

GMHBA PRODUCT INFORMATION SHEET

Fund Name:	GMHBA Limited (including GMHBA & FRANK)
Address:	60-68 Moorabool Street Geelong VIC 3220
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Facsimile:	03 5221 4582
E-mail:	service@gmhba.com.au
Chief Executive Officer:	Mr Jarrod Coysh
Claims Enquiries:	Claims Department via Provider telephone number (1300 301 437)
Membership Enquires:	Membership Department via Service telephone number (1300 446 422)
Eligibility:	Patient eligibility and membership level of cover should be confirmed at https://echeck.hams.com.au/Login/tabid/63/Default.aspx?returnurl=%2fdefault.aspx prior to

Product:
Description:

Accident Only Hospital (Basic) GAH3 (Open)

Accident Protection provides cover for hospital treatment that is required as the result of an accident. If you have an accident, you'll be covered for treatments that are normally excluded or restricted on your cover, when initial treatment is sought through a doctor or an Emergency Department within 48 hours of sustaining the injury. Any related hospital admission must occur within 90 days from date of injury, and an Accident Declaration form must be supplied to GMIHBA for benefits to be

Other:

Inclusions (Private):

Accident Protection - See description

Exclusions:

A

- Brain and nervous system
- Eye (not cataracts)
- Ear, nose and throat
- Tonsils, adenoids and grommets
- Bone, joint and muscle
- Joint reconstructions
- Kidney and bladder
- Male reproductive system
- Digestive system
- Hernia and appendix
- Gastrointestinal endoscopy
- Gynaecology
- Miscarriage and termination of pregnancy
- Chemotherapy, radiotherapy and immunotherapy for cancer
- Pain Management
- Skin
- Breast surgery (medically necessary)
- Diabetes management (excluding insulin pumps)
- Heart and vascular system
- Lung & Chest
- Blood
- Back, neck and spine
- Plastic and reconstructive surgery (medically necessary)
- Dental surgery
- Podiatric surgery (provided by an accredited podiatric surgeon)
- Implantation of hearing devices
- Cataracts
- Joint replacements
- Dialysis for chronic kidney failure
- Pregnancy and birth
- Assisted reproductive services
- Weight loss surgery
- Insulin pumps
- Pain Management with Device
- Sleep studies

Restrictions:

- Rehabilitation
- Hospital psychiatric services
- Palliative care

Moiety per day:

n/a

Excess:

Excess Options Table	Level 0 Excess	Level 1 Excess	Level 2 Excess	Level 3 Excess GAH3
Admission excess (private hospital – overnight)	-	-	-	\$750
Waived for private hospital day stays	-	-	-	YES
Admission excess (public hospital or day stay)	-	-	-	\$375
Maximum annual excess - per person	-	-	-	\$750
Maximum annual excess – singles	-	-	-	\$750
Maximum annual excess – families	-	-	-	\$1,500
Excess waived for child dependants under 21	-	-	-	No

Product:	GMHBA Basic Plus Hospital: BH0 (Closed), BH1 (Closed), BH2 (Closed)		
Description:	Covered in a public hospital as a private patient in a shared room, but will face considerable out-of-pocket costs if treated in a private hospital (shared room default benefits as prescribed by commonwealth government).		
Other:			
Inclusions (Private):	n/a		
Exclusions:	Dialysis for chronic kidney failure Weight loss surgery Insulin pumps		
Restrictions:	Rehabilitation Hospital psychiatric services Palliative care Brain and nervous system Eye (not cataracts) Ear, nose and throat Tonsils, adenoids and grommets Bone, joint and muscle Joint reconstructions Kidney and bladder Male reproductive system Digestive system Hernia and appendix Gastrointestinal endoscopy Gynaecology Miscarriage and termination of preg. Chemotherapy, radiotherapy and immunotherapy for cancer Pain Management Skin	Breast surgery (medically necessary) Diabetes management (excluding insulin pumps) Heart and vascular system Lung & Chest Blood Back, neck and spine Plastic and reconstructive surgery (medically necessary) Dental surgery Podiatric surgery (provided by an accredited podiatric surgeon) Implantation of hearing devices Cataracts Joint replacements Pregnancy and birth Assisted reproductive services Pain Management with Device Sleep studies	
Moiety per day:	n/a		
Excess:			

