

Private Health Information Statement - General treatment policy

Frank Bundables \$250

Frank Health Insurance

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

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1300 209 428

Underwritten by GMHBA Limited

Monthly Premium

\$17.85 #

(before any rebate or insurer discount)

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

Available in Northern Territory

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 policy can only be purchased with certain hospital policies.

This health insurer does not operate a preferred provider scheme.

This policy **✓ includes** General treatment (Extras) cover for

| Treatment | Waiting period (months) | Benefit limits (per 12 months unless otherwise stated) | Examples of maximum benefits |
|--------------------------------|-------------------------|---|--|
| General dental | 2 | \$250 per policy (combined limit for general dental, major dental, endodontic, orthodontic, optical, physiotherapy, chiropractic, podiatry, psychology, acupuncture, remedial massage, orthotics (podiatric orthoses) & osteopathy - Sub-limits apply) | Periodic oral examination - 50% of charge Scale & clean - 50% of charge Fluoride treatment - 50% of charge |
| Major dental | 12 | | Surgical tooth extraction - 50% of charge Full crown veneered - 50% of charge |
| Endodontic | 12 | | Filling of one root canal - 50% of charge |
| Orthodontic | 12 | | Braces for upper & lower teeth, including removal plus fitting of retainer - 50% of charge |
| Optical | 6 | | Single vision lenses & frames - 50% of charge Multi-focal lenses & frames - 50% of charge |
| Physiotherapy | 2 | | Initial visit - 50% of charge Subsequent visit - 50% of charge |
| Chiropractic | 2 | | Initial visit - 50% of charge Subsequent visit - 50% of charge |
| Podiatry | 2 | | Initial visit - 50% of charge Subsequent visit - 50% of charge |
| Psychology | 2 | | Initial visit - 50% of charge Subsequent visit - 50% of charge |
| Acupuncture | 2 | | Initial visit - 50% of charge Subsequent visit - 50% of charge |
| Remedial massage | 2 | | Initial visit - 50% of charge Subsequent visit - 50% of charge |
| Orthotics (podiatric orthoses) | 12 | | Orthotics supply & fit - 50% of charge |
| Osteopathy | 2 | | Initial visit - 50% of charge Subsequent visit - 50% of charge |

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

✗ Blood glucose monitors

✗ Non PBS pharmaceuticals

Other features of this general treatment cover

Psychology also includes Counselling, Mental Health Social Workers and Mental Health Nurses. Podiatry and Orthotics are combined under the same sub-limit. Orthodontic has a lifetime limit of \$500 per person.

Ambulance cover

Pensioner Concession Card and Commonwealth Seniors Health Card holders are entitled to free ambulance transport services. St John's ambulance offers a subscription service for ambulance cover in the Northern Territory (<https://www.stjohnnt.org.au/ambulance/ambulance-cover.php>). Cover is included whilst interstate for less than 21 days.

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.