

Private Health Information Statement - General treatment policy

Frank Vital Extras

Frank Health Insurance

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

frank@frankhealthinsurance.com.au

1300 209 428

Underwritten by GMHBA Limited

Monthly Premium

\$172.00 #

(before any rebate or insurer discount)

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

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.

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.

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 *: Non PBS Pharmaceuticals & 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	\$850 per person up to \$1,700 per policy (combined limit for general dental, major dental & endodontic)	Periodic oral examination - \$38.70 Scale & clean - \$78.80 Fluoride treatment - \$23.50
Major dental	12		Surgical tooth extraction - \$133.60 Full crown veneered - \$650.00
Endodontic	12		Filling of one root canal - \$121.80
Orthodontic	12	\$500 per person \$1,750 lifetime limit	Braces for upper & lower teeth, including removal plus fitting of retainer - 100% of charge
Optical	6	\$225 per person up to \$450 per policy	Single vision lenses & frames - 100% of charge Multi-focal lenses & frames - 100% of charge
Non PBS pharmaceuticals*	2	\$175 per person up to \$350 per policy (combined limit for non pbs pharmaceuticals & vaccinations)	Per eligible prescription - \$55.00
Physiotherapy	2	\$400 per person up to \$800 per policy (combined limit for physiotherapy, exercise physiology & other services)	Initial visit - \$55.00 Subsequent visit - \$55.00
Chiropractic	2	\$300 per person up to \$600 per policy (combined limit for chiropractic & osteopathy)	Initial visit - \$46.00 Subsequent visit - \$46.00
Podiatry	2	\$300 per person up to \$600 per policy (combined limit for podiatry & orthotics (podiatric orthoses))	Initial visit - \$50.00 Subsequent visit - \$50.00
Psychology	2	\$250 per person up to \$500 per policy	Initial visit - \$70.00 Subsequent visit - \$70.00
Acupuncture	2	\$300 per person up to \$600 per policy (combined limit for acupuncture & chinese medicine)	Initial visit - \$42.00 Subsequent visit - \$42.00
Remedial massage	2	\$300 per person up to \$600 per policy	Initial visit - \$40.00 Subsequent visit - \$40.00
Chinese medicine	2	Combined limit - see Acupuncture	Initial visit - \$42.00 Subsequent visit - \$42.00

Dietetics/dietary advice	2	\$250 per person up to \$500 per policy	Initial visit - \$60.00 Subsequent visit - \$60.00
Exercise physiology	2	Combined limit - see Physiotherapy	Initial visit - \$40.00 Subsequent visit - \$40.00
Eye therapy (orthoptics)	2	\$250 per person up to \$500 per policy	Initial visit - \$60.00 Subsequent visit - \$60.00
Occupational therapy	2	\$250 per person up to \$500 per policy	Initial visit - \$60.00 Subsequent visit - \$60.00
Orthotics (podiatric orthoses)	12	Combined limit - see Podiatry	Orthotics supply & fit - \$200.00
Osteopathy	2	Combined limit - see Chiropractic	Initial visit - \$50.00 Subsequent visit - \$50.00
Speech therapy	2	\$250 per person up to \$500 per policy	Initial visit - \$60.00 Subsequent visit - \$60.00
Vaccinations*	2	Combined limit - see Non PBS pharmaceuticals	Per service - \$60.00

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

X Blood glucose monitors	X Hearing aids	X Other treatments - check with your insurer
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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.