

## Private Health Information Statement - General treatment policy

### Frank Bundables \$250

#### Frank Health Insurance

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

frank@frankhealthinsurance.com.au

1300 209 428

Underwritten by GMHBA Limited

#### Monthly Premium

**\$17.85 #**

(before any rebate or insurer discount)

Covers 2 adults (and no-one else)

Available in Victoria

# 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.

### 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<br>(combined limit for general dental, major dental, endodontic, orthodontic, optical, physiotherapy, chiropractic, podiatry, psychology, acupuncture, remedial massage, orthotics (podiatric orthoses) & osteopathy - <b>Sub-limits apply</b> ) | Periodic oral examination - 50% of charge<br>Scale & clean - 50% of charge<br>Fluoride treatment - 50% of charge |
| Major dental                   | 12                      |   | 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                      |   | Braces for upper & lower teeth, including removal plus fitting of retainer - 50% of charge                       |
| Optical                        | 6                       |   | Single vision lenses & frames - 50% of charge<br>Multi-focal lenses & frames - 50% of charge                     |
| Physiotherapy                  | 2                       |   | Initial visit - 50% of charge<br>Subsequent visit - 50% of charge  |
| Chiropractic                   | 2                       |   | Initial visit - 50% of charge<br>Subsequent visit - 50% of charge  |
| Podiatry                       | 2                       |   | Initial visit - 50% of charge<br>Subsequent visit - 50% of charge  |
| Psychology                     | 2                       |   | Initial visit - 50% of charge<br>Subsequent visit - 50% of charge  |
| Acupuncture                    | 2                       |   | 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  |
| Orthotics (podiatric orthoses) | 12                      |   | Orthotics supply & fit - 50% of charge   |
| Osteopathy                     | 2                       |   | Initial visit - 50% of charge<br>Subsequent visit - 50% of charge  |

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

|   |  |
|---|--|
|  Blood glucose monitors |  Non PBS pharmaceuticals                    |
|  Hearing aids           |  Other treatments - check with your insurer |

### 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 Healthcare Card holders are entitled to free clinically necessary ambulance transport. If you are not eligible for a concession and want to be covered, you can purchase insurance from a private health insurer or take out a subscription with the state ambulance service (<https://www.ambulance.vic.gov.au/membership>).

### 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.