Excess Options Table		Level 0 Excess	Level 1 Excess	Level 2 Excess	Level 3 Excess
		BH0	BH1	BH2	
Admission excess (private hospital – overnight)		\$0	\$250	\$500	-
Waived for private hospital day stays		No	No	No	-
Admission excess (public hospital or day stay)		\$0	\$250	\$500	-
Maximum annual excess - per person		\$0	\$250	\$500	-
Maximum annual excess – singles		\$0	\$250	\$500	-
Maximum annual excess – families		\$0	\$500	\$1,000	-
Excess waived for child dependants under 21		No	No	No	-

Product:		Basic Plus Starter Hospital BPs3 (Open)
Description:		Covered as a private patient in participating private hospitals. Shared room default benefits apply in public hospitals and non-participating private hospitals.
Other:		
Inclusions (Private):	✓	Tonsils, adenoids and grommets
	✓	Joint reconstructions
	✓	Hernia and appendix
	✓	Tonsils, adenoids and grommets
	✓	Gynaecology
Exclusions:	✖	Brain and nervous system
	✖	Eye (not cataracts)
	✖	Ear, nose and throat
	✖	Bone, joint and muscle
	✖	Kidney and bladder
	✖	Male reproductive system
	✖	Digestive system
	✖	Heart and vascular system
	✖	Lung & Chest
	✖	Blood
	✖	Back, neck and spine
	✖	Plastic and reconstructive surgery (medically necessary)
	✖	Podiatric surgery (provided by an accredited podiatric surgeon)
	✖	Implantation of hearing devices
	✖	Cataracts
	✖	Joint replacements
	✖	Dialysis for chronic kidney failure
	✖	Pregnancy and birth
	✖	Assisted reproductive services
	✖	Weight loss surgery
	✖	Insulin pumps
	✖	Pain Management with Device
	✖	Sleep studies
Restrictions:		Rehabilitation
		Hospital psychiatric services
		Palliative care
Moiety per day:		n/a
Excess:		

Excess Options Table	Level 0 Excess	Level 1 Excess	Level 2 Excess	Level 3 Excess BPs3
Admission excess (private hospital – overnight)	-	-	-	\$750
Waived for private hospital day stays	-	-	-	Yes
Admission excess (public hospital or day stay)	-	-	-	\$375
Maximum annual excess - per person	-	-	-	\$750
Maximum annual excess – singles	-	-	-	\$750
Maximum annual excess – families	-	-	-	\$1,500
Excess waived for child dependants under 21	-	-	-	No

Product:	Basic Plus Starter Family Package GSfp1 (Closed) GSfp2 (Closed)		
Description:	Covered as a private patient in participating private hospitals. Shared room default benefits apply in public hospitals and non-participating private hospitals.		
Other:			
Inclusions (Private):	✓	Tonsils, adenoids and grommets	
	✓	Joint reconstructions	
	✓	Hernia and appendix	
	✓	Gastrointestinal endoscopy	
	✓	Dental surgery	
Exclusions:	✖	Gynaecology	
	✖	Dental surgery	
	✖	Podiatric surgery (provided by an accredited podiatric surgeon)	
	✖	Implantation of hearing devices	
	✖	Dialysis for chronic kidney failure	
	✖	Weight loss surgery	
	✖	Insulin pumps	
Restrictions:		Rehabilitation	Skin
		Hospital psychiatric services	Breast surgery (medically necessary)
		Palliative care	Diabetes management (excluding insulin pumps)
		Brain and nervous system	Heart and vascular system
		Eye (not cataracts)	Lung & Chest
		Ear, nose and throat	Blood
		Bone, joint and muscle	Back, neck and spine
		Kidney and bladder	Plastic and reconstructive surgery (medically necessary)
		Male reproductive system	Podiatric surgery (provided by an accredited podiatric surgeon)
		Digestive system	Implantation of hearing devices
		Miscarriage and termination of preg	Cataracts
		Chemotherapy, radiotherapy and im	Joint replacements
		Pain Management	Pregnancy and birth
Moiety per day:	n/a		
Excess:			

Excess Options Table		Level 0 Excess	Level 1 Excess GSfp1	Level 2 Excess GSfp2	Level 3 Excess
Admission excess (private hospital – overnight)		-	\$250	\$500	-
Waived for private hospital day stays		-	\$125	\$250	-
Admission excess (public hospital or day stay)		-	\$125	\$250	-
Maximum annual excess - per person		-	\$250	\$500	-
Maximum annual excess – singles		-	\$250	\$500	-
Maximum annual excess – families		-	\$500	\$1,000	-
Excess waived for child dependants under 21		-	Yes	Yes	-

Inclusions (Private):

Covered as a private patient in participating private hospitals. Shared room default benefits apply in public hospitals and non-participating private hospitals.

