

Private Health Information Statement - General treatment policy

Corporate 60 Benefits

GU Health Insurance

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

corporate@guhealth.com.au

1800 249 966

Underwritten by nib Health Funds Ltd.

Monthly Premium

\$205.08[#]

(before any rebate or insurer discount)

Covers two adults & dependants, including non-student dependants (3 or more people, only 2 of whom are adults)

Available in Queensland

[#] 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.

This policy covers children, students up to and including the age of 30 and non-students up to and including the age of 30, as well as persons with a disability who qualify as a child, student or non-student in these age ranges.

Former Employees/Members of organisations with arrangements with this health insurer

General Treatment Cover

By using our FirstChoice providers, you may have lower out-of-pocket costs on many allied health services. A list of "preferred providers" is available from the health insurer. See <http://www.guhealth.com.au/my-membership/find-a-provider>.

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	0	\$1,000 per person (no limit on preventative dental) (combined limit for general dental, major dental & endodontic)	Periodic oral examination - 60% of charge Scale & clean - 60% of charge Fluoride treatment - 60% of charge Surgical tooth extraction - 60% of charge
Major dental	12		Full crown veneered - 60% of charge
Endodontic	12		Filling of one root canal - 60% of charge
Optical*	6	\$200 per person	Single vision lenses & frames - 100% of charge Multi-focal lenses & frames - 100% of charge
Non PBS pharmaceuticals	0	\$350 per person (combined limit for non pbs pharmaceuticals, podiatry, psychology, blood glucose monitors, dietetics/dietary advice, occupational therapy, orthotics (podiatric orthoses) & speech therapy)	Per eligible prescription - 60% of charge
Physiotherapy	0	\$350 per person (combined limit for physiotherapy & exercise physiology)	Initial visit - 60% of charge Subsequent visit - 60% of charge
Chiropractic	0	\$350 per person (combined limit for chiropractic & osteopathy)	Initial visit - 60% of charge Subsequent visit - 60% of charge
Podiatry	0	Combined limit - see Non PBS pharmaceuticals	Initial visit - 60% of charge Subsequent visit - 60% of charge
Psychology	0	Combined limit - see Non PBS pharmaceuticals	Initial visit - 60% of charge Subsequent visit - 60% of charge
Acupuncture	0	\$400 per person (combined limit for acupuncture, remedial massage & chinese medicine - Sub-limits apply)	Initial visit - 60% of charge Subsequent visit - 60% of charge
Remedial massage	0		Initial visit - 60% of charge Subsequent visit - 60% of charge
Blood glucose monitors*	12	Combined limit - see Non PBS pharmaceuticals	Per monitor - 60% of charge

Chinese medicine	0	Combined limit - see Acupuncture	Initial visit - 60% of charge Subsequent visit - 60% of charge
Dietetics/dietary advice	0	Combined limit - see Non PBS pharmaceuticals	Initial visit - 60% of charge Subsequent visit - 60% of charge
Exercise physiology	0	Combined limit - see Physiotherapy	Initial visit - 60% of charge Subsequent visit - 60% of charge
Occupational therapy	0	Combined limit - see Non PBS pharmaceuticals	Initial visit - 60% of charge Subsequent visit - 60% of charge
Orthotics (podiatric orthoses)*	0	Combined limit - see Non PBS pharmaceuticals	Orthotics supply & fit - 60% of charge
Osteopathy	0	Combined limit - see Chiropractic	Initial visit - 60% of charge Subsequent visit - 60% of charge
Speech therapy	0	Combined limit - see Non PBS pharmaceuticals	Initial visit - 60% of charge Subsequent visit - 60% of charge

*Service limits apply to Optical, Orthotics and Health Aids (Blood glucose monitor). Health Aids (\$350) e.g. spacer, peak flow meter, nebuliser, Irlen lens.
Myotherapy: combined limit of \$400 with acupuncture, remedial massage and chinese herbalism. Use nib Rewards to access a range of rewards and discounts on services like groceries, petrol, entertainment, health, wellbeing and more! For Preventative dental service limits apply.

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

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

By choosing an nib First Choice provider it means you could pay less on dental treatment, physiotherapy and optical.

For further information about this policy see

<https://my.nib.com.au/product-collateral/2783>

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

Emergency ambulance costs are covered by the state government for residents of Queensland.

For further information about this policy see

<https://my.nib.com.au/product-collateral/2783>

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.