

Private Health Information Statement - General treatment policy

Executive Health 90

GU Health Insurance

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

corporate@guhealth.com.au

1800 249 966

Underwritten by nib Health Funds Ltd.

Monthly Premium

\$458.29[#]

(before any rebate or insurer discount)

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

Available in Victoria

[#] 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 and other dependants up to and including the age of 20, students up to and including the age of 30, as well as persons with a disability who qualify as a child or other dependant or student in these age ranges.

Employees/Members of organisations with arrangements with this health insurer

General Treatment Cover

This policy can only be purchased with certain hospital policies.

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	2	\$2,000 per person (no limit on preventative dental) (combined limit for general dental, major dental, endodontic & orthodontic)	Periodic oral examination - 90% of charge Scale & clean - 90% of charge Fluoride treatment - 90% of charge Surgical tooth extraction - 90% of charge
Major dental	12		Full crown veneered - 90% of charge
Endodontic	12		Filling of one root canal - 90% of charge
Orthodontic	12		Braces for upper & lower teeth, including removal plus fitting of retainer - 90% of charge
Optical*	6	\$350 per person	Single vision lenses & frames - 90% of charge Multi-focal lenses & frames - 90% of charge
Non PBS pharmaceuticals	2	\$1,000 per person (combined limit for non pbs pharmaceuticals, acupuncture, remedial massage, chinese medicine, dietetics/dietary advice, exercise physiology & health management / healthy lifestyle - Sub-limits apply)	Per eligible prescription - 90% of charge
Physiotherapy	2	\$800 per person	Initial visit - 90% of charge Subsequent visit - 90% of charge
Chiropractic	2	\$800 per person (combined limit for chiropractic & osteopathy)	Initial visit - 90% of charge Subsequent visit - 90% of charge
Podiatry	2	\$700 per person (combined limit for podiatry, psychology, hearing aids, blood glucose monitors, audiology, ante-natal/post-natal classes, eye therapy (orthoptics), occupational therapy, orthotics (podiatric orthoses) & speech therapy)	Initial visit - 90% of charge Subsequent visit - 90% of charge
Psychology	2		Initial visit - 90% of charge Subsequent visit - 90% of charge
Acupuncture	2	Combined limit - see Non PBS pharmaceuticals	Initial visit - 90% of charge Subsequent visit - 90% of charge

Remedial massage	2	Combined limit - see Non PBS pharmaceuticals	Initial visit - 90% of charge Subsequent visit - 90% of charge
Hearing aids*	12	Combined limit - see Podiatry	Hearing aid - 90% of charge
Blood glucose monitors*	12	Combined limit - see Podiatry	Per monitor - 90% of charge
Audiology	2	Combined limit - see Podiatry	Initial visit - 90% of charge
Ante-natal/Post-natal classes	2	Combined limit - see Podiatry	Initial visit - 90% of charge Subsequent visit - 90% of charge
Chinese medicine	2	Combined limit - see Non PBS pharmaceuticals	Initial visit - 90% of charge Subsequent visit - 90% of charge
Dietetics/dietary advice	2	Combined limit - see Non PBS pharmaceuticals	Initial visit - 90% of charge Subsequent visit - 90% of charge
Exercise physiology	2	Combined limit - see Non PBS pharmaceuticals	Initial visit - 90% of charge Subsequent visit - 90% of charge
Eye therapy (orthoptics)	2	Combined limit - see Podiatry	Initial visit - 90% of charge Subsequent visit - 90% of charge
Health management / Healthy lifestyle	6	Combined limit - see Non PBS pharmaceuticals	Health management - 90% of charge
Occupational therapy	2	Combined limit - see Podiatry	Initial visit - 90% of charge Subsequent visit - 90% of charge
Orthotics (podiatric orthoses)*	2	Combined limit - see Podiatry	Orthotics supply & fit - 90% of charge
Osteopathy	2	Combined limit - see Chiropractic	Initial visit - 90% of charge Subsequent visit - 90% of charge
Speech therapy	2	Combined limit - see Podiatry	Initial visit - 90% of charge Subsequent visit - 90% of charge

*Service limits apply to Preventative Dental, Optical, Orthotics, Hearing Aids, Health Aids (Blood Glucose Monitors). Preventative Tests (e.g. thin prep, bone density testing, bowel screening) is combined with Healthier lifestyle, Acupuncture, Remedial Massage, Chinese Herbalism, Exercise Physiology, Dietetics and Non PBS Pharmaceuticals (\$1,000). Healthier Lifestyle includes nib approved weight management, quit smoking and health management programs (gym, personal trainer) and more. Myotherapy: combined limit of \$1,000 with Acupuncture, Remedial Massage, Chinese Herbalism, Exercise Physiology, Dietetics, Non PBS Pharmaceuticals, Healthier Lifestyle and Preventative Tests. Sublimit of \$750 for Remedial Massage. Digital CBT: combined limit of \$700 with Psychology, Occupational Therapy, Podiatry, Orthotics, Speech Therapy, Audiology, Antenatal & Postnatal, Health Aids, Hearing Aids and Eye Therapy. Sublimit of \$150 for Digital CBT. Health Aids (e.g. spacer, peak flow meter, nebuliser, Irlen lens) is combined with Hearing Aids, Psychology, Digital CBT, Occupational Therapy, Podiatry, Orthotics, Speech Therapy, Audiology, Antenatal & Postnatal and Eye Therapy (\$700). Use nib Rewards to access a range of rewards and discounts on services like groceries, petrol, entertainment, health, wellbeing and more!

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

X Other treatments - check with your insurer

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/2819>

Ambulance cover

In Victoria this policy provides:

Emergency: Unlimited with a waiting period of 1 day.

Call-out fees: will be paid for each attendance, including emergency treatment without transport to hospital.

Other features of this ambulance cover

All our health covers include unlimited emergency ambulance (1 day waiting period on all emergency ambulance). Emergency ambulance is when you need immediate transport by a State or Territory ambulance to get to a hospital or other facility for urgent medical treatment. No annual limits for emergency ambulance apply.

For further information about this policy see
<https://my.nib.com.au/product-collateral/2819>

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.