Private Health Information Statement - General treatment policy

Corporate 70 Benefits

GU Health Insurance	*Monthly Premium*	Covers 2 adults (and no-one else)
http://www.guhealth.com.au corporate@guhealth.com.au 1800 249 966 Underwritten by nib Health Funds Ltd.	*$206.70 #* (before any rebate or insurer discount)	Available in NSW & ACT

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.

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	$1,200 per person (no limit on preventative dental) (combined limit for general dental, major dental, endodontic & orthodontic)	Periodic oral examination - 70% of charge Scale & clean - 70% of charge Fluoride treatment - 70% of charge Surgical tooth extraction - 70% of charge
Major dental	12		Full crown veneered - 70% of charge
Endodontic	12		Filling of one root canal - 70% of charge
Orthodontic	12		Braces for upper & lower teeth, including removal plus fitting of retainer - 70% of charge
Optical*	6	$250 per person	Single vision lenses & frames - 100% of charge Multi-focal lenses & frames - 100% of charge
Non PBS pharmaceuticals	0	$400 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 - 70% of charge
Physiotherapy	0	$450 per person (combined limit for physiotherapy, ante-natal/post-natal classes & exercise physiology)	Initial visit - 70% of charge Subsequent visit - 70% of charge
Chiropractic	0	$450 per person (combined limit for chiropractic & osteopathy)	Initial visit - 70% of charge Subsequent visit - 70% of charge
Podiatry	0	Combined limit - see Non PBS pharmaceuticals	Initial visit - 70% of charge Subsequent visit - 70% of charge
Psychology	0	Combined limit - see Non PBS pharmaceuticals	Initial visit - 70% of charge Subsequent visit - 70% of charge
Acupuncture	0	$400 per person (combined limit for acupuncture, remedial massage & chinese medicine - **Sub-limits apply**)	Initial visit - 70% of charge Subsequent visit - 70% of charge
Remedial massage	0		Initial visit - 70% of charge Subsequent visit - 70% of charge
Blood glucose monitors*	12	Combined limit - see Non PBS pharmaceuticals	Per monitor - 70% of charge

Ante-natal/Post-natal classes	0	Combined limit - see Physiotherapy	Initial visit - 70% of charge Subsequent visit - 70% of charge
Chinese medicine	0	Combined limit - see Acupuncture	Initial visit - 70% of charge Subsequent visit - 70% of charge
Dietetics/dietary advice	0	Combined limit - see Non PBS pharmaceuticals	Initial visit - 70% of charge Subsequent visit - 70% of charge
Exercise physiology	0	Combined limit - see Physiotherapy	Initial visit - 70% of charge Subsequent visit - 70% of charge
Health management / Healthy lifestyle	6	$200 per person	Health management - 70% of charge
Occupational therapy	0	Combined limit - see Non PBS pharmaceuticals	Initial visit - 70% of charge Subsequent visit - 70% of charge
Orthotics (podiatric orthoses)*	0	Combined limit - see Non PBS pharmaceuticals	Orthotics supply & fit - 70% of charge
Osteopathy	0	Combined limit - see Chiropractic	Initial visit - 70% of charge Subsequent visit - 70% of charge
Speech therapy	0	Combined limit - see Non PBS pharmaceuticals	Initial visit - 70% of charge Subsequent visit - 70% of charge

*Service limits apply to Optical, Orthotics, Health aids (includes Blood Glucose Monitors) and Preventative tests. Preventative Tests is combined with Healthier Lifestyle ($200) e.g. thin prep, bone density testing, bowel screening. Healthier Lifestyle includes nib approved weight management, quit smoking and health management programs (gym, personal trainer) and more. Health Aids ($400) 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 ✗ **does not include** General treatment (Extras) cover for

✗ Hearing aids	✗ 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/2782

Ambulance cover

In NSW & ACT 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/2782

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.