

# 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 80%**

MONTHLY PREMIUM: **\$152.50** (no rebate)

AVAILABLE FOR: **Residents of Victoria**

WITH 30% REBATE: **\$106.70**

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>  | ✓     | 2                       | \$2,000 per person up to \$4,000 per policy (combined limit for general dental, major dental, endodontic, orthodontic & other services - <b>Sub-limits apply</b> )<br>\$2,900 life time limit for orthodontic | Periodic oral examination - 80% of charge<br>Scale & clean - 80% of charge<br>Fluoride treatment - 80% of charge |
| • General dental   | ✓     | 12                      |   | Surgical tooth extraction - 80% of charge<br>Full crown veneered - \$300.00                                      |
| • Major dental   | ✓     | 12                      |   | Filling of one root canal - 80% of charge  |
| • Endodontic   | ✓     | 12                      |   | Braces for upper & lower teeth, including removal plus fitting of retainer - \$450.00                            |
| • Orthodontic  | ✓     | 12                      |   |  |
| <b>OPTICAL</b> (eg prescribed spectacles / contact lenses) | ✓     | 6                       | \$250 per person up to \$500 per policy   | Single vision lenses & frames - 80% of charge<br>Multi-focal lenses & frames - 80% of charge                     |
| <b>NON PBS PHARMACEUTICALS</b>                             | ✗     | -                       | -   | -  |
| <b>PHYSIOTHERAPY</b>                                       | ✓     | 2                       | \$400 per person up to \$800 per policy (combined limit for physiotherapy & other services - <b>Sub-limits apply</b> )  | Initial visit - 80% of charge<br>Subsequent visit - 80% of charge  |
| <b>CHIROPRACTIC</b>  | ✓     | 2                       | \$400 per person up to \$800 per policy (combined limit for chiropractic & other services - <b>Sub-limits apply</b> )   | Initial visit - 80% of charge<br>Subsequent visit - 80% of charge  |
| <b>PODIATRY</b>  | ✓     | 2                       | \$400 per person up to \$800 per policy (combined limit for podiatry & other services - <b>Sub-limits apply</b> )   | Initial visit - 80% of charge<br>Subsequent visit - 80% of charge  |
| <b>PSYCHOLOGY</b>  | ✓     | 2                       | \$400 per person up to \$800 per policy ( <b>Sub-limits apply</b> )   | Initial visit - 80% of charge<br>Subsequent visit - 80% of charge  |
| <b>ACUPUNCTURE</b>   | ✓     | 2                       | \$400 per person up to \$800 per policy (combined limit for acupuncture, naturopathy, remedial massage & other services - <b>Sub-limits apply</b> )   | Initial visit - 80% of charge<br>Subsequent visit - 80% of charge  |
| <b>NATUROPATHY</b>   | ✓     | 2                       |   | Initial visit - 80% of charge<br>Subsequent visit - 80% of charge  |
| <b>REMEDIAL MASSAGE</b>                                    | ✓     | 2                       |   | Initial visit - 80% of charge<br>Subsequent visit - 80% of charge  |
| <b>HEARING AIDS</b>  | ✗     | -                       | -   | -  |
| <b>BLOOD GLUCOSE MONITORS</b>                              | ✗     | -                       | -   | -  |
| <b>AMBULANCE</b>   | ✗     | -                       | -   | -  |

**OTHER FEATURES:** Fast online sign-up with no forms, plus a secure online member area where you can lodge claims, change cover and read messages from Frank. Frank is an online brand of GMHBA. Visit [frankhealthinsurance.com.au](http://frankhealthinsurance.com.au) for more information and to watch Frank View videos that explain health insurance.