

Private Health Information Statement - General treatment policy

Bm Executive Lifestyle Benefits (Family)

GU Health

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

Monthly Premium

\$612.50[#]

(before any rebate or insurer discount)

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

Available in All States
 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.

Employees/Members of organisations with arrangements with this health

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

*Note, for items marked with an asterisk *: 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. Orthodontic treatment maximum lifetime limit is \$2,000 per person. Hearing Aids are limited to one appliance per person every five years. Health Management benefits paid for services and treatment of \$20 or more.*

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	\$2,000 per person (combined limit for major dental, endodontic & orthodontic) \$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	\$350 per person	Single vision lenses & frames - 80% of charge Multi-focal lenses & frames - 80% of charge
Non PBS pharmaceuticals*	0	\$500 per person	Per eligible prescription - 100% of charge
Physiotherapy	0	\$1,200 per person (combined limit for physiotherapy, ante-natal/post-natal classes, occupational therapy, speech therapy & other services)	Initial visit - 100% of charge Subsequent visit - 100% of charge
Chiropractic	0	\$1,200 per person (combined limit for chiropractic, psychology, acupuncture, remedial massage, chinese medicine, dietetics/dietary advice, exercise physiology, eye therapy (orthoptics), osteopathy & other services)	Initial visit - 100% of charge Subsequent visit - 100% of charge
Podiatry	0	\$500 per person	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 person 1 appliance(s) every 5 years	Hearing aid - 100% of charge
Blood glucose monitors	12	\$500 per person (combined limit for blood glucose monitors, orthotics (podiatric orthoses) & other services)	Per monitor - 80% of charge
Audiology	0	\$200 per person	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 Chiropractic	Initial visit - 100% of charge Subsequent visit - 100% of charge
Health management / Healthy lifestyle*	6	\$400 per policy	Health management - 80% 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 policy **X** does not include General treatment (Extras) cover for

X 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 100% back on most included services for general dental, remedial massage, physiotherapy, chiropractic and psychology and generous benefits on a wide range of lifestyle services and health management treatments such as stress management, quit smoking courses. 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

Ambulance cover is provided by the State government in Tasmania (https://www.health.tas.gov.au/ambulance/fees_and_accounts) and Queensland (<https://www.ambulance.qld.gov.au/>). In other states concession card holders may have free cover and there are subscription services in several states (https://privatehealth.gov.au/health_insurance/what_is_covered/ambulance.htm).

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 PrivateHealth.gov.au

insurer.