

# 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**  
 PRODUCT NAME: **Frank Lots Extras 80%**  
 AVAILABLE FOR: Residents of **NSW & ACT**

WHO IS COVERED: **One adult**  
 MONTHLY PREMIUM: **\$80.60** (no rebate)  
 WITH 30% REBATE: **\$56.40**  
 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
<b>DENTAL</b>				
• General dental	✓	2	\$2,000 per policy (combined limit for general dental, major dental, endodontic, orthodontic & other services - <b>Sub-limits apply</b> ) \$2,900 life time limit for orthodontic	Periodic oral examination - 80% of charge Scale & clean - 80% of charge Fluoride treatment - 80% of charge
• Major dental	✓	12		Surgical tooth extraction - 80% of charge Full crown veneered - \$300.00
• Endodontic	✓	12		Filling of one root canal - 80% of charge
• Orthodontic	✓	12		Braces for upper & lower teeth, including removal plus fitting of retainer - \$450.00
<b>OPTICAL</b> (eg prescribed spectacles / contact lenses)	✓	6	\$250 per policy	Single vision lenses & frames - 80% of charge Multi-focal lenses & frames - 80% of charge
<b>NON PBS PHARMACEUTICALS</b>	✓	2	\$50 per service up to \$100 per policy	Per eligible prescription - 80% of charge
<b>PHYSIOTHERAPY</b>	✓	2	\$400 per policy (combined limit for physiotherapy & other services - <b>Sub-limits apply</b> )	Initial visit - 80% of charge Subsequent visit - 80% of charge
<b>CHIROPRACTIC</b>	✓	2	\$400 per policy (combined limit for chiropractic & other services - <b>Sub-limits apply</b> )	Initial visit - 80% of charge Subsequent visit - 80% of charge
<b>PODIATRY</b>	✓	2	\$400 per policy (combined limit for podiatry & other services - <b>Sub-limits apply</b> )	Initial visit - 80% of charge Subsequent visit - 80% of charge
<b>PSYCHOLOGY</b>	✓	2	\$400 per policy ( <b>Sub-limits apply</b> )	Initial visit - 80% of charge Subsequent visit - 80% of charge
<b>ACUPUNCTURE</b>	✓	2	\$400 per policy (combined limit for acupuncture, naturopathy, remedial massage & other services - <b>Sub-limits apply</b> )	Initial visit - 80% of charge Subsequent visit - 80% of charge
<b>NATUROPATHY</b>	✓	2		Initial visit - 80% of charge Subsequent visit - 80% of charge
<b>REMEDIAL MASSAGE</b>	✓	2		Initial visit - 80% of charge Subsequent visit - 80% of charge
<b>HEARING AIDS</b>	✗	-	-	-
<b>BLOOD GLUCOSE MONITORS</b>	✗	-	-	-
<b>AMBULANCE</b>	✗	-	-	-

**OTHER FEATURES:** Pharmacy benefits apply for approved travel vaccinations only. Visit [frankhealthinsurance.com.au](http://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.