

Private Health Information Statement - General treatment policy

Frank Lots Extras 80%

Frank Health Insurance

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

frank@frankhealthinsurance.com.au

1300 209 428

Underwritten by GMHBA Limited

Monthly Premium

\$275.45 #

(before any rebate or insurer discount)

Covers 2 adults (and no-one else)

Available in Victoria

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.

General Treatment Cover

This health insurer does not operate a preferred provider scheme.

This policy  includes General treatment (Extras) cover for

Treatment	Waiting period (months)	Benefit limits (per 12 months unless otherwise stated)	Examples of maximum benefits
General dental	2	\$2,000 per person up to \$4,000 per policy (combined limit for general dental, major dental, endodontic, orthodontic & other services - Sub-limits apply) \$2,900 lifetime limit for Orthodontic	Periodic oral examination - 80% of charge Scale & clean - 80% of charge Fluoride treatment - 80% of charge
Major dental	12		Surgical tooth extraction - 80% of charge Full crown veneered - \$600.00
Endodontic	12		Filling of one root canal - 80% of charge
Orthodontic	12		Braces for upper & lower teeth, including removal plus fitting of retainer - \$700.00
Optical	6	\$250 per person up to \$500 per policy	Single vision lenses & frames - 80% of charge Multi-focal lenses & frames - 80% of charge
Physiotherapy	2	\$400 per person up to \$800 per policy (combined limit for physiotherapy & other services - Sub-limits apply)	Initial visit - 80% of charge Subsequent visit - 80% of charge
Chiropractic	2	\$400 per person up to \$800 per policy (combined limit for chiropractic, osteopathy & other services - Sub-limits apply)	Initial visit - 80% of charge Subsequent visit - 80% of charge
Podiatry	2	\$400 per person up to \$800 per policy (combined limit for podiatry, orthotics (podiatric orthoses) & other services - Sub-limits apply)	Initial visit - 80% of charge Subsequent visit - 80% of charge
Psychology	2	\$400 per person up to \$800 per policy (Sub-limits apply)	Initial visit - 80% of charge Subsequent visit - 80% of charge
Acupuncture	2	\$400 per person up to \$800 per policy (combined limit for acupuncture, remedial massage & other services - Sub-limits apply)	Initial visit - 80% of charge Subsequent visit - 80% of charge
Remedial massage	2		Initial visit - 80% of charge Subsequent visit - 80% of charge
Ante-natal/Post-natal classes	2	\$350 per policy	Initial visit - 80% of charge Subsequent visit - 80% of charge
Orthotics (podiatric orthoses)	12	Combined limit - see Podiatry	Orthotics supply & fit - 80% of charge
Osteopathy	2	Combined limit - see Chiropractic	Initial visit - 80% of charge Subsequent visit - 80% of charge
Vaccinations	2	\$100 per person up to \$50 per service up to \$200 per policy	Per service - 80% of charge

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

PrivateHealth.gov.au

PolicyID: GMH/111/VBEO20

Date statement issued: 01 April 2026

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✗ Blood glucose monitors	✗ Non PBS pharmaceuticals
✗ Hearing aids	✗ Other treatments - check with your insurer

Other features of this general treatment cover

Ambulance subscription benefits available in selected States & Territories. Remember, Frank is all online. For more information contact Frank on 1300 437 265 or visit www.frankhealthinsurance.com.au

Ambulance cover

Pensioner Concession Card and Healthcare Card holders are entitled to free clinically necessary ambulance transport. If you are not eligible for a concession and want to be covered, you can purchase insurance from a private health insurer or take out a subscription with the state ambulance service (<https://www.ambulance.vic.gov.au/membership>).

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.