

Private Health Information Statement - Combined policy

GU Health
<http://www.guhealth.com.au>
corporate@guhealth.com.au
1800 249 966

Monthly Premium
\$386.20[#]
(before any rebate, loading or discount)

Covers only one person
Available in All States


You may be entitled to an Australian Government rebate on the above premium. Your premium may also include a Lifetime Health Cover loading or an insurer discount. Check with your insurer for details.

Overseas resident and employees/members of organisations with arrangements with this health insurer


Hospital cover

This policy exempts you from the Medicare Levy Surcharge.


This policy does not provide accident cover or benefits for travel and accommodation (outside of hospital).

 **Covered**

For information on what is covered under each category, see <https://privatehealth.gov.au/categories>

 **Restricted**

Restricted categories partially cover your hospital costs as a private patient in a public hospital. You may incur significant expenses in a private room or private hospital.

 **Not Covered**

These categories are not covered by this policy.

This policy  includes cover for

 Assisted reproductive services	 Eye (not cataracts)	 Miscarriage and termination of pregnancy
 Back, neck and spine	 Gastrointestinal endoscopy	 Pain management
 Blood	 Gynaecology	 Pain management with device
 Bone, joint and muscle	 Heart and vascular system	 Palliative care
 Brain and nervous system	 Hernia and appendix	 Plastic and reconstructive surgery (medically necessary)
 Breast surgery (medically necessary)	 Hospital psychiatric services	 Podiatric surgery (provided by a registered podiatric surgeon – limited benefits)
 Cataracts	 Implantation of hearing devices	 Pregnancy and birth
 Chemotherapy, radiotherapy and immunotherapy for cancer	 Insulin pumps	 Rehabilitation
 Dental surgery	 Joint reconstructions	 Skin
 Diabetes management (excluding insulin pumps)	 Joint replacements	 Sleep studies
 Dialysis for chronic kidney failure	 Kidney and bladder	 Tonsils, adenoids and grommets
 Digestive system	 Lung and chest	 Weight loss surgery
 Ear, nose and throat	 Male reproductive system	

The benefits paid for hospital treatment will depend on the type of cover you purchase and whether your fund has an agreement in place with the hospital in which you are treated. See ‘Agreement Hospitals’ on privatehealth.gov.au for which hospitals have arrangements with your insurer – <https://privatehealth.gov.au/dynamic/agreementhospitals>.

Under this policy, you may have to pay out-of-pocket costs above what you get from Medicare or your private health insurer. Before you go to hospital, you should ask your doctors, hospital and health insurer about any out-of-pocket costs that may apply to you.

The following payments may also apply for hospital admissions

Excess: No excess

Co-payments: No co-payments

The following waiting periods for hospital admissions apply to new or upgrading members

Waiting periods:

- 2 months for palliative care, rehabilitation and hospital psychiatric treatments, even if pre-existing
- 12 months for other pre-existing conditions
- 12 months for pregnancy and birth (obstetrics)
- 0 months for all other treatments

Gap Cover

This provider offers '[known gap](#)' or '[no gap](#)' cover for medical bills for this product.

The [Medical Costs Finder](#) lets you find out more about the cost of specialist medical services.

Other features of this hospital cover

Home support services and programs: This program allows you to leave hospital early and continue to receive expert in-home care, so you can recover in the comfort of your own home.