- Brain and nervous system
- Eye (not cataracts)
- Ear, nose and throat
- Tonsils, adenoids and grommets
- Bone, joint and muscle
- Joint reconstructions
- Kidney and bladder
- Male reproductive system
- Digestive system
- Hernia and appendix
- Gastrointestinal endoscopy
- Gynaecology
- Miscarriage and termination of pregnancy
- Chemotherapy, radiotherapy and immunotherapy for cancer
- Pain Management
- Skin
- Breast surgery (medically necessary)
- Diabetes management (excluding insulin pumps)

Exclusions:

- Heart and vascular system
- Lung & Chest
- Blood
- Back, neck and spine
- Plastic and reconstructive surgery (medically necessary)
- Dental surgery
- Podiatric surgery (provided by an accredited podiatric surgeon)
- Implantation of hearing devices
- Cataracts
- Joint replacements
- Dialysis for chronic kidney failure
- Pregnancy and birth
- Assisted reproductive services
- Weight loss surgery
- Insulin pumps
- Pain Management with Device
- Sleep studies

Restrictions:

- Rehabilitation
- Hospital psychiatric services
- Palliative care

Moiety per day:

n/a

Excess:

Excess Options Table	Level 0 Excess	Level 1 Excess	Level 2 Excess	Level 3 Excess VBE3
Admission excess (private hospital – overnight)	-	-	-	\$750
Waived for private hospital day stays	-	-	-	YES
Admission excess (public hospital or day stay)	-	-	-	\$375
Maximum annual excess - per person	-	-	-	\$750
Maximum annual excess – singles	-	-	-	\$750
Maximum annual excess – families	-	-	-	\$1,500
Excess waived for child dependants under 21	-	-	-	Yes

Inclusions (Private):

Covered as a private patient in participating private hospitals. Shared room default benefits apply in public hospitals and non-participating private hospitals.

- Brain and nervous system
- Eye (not cataracts)
- Ear, nose and throat
- Tonsils, adenoids and grommets
- Bone, joint and muscle
- Joint reconstructions

	✓	Kidney and bladder
	✓	Male reproductive system
	✓	Digestive system
	✓	Hernia and appendix
	✓	Gastrointestinal endoscopy
	✓	Gynaecology
	✓	Miscarriage and termination of pregnancy
	✓	Chemotherapy, radiotherapy and immunotherapy for cancer
	✓	Pain Management
	✓	Skin
	✓	Breast surgery (medically necessary)
	✓	Diabetes management (excluding insulin pumps)
	✓	Blood
	✓	Plastic and reconstructive surgery (medically necessary)
	✓	Dental surgery
Exclusions:	✖	Heart and vascular system
	✖	Lung & Chest
	✖	Back, neck and spine
	✖	Podiatric surgery (provided by an accredited podiatric surgeon)
	✖	Implantation of hearing devices
	✖	Cataracts
	✖	Joint replacements
	✖	Dialysis for chronic kidney failure
	✖	Pregnancy and birth
	✖	Assisted reproductive services
	✖	Weight loss surgery
	✖	Insulin pumps
	✖	Pain Management with Device
	✖	Sleep studies
Restrictions:		Rehabilitation
		Hospital psychiatric services
		Palliative care
Moiety per day:		n/a

Excess:

Excess Options Table	Level 0 Excess	Level 1 Excess	Level 2 Excess	Level 3 Excess BPH2
Admission excess (private hospital – overnight)	-	-	-	\$750
Waived for private hospital day stays	-	-	-	Yes
Admission excess (public hospital or day stay)	-	-	-	\$375
Maximum annual excess - per person	-	-	-	\$750
Maximum annual excess – singles	-	-	-	\$750
Maximum annual excess – families	-	-	-	\$1,500
Excess waived for child dependants under 21	-	-	-	No

