Private Health Information Statement - Combined policy

Frank Starter Bundle (Basic)

Frank Health Insurance

https://www.frankhealthinsurance.com.au frank@frankhealthinsurance.com.au 1300 209 428

Underwritten by GMHBA Limited

Monthly Premium \$164.25[#]

(before any rebate, loading or discount)

Covers only one person Available in Queensland Closed to new members

Page 1 of 3

You may be entitled to an Australian Government rebate on the above premium. Your premium may also include a Lifetime Health Cover loading, an age-based discount or an insurer discount. Check with your insurer for details.

Hospital cover

This policy exempts you from the Medicare Levy Surcharge.

This policy provides accident cover - check with your insurer for details.

This policy does not provide benefits for travel or 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.

X Not Covered

These categories are not covered by this policy.

This policy **✓ includes** cover for

R Hospital psychiatric services R Palliative care **Rehabilitation**

This policy X does not include cover for

| X Assisted reproductive services | 🗶 Ear, nose and throat | ★ Male reproductive system |
|---|-----------------------------------|---|
| X Back, neck and spine | X Eye (not cataracts) | ★ Miscarriage and termination of pregnancy |
| X Blood | Gastrointestinal endoscopy | X Pain management |
| X Bone, joint and muscle | ✗ Gynaecology | X Pain management with device |
| X Brain and nervous system | Heart and vascular system | X Plastic and reconstructive surgery (medically necessary) |
| X Breast surgery (medically necessary) | X Hernia and appendix | Podiatric surgery (provided by a registered podiatric surgeon – limited benefits) |
| X Cataracts | X Implantation of hearing devices | X Pregnancy and birth |
| X Chemotherapy, radiotherapy and immunotherapy for cancer | X Insulin pumps | X Skin |
| X Dental surgery | X Joint reconstructions | ★ Sleep studies |
| X Diabetes management (excluding insulin pumps) | X Joint replacements | X Tonsils, adenoids and grommets |
| X Dialysis for chronic kidney failure | X Kidney and bladder | ★ Weight loss surgery |
| X Digestive system | X Lung and chest | |

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 PrivateHealth.gov.au Date statement issued: 01 April 2025 PolicyID: GMH/J74/QHUA10

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 \$500 per admission. This is limited to a maximum of \$500 per person and \$500 per policy 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 <u>'known gap'</u> or <u>'no gap'</u> 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

This cover only provides full benefits for Accident related services only. Remember, Frank is all online. For more information contact Frank on 1300 437 265 or visit www.frankhealthinsurance.com.au

For further information about this policy see

http://frankhealthinsurance.com.au

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 | \$300 per policy (Sub-limits apply) | Periodic oral examination - 60% of charge Scale & clean - 60% of charge Fluoride treatment - 60% of charge |
| Major dental | 12 | \$300 per policy | Surgical tooth extraction - 60% of charge Full crown veneered - 60% of charge |
| Endodontic | 12 | (combined limit for major dental, endodontic & orthodontic - Sub-limits apply) | Filling of one root canal - 60% of charge |
| Orthodontic | 12 | \$1,100 lifetime limit for Orthodontic | Braces for upper & lower teeth, including removal plus fitting of retainer - 60% of charge |
| Physiotherapy | 2 | \$300 per policy (combined limit for physiotherapy, exercise physiology & other services - Sub-limits apply) | Initial visit - 60% of charge Subsequent visit - 60% of charge |
| Chiropractic | 2 | \$300 per policy (combined limit for chiropractic, osteopathy & other services - Sub-limits apply) | Initial visit - 60% of charge Subsequent visit - 60% of charge |
| Acupuncture | 2 | \$300 per policy | Initial visit - 60% of charge Subsequent visit - 60% of charge |
| Remedial massage | 2 | (combined limit for acupuncture, remedial massage & other services - Sub-limits apply) | Initial visit - 60% of charge Subsequent visit - 60% of charge |
| Exercise physiology | 2 | Combined limit - see Physiotherapy | Initial visit - 60% of charge Subsequent visit - 60% of charge |

<u>PrivateHealth.gov.au</u> PolicyID: GMH/J74/QHUA10

| Osteopathy | 2 | Combined limit - see Chiropractic | Initial visit - 60% of charge Subsequent visit - 60% of charge |
|--------------|---|---|---|
| Vaccinations | 0 | \$50 per service up to \$100 per policy | Per service - 60% of charge |

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

| X Blood glucose monitors | X Optical | X Other treatments - check with your insurer |
|---------------------------|--------------|--|
| X Hearing aids | X Podiatry | |
| X Non PBS pharmaceuticals | X Psychology | |

Other features of this general treatment cover

Includes hydrotherapy, myotherapy & dietetics. Remember, Frank is all online. For more information contact Frank on 1300 437 265 or visit www.frankhealthinsurance.com.au

For further information about this policy see

http://frankhealthinsurance.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.

Other features of this ambulance cover

All Queensland residents are automatically covered for the cost of emergency services Australia wide. This is paid for by the QLD state government.

For further information about this policy see

http://frankhealthinsurance.com.au

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.

<u>PrivateHealth.gov.au</u> PolicyID: GMH/J74/QHUA10