

Private Health Information Statement - Combined policy

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

Monthly Premium
\$610.20[#]
(before any rebate, loading or 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 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.

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>

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

✓ 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	
✓ Eye (not cataracts)	✓ Miscarriage and termination of pregnancy	

This policy ✗ does not include cover for

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:

- 0 months for palliative care, rehabilitation and hospital psychiatric treatments, even if pre-existing
- 0 months for other pre-existing conditions
- 0 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 provides you to leave hospital early so you can recover in the comfort of your own home, and provides experienced medical professionals to deliver the assistance you need while you need it.

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 *: Pharmaceuticals: Benefit paid after current PBS patient contribution deducted.*

Treatment	Waiting period (months)	Benefit limits (per 12 months unless otherwise stated)	Examples of maximum benefits
General dental	0	\$2,000 per policy	Periodic oral examination - 80% of charge Scale & clean - 80% of charge Fluoride treatment - 80% of charge Surgical tooth extraction - 80% of charge
Major dental	0	\$1,500 per person (combined limit for major dental, endodontic & orthodontic) \$1,500 lifetime limit for Orthodontic	Full crown veneered - 80% of charge
Endodontic	0		Filling of one root canal - 80% of charge
Orthodontic	0		Braces for upper & lower teeth, including removal plus fitting of retainer - 80% of charge
Optical	0	\$300 per person	Single vision lenses & frames - 80% of charge Multi-focal lenses & frames - 80% of charge
Non PBS pharmaceuticals*	0	No annual limit	Per eligible prescription - 100% of charge
Physiotherapy	0	No annual limit	Initial visit - 100% of charge Subsequent visit - 100% of charge

Chiropractic	0	No annual limit (combined limit for chiropractic & other services)	Initial visit - 100% of charge Subsequent visit - 100% of charge
Psychology	0	No annual limit (combined limit for psychology & other services)	Initial visit - 100% of charge Subsequent visit - 100% of charge
Blood glucose monitors	0	No annual limit (combined limit for blood glucose monitors & other services)	Per monitor - 100% of charge

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

X Acupuncture	X Podiatry	X Other treatments - check with your insurer
X Hearing aids	X Remedial massage	

Other features of this general treatment cover

Orthodontic has a limit of \$1500 per course of treatment.

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.

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.