

Private Health Information Statement - General treatment policy

Frank Top Extras

Frank Health Insurance

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

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1300 209 428

Underwritten by GMHBA Limited

Monthly Premium

\$297.90 #

(before any rebate or insurer discount)

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

Available in NSW & ACT

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 | \$800 per person up to \$1,600 per policy | Periodic oral examination - \$38.70 Scale & clean - \$78.80 Fluoride treatment - \$23.50 |
| Major dental | 12 | \$1,200 per person up to \$2,400 per policy (combined limit for major dental & endodontic) | Surgical tooth extraction - \$133.60 Full crown veneered - \$650.00 |
| Endodontic | 12 | | Filling of one root canal - \$121.80 |
| Orthodontic | 12 | \$600 per person \$2,100 lifetime limit | Braces for upper & lower teeth, including removal plus fitting of retainer - 100% of charge |
| Optical | 6 | \$250 per person up to \$500 per policy | Single vision lenses & frames - 100% of charge Multi-focal lenses & frames - 100% of charge |
| Non PBS pharmaceuticals* | 2 | \$200 per person up to \$400 per policy (combined limit for non pbs pharmaceuticals & vaccinations) | Per eligible prescription - \$55.00 |
| Physiotherapy | 2 | \$600 per person up to \$1,200 per policy (combined limit for physiotherapy, exercise physiology & other services) | Initial visit - \$55.00 Subsequent visit - \$55.00 |
| Chiropractic | 2 | \$500 per person up to \$1,000 per policy (combined limit for chiropractic & osteopathy) | Initial visit - \$46.00 Subsequent visit - \$46.00 |
| Podiatry | 2 | \$400 per person up to \$800 per policy (combined limit for podiatry & orthotics (podiatric orthoses)) | Initial visit - \$50.00 Subsequent visit - \$50.00 |
| Psychology | 2 | \$300 per person up to \$600 per policy | Initial visit - \$70.00 Subsequent visit - \$70.00 |
| Acupuncture | 2 | \$350 per person up to \$700 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 |
| Hearing aids | 12 | \$300 per person up to \$600 per policy (combined limit for hearing aids, blood glucose monitors & audiology) | Hearing aid - 100% of charge |

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|--------------------------------|----|--|---|
| Blood glucose monitors | 12 | | Per monitor - \$80.00 |
| Audiology | 2 | | Initial visit - \$60.00 Subsequent visit - \$60.00 |
| Chinese medicine | 2 | Combined limit - see Acupuncture | Initial visit - \$42.00 Subsequent visit - \$42.00 |
| Dietetics/dietary advice | 2 | \$300 per person up to \$600 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 | \$300 per person up to \$600 per policy | Initial visit - \$60.00 Subsequent visit - \$60.00 |
| Occupational therapy | 2 | \$300 per person up to \$600 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 | \$300 per person up to \$600 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 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 NSW & ACT 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.