

Private Health Information Statement - General treatment policy

Bar Ancillary Benefits (Family)

GU Health

<http://www.guhealth.com.au>
corporate@guhealth.com.au
 1800 249 966

Monthly Premium

\$328.33[#]

(before any rebate or insurer discount)

Covers two adults & dependants (3 or more people, only 2 of whom are adults)

Available in All States

[#] You may be entitled to an Australian Government rebate on the above premium. Your premium may also include an insurer discount. Check with your insurer for details.

This policy covers children and other dependants up to and including the age of 20, students up to and including the age of 24, as well as persons with a disability who qualify as a child or other dependant or student in these age ranges.

Employees/Members of organisations with arrangements with this health insurer

General Treatment Cover

This policy can only be purchased with certain hospital policies.

This health insurer does not operate a preferred provider scheme.

This policy  includes General treatment (Extras) cover for

Note, for items marked with an asterisk *: Pharmaceutical benefits paid for items with an official pharmacy receipt, after you pay a sum equal to the Australian Government's highest current PBS co-payment. Health Management benefits paid for services and treatment of \$20 or more.

Treatment	Waiting period (months)	Benefit limits (per 12 months unless otherwise stated)	Examples of maximum benefits
General dental	0	\$1,700 per person (no limit on preventative dental)	Periodic oral examination - 100% of charge Scale & clean - 100% of charge Fluoride treatment - 100% of charge Surgical tooth extraction - 85% of charge
Major dental	12	\$2,000 per person (combined limit for major dental, endodontic, orthodontic & other services) \$2,400 lifetime limit for Orthodontic	Full crown veneered - 60% of charge
Endodontic	12		Filling of one root canal - 85% of charge
Orthodontic	12		Braces for upper & lower teeth, including removal plus fitting of retainer - 60% of charge
Optical	0	\$350 per person	Single vision lenses & frames - 80% of charge Multi-focal lenses & frames - 80% of charge
Non PBS pharmaceuticals*	0	\$600 per person	Per eligible prescription - 100% of charge
Physiotherapy	0	\$700 per person (combined limit for physiotherapy & ante-natal/post-natal classes)	Initial visit - 80% of charge Subsequent visit - 80% of charge
Chiropractic	0	\$600 per person (combined limit for chiropractic, osteopathy & other services)	Initial visit - 80% of charge Subsequent visit - 80% of charge
Podiatry	0	\$600 per person (combined limit for podiatry, orthotics (podiatric orthoses) & other services)	Initial visit - 80% of charge Subsequent visit - 80% of charge
Psychology	0	\$400 per person	Initial visit - 80% of charge Subsequent visit - 80% of charge
Acupuncture	0	\$400 per person	Initial visit - 80% of charge Subsequent visit - 80% of charge

Remedial massage	0	\$400 per person (combined limit for remedial massage, chinese medicine & exercise physiology)	Initial visit - 80% of charge Subsequent visit - 80% of charge
Hearing aids	12	\$800 per person 1 service(s) every 5 years	Hearing aid - 100% of charge
Blood glucose monitors	12	\$800 per person (combined limit for blood glucose monitors & other services)	Per monitor - 80% of charge
Ante-natal/Post-natal classes	0	Combined limit - see Physiotherapy	Initial visit - 80% of charge Subsequent visit - 80% of charge
Chinese medicine	0	Combined limit - see Remedial massage	Initial visit - 80% of charge Subsequent visit - 80% of charge
Dietetics/dietary advice	0	\$800 per person	Initial visit - 100% of charge Subsequent visit - 100% of charge
Exercise physiology	0	Combined limit - see Remedial massage	Initial visit - 80% of charge Subsequent visit - 80% of charge
Eye therapy (orthoptics)	0	\$600 per person	Initial visit - 100% of charge Subsequent visit - 100% of charge
Health management / Healthy lifestyle*	6	\$400 per policy	Health management - 80% of charge
Occupational therapy	0	\$600 per person	Initial visit - 100% of charge Subsequent visit - 100% of charge
Orthotics (podiatric orthoses)	12	Combined limit - see Podiatry	Orthotics supply & fit - 80% of charge
Osteopathy	0	Combined limit - see Chiropractic	Initial visit - 80% of charge Subsequent visit - 80% of charge
Speech therapy	0	\$600 per person	Initial visit - 100% of charge
School health care: School accidents if not covered by Medicare or a third party. A Benefit of 100% up to \$800 per Membership Year.			

This policy **X** does not include General treatment (Extras) cover for

X Other treatments - check with your insurer

Other features of this general treatment cover

GU Health specialises in corporate health cover, providing superior health plans with executive benefits. Enjoy 100% back on selected general dental treatments and access to a range of approved health management services including stress management and quit smoking courses. Travel and Accommodation Benefits capped at \$0.20 per km and \$100 per night up to \$500 per Membership Year (eligibility criteria applies). Check product information and Fund Rules for further details.

For further information about this policy see

<https://www.guhealth.com.au/>

Ambulance cover

Ambulance cover is provided by the State government in Tasmania (https://www.health.tas.gov.au/ambulance/fees_and_accounts) and Queensland (<https://www.ambulance.qld.gov.au/>). In other states concession card holders may have free cover and there are subscription services in several states (https://privatehealth.gov.au/health_insurance/what_is_covered/ambulance.htm).

For further information about this policy see

<https://www.guhealth.com.au/forms-and-publications/fact-sheets>

Disclaimer

The information contained in this Private Health Information Statement was provided by the insurer and is intended as general information. It may not take into account your particular circumstances. For information please contact the insurer.