing services for all children and young people up to the age of 21 (will increase to age 26 on 1 January 2012), eligible adults, aged pensioners and most war veterans.

For eligible clients who also meet Australian Hearing's candidacy criteria, the Baha sound processor, ongoing maintenance including necessary consumable items, and audiological services are covered. Due to the fitting requirements of a Baha system, audiological investigations need to be completed before you undergo surgery.

However, it is important to note that Australian Hearing does NOT provide funding for the implant, abutment or surgery.

If you have private health cover, you can use your private health insurance to pay for your Baha system and surgical costs and then continue to receive support from Australian Hearing for on-going care and maintenance. If you do not have adequate private health insurance, you may be required to pay for the implant, abutment and associated surgical costs unless you can access public funding.

More information about Australian Hearing can be found at www.hearing.com.au

PUBLIC FUNDING

There is limited state or hospital based funding available for Baha in Australia. Your surgeon will be able to advise what level of public funding can be obtained in your particular case.

SELF FINANCE

If you are not covered by private insurance or Australian Hearing, then you have the option of paying for the Baha system (implant, abutment and sound processor) and associated surgical and audiology costs yourself. If you are considering this option, we recommend you request a quote from Cochlear Limited, your surgeon and audiologist to identify and assess all out of pocket costs.