

## Private Health Information Statement - General treatment policy

### Frank Extras 50%

#### Frank Health Insurance

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

frank@frankhealthinsurance.com.au

1300 209 428

Underwritten by GMHBA Limited

#### Monthly Premium

**\$156.00 #**

(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 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                       | \$500 per person up to \$1,000 per policy  | Periodic oral examination - 50% of charge<br>Scale & clean - 50% of charge<br>Fluoride treatment - 50% of charge |
| Major dental             | 12                      | \$750 per person up to \$1,500 per policy<br>(combined limit for major dental & endodontic)                              | Surgical tooth extraction - 50% of charge<br>Full crown veneered - 50% of charge                                 |
| Endodontic               | 12                      |  | Filling of one root canal - 50% of charge  |
| Orthodontic              | 12                      | \$500 per person up to \$1,000 per policy<br>\$1,750 lifetime limit  | Braces for upper & lower teeth, including removal plus fitting of retainer - 100% of charge                      |
| Optical                  | 6                       | \$200 per person up to \$400 per policy  | Single vision lenses & frames - 100% of charge<br>Multi-focal lenses & frames - 100% of charge                   |
| Non PBS pharmaceuticals* | 2                       | \$350 per person up to \$700 per policy  | Per eligible prescription - 50% of charge  |
| Physiotherapy            | 2                       | \$350 per person up to \$700 per policy<br>(combined limit for physiotherapy, chiropractic, osteopathy & other services) | Initial visit - 50% of charge<br>Subsequent visit - 50% of charge  |
| Chiropractic             | 2                       |  | Initial visit - 50% of charge<br>Subsequent visit - 50% of charge  |
| Psychology               | 2                       | \$250 per person up to \$500 per policy  | Initial visit - 50% of charge<br>Subsequent visit - 50% of charge  |
| Acupuncture              | 2                       | \$400 per person up to \$800 per policy<br>(combined limit for acupuncture, remedial massage & chinese medicine)         | Initial visit - 50% of charge<br>Subsequent visit - 50% of charge  |
| Remedial massage         | 2                       |  | Initial visit - 50% of charge<br>Subsequent visit - 50% of charge  |
| Chinese medicine         | 2                       |  | Initial visit - 50% of charge<br>Subsequent visit - 50% of charge  |
| Dietetics/dietary advice | 2                       | \$350 per person up to \$700 per policy  | Initial visit - 50% of charge<br>Subsequent visit - 50% of charge  |
| Osteopathy               | 2                       | Combined limit - see Physiotherapy   | Initial visit - 50% of charge<br>Subsequent visit - 50% of charge  |

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

[PrivateHealth.gov.au](http://PrivateHealth.gov.au)

PolicyID: GMH/140/NLBG2D

Date statement issued: 01 April 2026

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|                          |  |
|--------------------------|--|
| ✗ Blood glucose monitors | ✗ Podiatry                                   |
| ✗ Hearing aids           | ✗ Other treatments - check with your insurer |

### Other features of this general treatment cover

Chiropractic x-rays capped at 1 per person per calendar year. Remember, Frank is all online. For more information contact Frank on 1300 437 265 or visit [www.frankhealthinsurance.com.au](http://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.