

## Private Health Information Statement - General treatment policy

### Executive Health 90

#### GU Health Insurance

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

[corporate@guhealth.com.au](mailto:corporate@guhealth.com.au)

1800 249 966

Underwritten by nib Health Funds Ltd.

#### Monthly Premium

**\$458.29<sup>#</sup>**

(before any rebate or insurer discount)

Covers 2 adults (and no-one else)

Available in Western Australia

<sup>#</sup> 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.

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<br>(no limit on preventative dental)<br>(combined limit for general dental, major dental, endodontic & orthodontic)   | Periodic oral examination - 90% of charge<br>Scale & clean - 90% of charge<br>Fluoride treatment - 90% of charge<br>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<br>Multi-focal lenses & frames - 90% of charge  |
| Non PBS pharmaceuticals | 2                       | \$1,000 per person<br>(combined limit for non pbs pharmaceuticals, acupuncture, remedial massage, chinese medicine, dietetics/dietary advice, exercise physiology & health management / healthy lifestyle - <b>Sub-limits apply</b> )          | Per eligible prescription - 90% of charge   |
| Physiotherapy           | 2                       | \$800 per person   | Initial visit - 90% of charge<br>Subsequent visit - 90% of charge   |
| Chiropractic            | 2                       | \$800 per person<br>(combined limit for chiropractic & osteopathy)   | Initial visit - 90% of charge<br>Subsequent visit - 90% of charge   |
| Podiatry                | 2                       | \$700 per person<br>(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<br>Subsequent visit - 90% of charge   |
| Psychology              | 2                       |  | Initial visit - 90% of charge<br>Subsequent visit - 90% of charge   |
| Acupuncture             | 2                       | Combined limit - see Non PBS pharmaceuticals   | Initial visit - 90% of charge<br>Subsequent visit - 90% of charge   |
| Remedial massage        | 2                       | Combined limit - see Non PBS pharmaceuticals   | Initial visit - 90% of charge<br>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<br>Subsequent visit - 90% of charge |
| Chinese medicine                      | 2  | Combined limit - see Non PBS pharmaceuticals | Initial visit - 90% of charge<br>Subsequent visit - 90% of charge |
| Dietetics/dietary advice              | 2  | Combined limit - see Non PBS pharmaceuticals | Initial visit - 90% of charge<br>Subsequent visit - 90% of charge |
| Exercise physiology                   | 2  | Combined limit - see Non PBS pharmaceuticals | Initial visit - 90% of charge<br>Subsequent visit - 90% of charge |
| Eye therapy (orthoptics)              | 2  | Combined limit - see Podiatry                | Initial visit - 90% of charge<br>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<br>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<br>Subsequent visit - 90% of charge |
| Speech therapy                        | 2  | Combined limit - see Podiatry                | Initial visit - 90% of charge<br>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 Western Australia 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>

[PrivateHealth.gov.au](http://PrivateHealth.gov.au)

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## 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.