

Private Health Information Statement - Combined policy

**GU Health**  
<http://www.guhealth.com.au>  
[corporate@guhealth.com.au](mailto:corporate@guhealth.com.au)  
1800 249 966

**Monthly Premium**  
**\$408.40<sup>#</sup>**  
(before any rebate, loading or discount)

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

# 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.

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 insurer

Hospital cover

This policy exempts you from the Medicare Levy Surcharge.

This policy provides accident cover and benefits for travel or accommodation (outside of hospital) - check with your insurer for details.

- ✓

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

**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](https://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:** You will have to pay an excess on admission. This is limited to a maximum of \$500 per year.

Excess payments do not apply to hospital admissions for accidents or dependants.

**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. Added in-hospital carer benefit of up to \$60 per night for the carers accommodation with your stay in hospital and \$30 per day for the carer's in-hospital meals, up to a total of \$500. Travel and Accommodation Benefits capped at \$200 per admission (eligibility criteria applies), Check product information and Fund Rules for further information.

For further information about this policy see

<http://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 *: 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. Major Dental - Dentures are limited to one appliance per person every three years. Remedial massage has a sublimit of \$400 per membership year. Chiropractic- two chiropractic x-rays per membership year. Hearing Aids are limited to one appliance per person every five years. Health Management benefits paid for services or treatment over the value \$20 |                         |  |   |
|--|-------------------------|--|---|
| Treatment  | Waiting period (months) | Benefit limits (per 12 months unless otherwise stated)   | Examples of maximum benefits  |
| General dental   | 2                       | \$1,900 per person (no limit on preventative dental) (combined limit for general dental, major dental, endodontic & orthodontic) | Periodic oral examination - 90% of charge<br>Scale & clean - 90% of charge<br>Fluoride treatment - 90% of charge<br>Surgical tooth extraction - 90% of charge |
| Major dental*  | 12                      |  | Full crown veneered - 90% of charge   |
| Endodontic   | 12                      |  | Filling of one root canal - 90% of charge   |
| Orthodontic  | 12                      |  | Braces for upper & lower teeth, including removal plus fitting of retainer - 90% of charge  |
| Optical  | 6                       | \$300 per person   | Single vision lenses & frames - 100% of charge<br>Multi-focal lenses & frames - 100% of charge  |

|  |    |  |   |
|--|----|--|---|
| Non PBS pharmaceuticals*   | 2  | \$300 per person<br>(combined limit for non pbs pharmaceuticals & psychology)  | Per eligible prescription - 90% of charge                         |
| Physiotherapy  | 2  | \$700 per person<br>(combined limit for physiotherapy, ante-natal/post-natal classes & exercise physiology)  | Initial visit - 90% of charge<br>Subsequent visit - 90% of charge |
| Chiropractic*  | 2  | \$700 per person<br>(combined limit for chiropractic & osteopathy)   | Initial visit - 90% of charge<br>Subsequent visit - 90% of charge |
| Podiatry   | 2  | \$300 per person<br>(combined limit for podiatry, dietetics/dietary advice, eye therapy (orthoptics), occupational therapy, orthotics (podiatric orthoses) & speech therapy) | Initial visit - 90% of charge<br>Subsequent visit - 90% of charge |
| Psychology   | 2  | Combined limit - see Non PBS pharmaceuticals   | Initial visit - 90% of charge<br>Subsequent visit - 90% of charge |
| Acupuncture  | 2  | \$750 per person (combined: acupuncture, remedial massage, chinese medicine & other services.) Sublimit of \$400 for remedial massage applies.                               | Initial visit - 90% of charge<br>Subsequent visit - 90% of charge |
| Remedial massage*  | 2  |  | Initial visit - 90% of charge<br>Subsequent visit - 90% of charge |
| Hearing aids   | 12 | \$500 per person<br>1 appliance(s) every 5 years<br>(combined limit for hearing aids, blood glucose monitors & other services)   | Hearing aid - 90% of charge                                       |
| Blood glucose monitors   | 12 |  | Per monitor - 90% of charge                                       |
| Ante-natal/Post-natal classes  | 2  | Combined limit - see Physiotherapy   | Initial visit - 90% of charge<br>Subsequent visit - 90% of charge |
| Chinese medicine   | 2  | Combined limit - see Acupuncture   | Initial visit - 90% of charge<br>Subsequent visit - 90% of charge |
| Dietetics/dietary advice   | 2  | Combined limit - see Podiatry  | Initial visit - 90% of charge<br>Subsequent visit - 90% of charge |
| Exercise physiology  | 2  | Combined limit - see Physiotherapy   | Initial visit - 90% of charge<br>Subsequent visit - 90% of charge |
| Eye therapy (orthoptics)   | 2  | Combined limit - see Podiatry  | Initial visit - 90% of charge<br>Subsequent visit - 90% of charge |
| Health management / Healthy lifestyle  | 6  | \$150 per person   | Health management - 90% of charge                                 |
| Occupational therapy   | 2  | Combined limit - see Podiatry  | Initial visit - 90% of charge<br>Subsequent visit - 90% of charge |
| Orthotics (podiatric orthoses)   | 12 | Combined limit - see Podiatry  | Orthotics supply & fit - 90% of charge                            |
| Osteopathy   | 2  | Combined limit - see Chiropractic  | Initial visit - 90% of charge<br>Subsequent visit - 90% of charge |
| Speech therapy   | 2  | Combined limit - see Podiatry  | Initial visit - 90% of charge<br>Subsequent visit - 90% of charge |
| Acupuncture and other Therapies offer a combined limit \$750 for Remedial Massage, Myotherapy, Ayurveda Medicine, Chinese Herbal Medicine, Chinese Massage, Nutrition per person per membership year. Benefits up to \$300 per membership year for health aids & appliances including blood glucose monitors, blood pressure monitors, non-surgical prosthesis, support garments, braces and splints. Health management includes GU Health approved programs and services to support members in areas such as Mental Health, Asthma, Diabetes, weight management and disease management. |    |  |   |

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 extensive benefits. Enjoy at least 90% back on a range of services including general dental, physiotherapy, chiropractic and remedial massage along with money back on travel and accommodation. 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. No preferred provider visit white coat. <https://www.guhealth.com.au/my-membership/find-a-provider>

For further information about this policy see

## Ambulance cover

Ambulance cover is provided by the State government for Queensland residents (<https://www.ambulance.qld.gov.au/>). This includes cover whilst interstate.

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.