

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

\$138.25 #

(before any rebate or insurer discount)

Covers one adult & dependants
(2 or more people, only one of
whom is an adult)

Available in Queensland

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 Scale & clean - 50% of charge Fluoride treatment - 50% of charge
Major dental	12	\$750 per person up to \$1,500 per policy (combined limit for major dental & endodontic)	Surgical tooth extraction - 50% of charge 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 \$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 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 (combined limit for physiotherapy, chiropractic, osteopathy & other services)	Initial visit - 50% of charge Subsequent visit - 50% of charge
Chiropractic	2		Initial visit - 50% of charge Subsequent visit - 50% of charge
Psychology	2	\$250 per person up to \$500 per policy	Initial visit - 50% of charge Subsequent visit - 50% of charge
Acupuncture	2	\$400 per person up to \$800 per policy (combined limit for acupuncture, remedial massage & chinese medicine)	Initial visit - 50% of charge Subsequent visit - 50% of charge
Remedial massage	2		Initial visit - 50% of charge Subsequent visit - 50% of charge
Chinese medicine	2		Initial visit - 50% of charge Subsequent visit - 50% of charge
Dietetics/dietary advice	2	\$350 per person up to \$700 per policy	Initial visit - 50% of charge Subsequent visit - 50% of charge
Osteopathy	2	Combined limit - see Physiotherapy	Initial visit - 50% of charge Subsequent visit - 50% of charge

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

PrivateHealth.gov.au

PolicyID: GMH/140/QLBY1D

Date statement issued: 01 April 2026

Page 1 of 2

✗ 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

Ambulance cover

Ambulance cover is provided by the State government for Queensland residents (<https://www.ambulance.qld.gov.au/>). This includes cover whilst interstate.

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.