

## Private Health Information Statement - General treatment policy

### Frank Lots Extras 50%

#### Frank Health Insurance

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

frank@frankhealthinsurance.com.au

1300 209 428

Underwritten by GMHBA Limited

#### Monthly Premium

**\$174.15 #**

(before any rebate or insurer discount)

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

Available in South Australia

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

| Treatment                      | Waiting period (months) | Benefit limits (per 12 months unless otherwise stated)   | Examples of maximum benefits   |
|--------------------------------|-------------------------|--|--|
| General dental                 | 2                       | \$2,000 per person up to \$4,000 per policy (combined limit for general dental, major dental, endodontic, orthodontic & other services - <b>Sub-limits apply</b> )<br>\$2,900 lifetime limit for Orthodontic | 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 - \$600.00                                      |
| Endodontic                     | 12                      |  | Filling of one root canal - 50% of charge  |
| Orthodontic                    | 12                      |  | Braces for upper & lower teeth, including removal plus fitting of retainer - \$700.00                            |
| Optical                        | 6                       | \$250 per person up to \$500 per policy  | Single vision lenses & frames - 50% of charge<br>Multi-focal lenses & frames - 50% of charge                     |
| Physiotherapy                  | 2                       | \$400 per person up to \$800 per policy (combined limit for physiotherapy & other services - <b>Sub-limits apply</b> )   | Initial visit - 50% of charge<br>Subsequent visit - 50% of charge  |
| Chiropractic                   | 2                       | \$400 per person up to \$800 per policy (combined limit for chiropractic, osteopathy & other services - <b>Sub-limits apply</b> )  | Initial visit - 50% of charge<br>Subsequent visit - 50% of charge  |
| Podiatry                       | 2                       | \$400 per person up to \$800 per policy (combined limit for podiatry, orthotics (podiatric orthoses) & other services - <b>Sub-limits apply</b> )  | Initial visit - 50% of charge<br>Subsequent visit - 50% of charge  |
| Psychology                     | 2                       | \$400 per person up to \$800 per policy ( <b>Sub-limits apply</b> )  | Initial visit - 50% of charge<br>Subsequent visit - 50% of charge  |
| Acupuncture                    | 2                       | \$400 per person up to \$800 per policy (combined limit for acupuncture, remedial massage & other services - <b>Sub-limits apply</b> )   | 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  |
| Ante-natal/Post-natal classes  | 2                       | \$350 per policy   | Initial visit - 50% of charge<br>Subsequent visit - 50% of charge  |
| Orthotics (podiatric orthoses) | 12                      | Combined limit - see Podiatry  | Orthotics supply & fit - 50% of charge   |
| Osteopathy                     | 2                       | Combined limit - see Chiropractic  | Initial visit - 50% of charge<br>Subsequent visit - 50% of charge  |

|              |   |  |                             |
|--------------|---|--|-----------------------------|
| Vaccinations | 2 | \$100 per person up to \$50 per service up to \$200 per policy<br>(Sub-limits apply) | Per service - 50% of charge |
|--------------|---|--|-----------------------------|

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

|                                 |   |
|---------------------------------|---|
| <b>X</b> Blood glucose monitors | <b>X</b> Non PBS pharmaceuticals                    |
| <b>X</b> Hearing aids           | <b>X</b> Other treatments - check with your insurer |

Other features of this general treatment cover

Ambulance subscription benefits available in selected States & Territories. 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

South Australia has a subscription service to cover ambulance within the state, with an additional fee to cover interstate travel (<http://www.saambulance.com.au/ProductsServices/AmbulanceCover.aspx>).

### 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.