Private Health Information Statement - General treatment policy

Corporate 50 Benefits

GU Health Insurance	*Monthly Premium*	Covers one adult & dependants (2 or more people, only one of whom is an adult)
http://www.guhealth.com.au corporate@guhealth.com.au 1800 249 966 Underwritten by nib Health Funds Ltd.	*$112.68 #* (before any rebate or insurer discount)	Available in Northern Territory

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.

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	$800 per person (no limit on preventative dental)	Periodic oral examination - 50% of charge Scale & clean - 50% of charge Fluoride treatment - 50% of charge Surgical tooth extraction - 50% 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	$250 per person (combined limit for non pbs pharmaceuticals & psychology)	Per eligible prescription - 50% of charge
Physiotherapy	0	$250 per person (combined limit for physiotherapy & exercise physiology)	Initial visit - 50% of charge Subsequent visit - 50% of charge
Chiropractic	0	$250 per person (combined limit for chiropractic, acupuncture, remedial massage, chinese medicine & osteopathy - **Sub-limits apply**)	Initial visit - 50% of charge Subsequent visit - 50% of charge
Psychology	0	Combined limit - see Non PBS pharmaceuticals	Initial visit - 50% of charge Subsequent visit - 50% of charge
Acupuncture	0	Combined limit - see Chiropractic	Initial visit - 50% of charge Subsequent visit - 50% of charge
Remedial massage	0	Combined limit - see Chiropractic	Initial visit - 50% of charge Subsequent visit - 50% of charge
Chinese medicine	0	Combined limit - see Chiropractic	Initial visit - 50% of charge Subsequent visit - 50% of charge
Exercise physiology	0	Combined limit - see Physiotherapy	Initial visit - 50% of charge Subsequent visit - 50% of charge
Osteopathy	0	Combined limit - see Chiropractic	Initial visit - 50% of charge Subsequent visit - 50% of charge

* Service limits apply for Optical. Myotherapy: combined limit of $250 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 Blood glucose monitors	X Major dental	X Other treatments - check with your insurer
X Endodontic	X Orthodontic	
X Hearing aids	X Podiatry	

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/2784

Ambulance cover

In Northern Territory 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/2784

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.