

Private Health Information Statement - General treatment policy

Galib Top Extras (Family)

GU Health

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

Monthly Premium

\$523.75 #

(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.

This is a corporate policy which is only available to 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 *: Pharmaceuticals: Benefit paid after current PBS patient contribution deducted. Health Management pay a benefit for approved items over \$20.

Treatment	Waiting period (months)	Benefit limits (per 12 months unless otherwise stated)	Examples of maximum benefits
General dental	0	No annual limit (no limit on preventative dental) (Sub-limits apply)	Periodic oral examination - \$23.00 Scale & clean - \$50.00 Fluoride treatment - \$22.00 Surgical tooth extraction - \$101.00
Major dental	12	\$2,650 per person (combined limit for major dental & endodontic - Sub-limits apply)	Full crown veneered - \$650.00
Endodontic	12		Filling of one root canal - \$118.00
Optical	0	\$200 per person	Single vision lenses & frames - 80% of charge Multi-focal lenses & frames - 80% of charge
Non PBS pharmaceuticals*	0	\$500 per person	Per eligible prescription - 80% of charge
Physiotherapy	0	\$700 per person (combined limit for physiotherapy, chiropractic, podiatry, ante-natal/post-natal classes, osteopathy & other services - Sub-limits apply)	Initial visit - \$45.00 Subsequent visit - \$32.00
Chiropractic	0		Initial visit - \$45.00 Subsequent visit - \$32.00
Podiatry	0		Initial visit - \$45.00 Subsequent visit - \$32.00
Psychology	0	\$200 per person (combined limit for psychology, audiology & other services - Sub-limits apply)	Initial visit - \$35.00 Subsequent visit - \$30.00
Acupuncture	0	\$600 per person (combined limit for acupuncture, remedial massage, chinese medicine, exercise physiology & other services - Sub-limits apply)	Initial visit - \$32.00 Subsequent visit - \$32.00
Remedial massage	0		Initial visit - \$32.00 Subsequent visit - \$32.00
Hearing aids	12	\$600 per person (Sub-limits apply)	Hearing aid - 80% of charge

Blood glucose monitors	12	\$500 per person (combined limit for blood glucose monitors, orthotics (podiatric orthoses) & other services)	Per monitor - 80% of charge
Audiology	0	Combined limit - see Psychology	Initial visit - \$35.00 Subsequent visit - \$30.00
Ante-natal/Post-natal classes	0	Combined limit - see Physiotherapy	Initial visit - \$45.00 Subsequent visit - \$45.00
Chinese medicine	0	Combined limit - see Acupuncture	Initial visit - \$32.00 Subsequent visit - \$32.00
Dietetics/dietary advice	0	\$300 per person (combined limit for dietetics/dietary advice, eye therapy (orthoptics), occupational therapy & speech therapy - Sub-limits apply)	Initial visit - \$60.00 Subsequent visit - \$40.00
Exercise physiology	0	Combined limit - see Acupuncture	Initial visit - \$45.00 Subsequent visit - \$45.00
Eye therapy (orthoptics)	0	Combined limit - see Dietetics/dietary advice	Initial visit - \$50.00 Subsequent visit - \$35.00
Health management / Healthy lifestyle*	6	\$600 per policy (Sub-limits apply)	Health management - \$200.00
Occupational therapy	0	Combined limit - see Dietetics/dietary advice	Initial visit - \$50.00 Subsequent visit - \$35.00
Orthotics (podiatric orthoses)	12	Combined limit - see Blood glucose monitors	Orthotics supply & fit - 80% of charge
Osteopathy	0	Combined limit - see Physiotherapy	Initial visit - \$45.00 Subsequent visit - \$32.00
Speech therapy	0	Combined limit - see Dietetics/dietary advice	Initial visit - \$50.00 Subsequent visit - \$35.00

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

X Orthodontic	X Other treatments - check with your insurer
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Other features of this general treatment cover

GU Health specialises in providing a tailored health plan with extensive benefits. Enjoy generous benefits on a wide range of services including lifestyle services and health management treatments such as stress management, weight loss programs and quit smoking courses.

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.