For further information about this policy see

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

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 *: Major Dental limit increases by \$175 per year up to \$2,000 and Optical limit increases by \$25 per year up to \$350. Hearing Aids are limited to one appliance per person every five years. Pharmaceutical benefits paid for items with an official pharmacy receipt, after you pay a sum equal to the Australian Government's highest current PBS co-payment.			
Treatment	Waiting period (months)	Benefit limits (per 12 months unless otherwise stated)	Examples of maximum benefits
General dental	0	\$2,400 per policy	Periodic oral examination - 100% of charge Scale & clean - 100% of charge Fluoride treatment - 100% of charge Surgical tooth extraction - 100% of charge
Major dental*	12	\$1,300 per policy (combined limit for major dental, endodontic, orthodontic & other services) \$2,000 lifetime limit for Orthodontic	Full crown veneered - 80% of charge
Endodontic	12		Filling of one root canal - 80% of charge
Orthodontic	12		Braces for upper & lower teeth, including removal plus fitting of retainer - 80% of charge
Optical*	0	\$200 per policy	Single vision lenses & frames - 80% of charge Multi-focal lenses & frames - 80% of charge
Non PBS pharmaceuticals*	0	\$500 per policy	Per eligible prescription - 100% of charge
Physiotherapy	0	\$1,200 per policy (combined limit for physiotherapy, ante-natal/post-natal classes, eye therapy (orthoptics), occupational therapy, speech therapy & other services)	Initial visit - 100% of charge Subsequent visit - 100% of charge
Chiropractic	0	\$1,200 per policy (combined limit for chiropractic, psychology, acupuncture, remedial massage, chinese medicine, dietetics/dietary advice, exercise physiology, osteopathy & other services)	Initial visit - 100% of charge Subsequent visit - 100% of charge

Podiatry	0	\$500 per policy	Initial visit - 100% of charge Subsequent visit - 100% of charge
Psychology	0	Combined limit - see Chiropractic	Initial visit - 100% of charge Subsequent visit - 100% of charge
Acupuncture	0	Combined limit - see Chiropractic	Initial visit - 100% of charge Subsequent visit - 100% of charge
Remedial massage	0	Combined limit - see Chiropractic	Initial visit - 100% of charge Subsequent visit - 100% of charge
Hearing aids*	12	\$800 per policy 1 appliance(s) every 5 years	Hearing aid - 100% of charge
Blood glucose monitors	12	\$500 per policy (combined limit for blood glucose monitors, orthotics (podiatric orthoses) & other services)	Per monitor - 80% of charge
Audiology	0	\$200 per policy	Initial visit - 100% of charge Subsequent visit - 100% of charge
Ante-natal/Post-natal classes	0	Combined limit - see Physiotherapy	Initial visit - 100% of charge Subsequent visit - 100% of charge
Chinese medicine	0	Combined limit - see Chiropractic	Initial visit - 100% of charge Subsequent visit - 100% of charge
Dietetics/dietary advice	0	Combined limit - see Chiropractic	Initial visit - 100% of charge Subsequent visit - 100% of charge
Exercise physiology	0	Combined limit - see Chiropractic	Initial visit - 100% of charge Subsequent visit - 100% of charge
Eye therapy (orthoptics)	0	Combined limit - see Physiotherapy	Initial visit - 100% of charge Subsequent visit - 100% of charge
Occupational therapy	0	Combined limit - see Physiotherapy	Initial visit - 100% of charge Subsequent visit - 100% of charge
Orthotics (podiatric orthoses)	12	Combined limit - see Blood glucose monitors	Orthotics supply & fit - 80% of charge
Osteopathy	0	Combined limit - see Chiropractic	Initial visit - 100% of charge Subsequent visit - 100% of charge
Speech therapy	0	Combined limit - see Physiotherapy	Initial visit - 100% of charge Subsequent visit - 100% of charge
This cover also provides benefits towards non-Medicare rebated mammograms and Health programs for Quit smoking or Stress management.			

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

✗ Other treatments - check with your insurer

Other features of this general treatment cover

GU Health specialises in corporate health cover, providing superior health plans with executive benefits. Enjoy a generous 100% back on a great range of services including general dental, physiotherapy, chiropractic and remedial massage generous rebates on a wide range of services and treatments. Travel and accommodation: Covers a patient and attendant for essential medical travel, to the nearest hospital or medical centre for round trips exceeding 200 kms

For further information about this policy see

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

Ambulance cover

In All States this policy provides:

Emergency: Unlimited with no waiting period.

Non-emergency: Unlimited transport with no waiting period.

Call-out fees: will not be paid.

State schemes provide ambulance services for residents of Tasmania (https://www.health.tas.gov.au/ambulance/fees_and_accounts) and Queensland (<https://www.ambulance.qld.gov.au/>).

For further information about this policy see

<https://www.guhealth.com.au/forms-and-publications/fact-sheets>

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.