

Private Health Information Statement - General treatment policy

Frank Starter Extras

Frank Health Insurance

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

frank@frankhealthinsurance.com.au

1300 209 428

Underwritten by GMHBA Limited

Monthly Premium

\$71.10[#]

(before any rebate or insurer discount)

Covers only one person

Available in Victoria

Closed to new members

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.

General Treatment Cover







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 *: Vaccinations must be a private Schedule 4 or Schedule 8 and dispensed via a provider in private practice. Benefit after deduction of the PBS co-payment.

| Treatment | Waiting period (months) | Benefit limits (per 12 months unless otherwise stated) | Examples of maximum benefits |
|---------------------|-------------------------|--|--|
| General dental | 2 | \$700 per policy (combined limit for general dental, major dental & endodontic) | Periodic oral examination - \$35.50 Scale & clean - \$72.20 Fluoride treatment - \$21.50 |
| Major dental | 12 | | Surgical tooth extraction - \$124.70 Full crown veneered - \$520.00 |
| Endodontic | 12 | | Filling of one root canal - \$113.60 |
| Orthodontic | 12 | \$350 per policy \$1,225 lifetime limit | Braces for upper & lower teeth, including removal plus fitting of retainer - 100% of charge |
| Optical | 6 | \$225 per policy | Single vision lenses & frames - 100% of charge Multi-focal lenses & frames - 100% of charge |
| Physiotherapy | 2 | \$400 per policy (combined limit for physiotherapy, chiropractic, exercise physiology, osteopathy & other services) | Initial visit - \$44.00 Subsequent visit - \$44.00 |
| Chiropractic | 2 | | Initial visit - \$39.00 Subsequent visit - \$39.00 |
| Acupuncture | 2 | \$300 per policy (combined limit for acupuncture & chinese medicine) | Initial visit - \$36.00 Subsequent visit - \$36.00 |
| Remedial massage | 2 | \$250 per policy | Initial visit - \$30.00 Subsequent visit - \$30.00 |
| Chinese medicine | 2 | Combined limit - see Acupuncture | Initial visit - \$36.00 Subsequent visit - \$36.00 |
| Exercise physiology | 2 | Combined limit - see Physiotherapy | Initial visit - \$35.00 Subsequent visit - \$35.00 |
| Osteopathy | 2 | Combined limit - see Physiotherapy | Initial visit - \$39.00 Subsequent visit - \$39.00 |
| Vaccinations* | 2 | \$175 per policy | Per service - \$50.00 |

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

| | | |
|---|---|--|
|  Blood glucose monitors |  Non PBS pharmaceuticals |  Psychology |
|  Hearing aids |  Podiatry |  Other treatments - check with your insurer |

[Other features of this general treatment cover](#)

Excludes chiropractic x-rays. Remember, Frank is all online. For more information contact Frank on 1300 437 265 or visit www.frankhealthinsurance.com.au

Ambulance cover

In Victoria this policy provides:

Emergency: Unlimited with no waiting period.

Call-out fees: will not be paid.

[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.