

Private Health Insurance Standard Information Statement - General Treatment Policy

This Statement provides basic information for the purposes of comparison only. **For full explanation of this general treatment policy please contact the health insurer on 1300 4 GMHBA (46422) or visit <http://www.gmhba.com.au>.**

HEALTH INSURER: **GMHBA Limited**

WHO IS COVERED: **Two adults & dependant(s)**

PRODUCT NAME: **Frank Lots Extras 50%**

MONTHLY PREMIUM: **\$112.65** (no rebate)

AVAILABLE FOR: **Residents of Victoria**

WITH 30% REBATE: **\$78.85**

MEDICARE LEVY SURCHARGE: **NOT Exempt**

Australian Government Rebates also range from 0% to 40% and depend on age and income levels. The most common rebate of 30% is shown above. Check with your insurer for more details.

PREFERRED SERVICE PROVIDER ARRANGEMENTS: You can claim on one approved ambulance subscription per membership each calendar year. Publicly funded ambulance services and State Government ambulance transport schemes are excluded.

| SERVICES | COVER | WAITING PERIOD (MONTHS) | BENEFIT LIMITS (PER 12 MONTHS) | EXAMPLES OF MAXIMUM BENEFITS |
|--|-------|-------------------------|---|--|
| DENTAL | | | | |
| • General dental | ✓ | 2 | \$2,000 per person up to \$4,000 per policy (combined limit for general dental, major dental, endodontic, orthodontic & other services - Sub-limits apply) \$2,900 life time limit for orthodontic | Periodic oral examination - 50% of charge Scale & clean - 50% of charge Fluoride treatment - 50% of charge |
| • Major dental | ✓ | 12 | | Surgical tooth extraction - 50% of charge Full crown veneered - \$300.00 |
| • Endodontic | ✓ | 12 | | Filling of one root canal - 50% of charge |
| • Orthodontic | ✓ | 12 | | Braces for upper & lower teeth, including removal plus fitting of retainer - \$450.00 |
| OPTICAL (eg prescribed spectacles / contact lenses) | ✓ | 6 | \$250 per person up to \$500 per policy | Single vision lenses & frames - 50% of charge Multi-focal lenses & frames - 50% of charge |
| NON PBS PHARMACEUTICALS | ✓ | 2 | \$100 per person up to \$50 per service up to \$200 per policy | Per eligible prescription - 50% of charge |
| PHYSIOTHERAPY | ✓ | 2 | \$400 per person up to \$800 per policy (combined limit for physiotherapy & other services - Sub-limits apply) | Initial visit - 50% of charge Subsequent visit - 50% of charge |
| CHIROPRACTIC | ✓ | 2 | \$400 per person up to \$800 per policy (combined limit for chiropractic & other services - Sub-limits apply) | Initial visit - 50% of charge Subsequent visit - 50% of charge |
| PODIATRY | ✓ | 2 | \$400 per person up to \$800 per policy (combined limit for podiatry & other services - Sub-limits apply) | Initial visit - 50% of charge Subsequent visit - 50% of charge |
| PSYCHOLOGY | ✓ | 2 | \$400 per person up to \$800 per policy (Sub-limits apply) | Initial visit - 50% of charge Subsequent visit - 50% of charge |
| ACUPUNCTURE | ✓ | 2 | \$400 per person up to \$800 per policy (combined limit for acupuncture, naturopathy, remedial massage & other services - Sub-limits apply) | Initial visit - 50% of charge Subsequent visit - 50% of charge |
| NATUROPATHY | ✓ | 2 | | Initial visit - 50% of charge Subsequent visit - 50% of charge |
| REMEDIAL MASSAGE | ✓ | 2 | | Initial visit - 50% of charge Subsequent visit - 50% of charge |
| HEARING AIDS | ✗ | - | - | - |
| BLOOD GLUCOSE MONITORS | ✗ | - | - | - |
| AMBULANCE | ✗ | - | - | - |

OTHER FEATURES: Pharmacy benefits apply for approved travel vaccinations only. Visit frankhealthinsurance.com.au for a list of approved vaccines. Fast online sign-up, secure online member area - lodge claims, change your cover and read messages. Frank is an online brand of GMHBA.