

## Private Health Information Statement - Combined policy

### Pricepoint Silver Plus Hospital \$250 Excess & Athletes Choice

#### GU Health

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

#### Monthly Premium

**\$433.33<sup>#</sup>**

(before any rebate, loading or discount)

Covers only one person  
 Available in Queensland  
 Closed to new members

<sup>#</sup> 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.

Employees/Members of organisations with arrangements with this health

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

This policy ✗ does not include cover for

✗ Assisted reproductive services	✗ Joint replacements
✗ Cataracts	✗ Pregnancy and birth

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 of \$250 per admission. This is limited to a maximum of \$250 per year.

**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
- 2 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 \*: 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	\$1,200 per policy 4 service(s) every 1 year (combined limit for general dental, major dental, endodontic & other services)	Periodic oral examination - \$30.00 Scale & clean - \$30.00 Fluoride treatment - \$30.00 Surgical tooth extraction - \$30.00
Major dental	12		Full crown veneered - \$650.00
Endodontic	12		Filling of one root canal - \$120.00
Optical	0	\$200 per policy	Single vision lenses & frames - \$200.00 Multi-focal lenses & frames - \$200.00
Non PBS pharmaceuticals*	0	\$500 per policy	Per eligible prescription - 80% of charge
Physiotherapy	0	\$750 per policy 10 service(s) every 1 year (combined limit for physiotherapy, chiropractic, podiatry, ante-natal/post-natal classes, osteopathy & other services)	Initial visit - \$25.00 Subsequent visit - \$25.00
Chiropractic	0		Initial visit - \$25.00 Subsequent visit - \$25.00
Podiatry	0		Initial visit - \$25.00 Subsequent visit - \$25.00

Psychology	0	\$500 per policy 8 service(s) every 1 year (combined limit for psychology, acupuncture, remedial massage, chinese medicine, dietetics/dietary advice & other services)	Initial visit - \$30.00 Subsequent visit - \$30.00
Acupuncture	0		Initial visit - \$25.00 Subsequent visit - \$25.00
Remedial massage	0		Initial visit - \$25.00 Subsequent visit - \$25.00
Blood glucose monitors	12	\$500 per policy (combined limit for blood glucose monitors, orthotics (podiatric orthoses) & other services)	Per monitor - 80% of charge
Ante-natal/Post-natal classes	0	Combined limit - see Physiotherapy	Initial visit - \$25.00 Subsequent visit - \$25.00
Chinese medicine	0	Combined limit - see Psychology	Initial visit - \$25.00 Subsequent visit - \$25.00
Dietetics/dietary advice	0	Combined limit - see Psychology	Initial visit - \$25.00 Subsequent visit - \$25.00
Orthotics (podiatric orthoses)	12	Combined limit - see Blood glucose monitors	Orthotics supply & fit - 80% of charge
Osteopathy	0	Combined limit - see Physiotherapy	Initial visit - \$25.00 Subsequent visit - \$25.00
Vaccinations	0	\$200 per policy	Per service - 100% of charge
Vitamins and natural health supplements maximum yearly limit of \$150 for a single membership \$200 for a family membership.			

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

<b>X</b> Hearing aids	<b>X</b> Orthodontic	<b>X</b> Other treatments - check with your insurer
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Other features of this general treatment cover

GU Health specialises in corporate health cover, providing superior health plans with executive benefits. Enjoy generous benefits on a range of services including general dental, physiotherapy, chiropractic, remedial massage, vaccinations.

For further information about this policy see

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

## 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.