Product:	Bronze Plus Advantage Hospital: BzP2 (Open) BzP3 (Open)		
Description:	Covered as a private patient in participating private hospitals. Shared room default benefits apply in public hospitals and non-participating private hospitals.		
Other:			
Inclusions (Private):	✓	Brain and nervous system	
	✓	Eye (not cataracts)	
	✓	Ear, nose and throat	
	✓	Tonsils, adenoids and grommets	
	✓	Bone, joint and muscle	
	✓	Joint reconstructions	
	✓	Kidney and bladder	
	✓	Male reproductive system	
	✓	Digestive system	
	✓	Hernia and appendix	
	✓	Gastrointestinal endoscopy	
	✓	Gynaecology	
	✓	Miscarriage and termination of pregnancy	
	✓	Chemotherapy, radiotherapy and immunotherapy for cancer	
	✓	Pain Management	
	✓	Skin	
	✓	Breast surgery (medically necessary)	
	✓	Diabetes management (excluding insulin pumps)	
	✓	Blood	
	✓	Back, neck and spine	
	✓	Plastic and reconstructive surgery (medically necessary)	
	✓	Dental surgery	
	✓	Podiatric surgery (provided by an accredited podiatric surgeon)	
	✓	Sleep studies	
Exclusions:	✖	Heart and vascular system	
	✖	Lung & Chest	
	✖	Implantation of hearing devices	
	✖	Cataracts	
	✖	Joint replacements	
	✖	Dialysis for chronic kidney failure	
	✖	Pregnancy and birth	
	✖	Assisted reproductive services	
	✖	Weight loss surgery	
	✖	Insulin pumps	
	✖	Pain Management with Device	
	✖	Sleep studies	
	✖	Pregnancy and birth	
	✖	Assisted reproductive services	
	✖	Weight loss surgery	
	✖	Insulin pumps	
	✖	Pain Management with Device	
	✖	Sleep studies	
Restrictions:		Rehabilitation	
		Hospital psychiatric services	
		Palliative care	
Moiety per day:		n/a	
Excess:			

Excess Options Table		Level 0 Excess	Level 1 Excess	Level 2 Excess BzP2	Level 3 Excess BzP3
Admission excess (private hospital – overnight)		-	-	\$500	\$750
Waived for private hospital day stays		-	-	Yes	Yes
Admission excess (public hospital or day stay)		-	-	\$250	\$375
Maximum annual excess - per person		-	-	\$500	\$750
Maximum annual excess – singles		-	-	\$500	\$750
Maximum annual excess – families		-	-	\$1,000	\$1,500
Excess waived for child dependants under 21		-	-	No	No

Product:		GMHBA Bronze Plus Hospital: CBH2 (Open)																																								
Description:		Covered as a private patient in participating private hospitals. Shared room default benefits apply in public hospitals and non-participating private hospitals.																																								
Other:																																										
Inclusions (Private):	✓	Brain and nervous system																																								
	✓	Eye (not cataracts)																																								
	✓	Ear, nose and throat																																								
	✓	Tonsils, adenoids and grommets																																								
	✓	Bone, joint and muscle																																								
	✓	Joint reconstructions																																								
	✓	Kidney and bladder																																								
	✓	Male reproductive system																																								
	✓	Digestive system																																								
	✓	Hernia and appendix																																								
	✓	Gastrointestinal endoscopy																																								
	✓	Gynaecology																																								
	✓	Miscarriage and termination of pregnancy																																								
	✓	Chemotherapy, radiotherapy and immunotherapy for cancer																																								
	✓	Pain Management																																								
	✓	Skin																																								
	✓	Breast surgery (medically necessary)																																								
	✓	Diabetes management (excluding insulin pumps)																																								
	✓	Blood																																								
	✓	Back, neck and spine																																								
	✓	Plastic and reconstructive surgery (medically necessary)																																								
	✓	Dental surgery																																								
	✓	Podiatric surgery (provided by an accredited podiatric surgeon)																																								
	✓	Implantation of hearing devices																																								
	✓	Sleep studies																																								
Exclusions:	✖	Heart and vascular system																																								
	✖	Lung & Chest																																								
	✖	Cataracts																																								
	✖	Joint replacements																																								
	✖	Dialysis for chronic kidney failure																																								
	✖	Pregnancy and birth																																								
	✖	Assisted reproductive services																																								
	✖	Weight loss surgery																																								
	✖	Insulin pumps																																								
	✖	Pain Management with Device																																								
Restrictions:		Rehabilitation																																								
		Hospital psychiatric services																																								
		Palliative care																																								
Moiety per day:		n/a																																								
Excess:																																										
		<table><tr><th>Excess Options Table</th><th>Level 0 Excess</th><th>Level 1 Excess</th><th>Level 2 Excess CBH2</th><th>Level 3 Excess</th></tr><tr><td>Admission excess (private hospital – overnight)</td><td>-</td><td>-</td><td>\$500</td><td>-</td></tr><tr><td>Waived for private hospital day stays</td><td>-</td><td>-</td><td>Yes</td><td>-</td></tr><tr><td>Admission excess (public hospital or day stay)</td><td>-</td><td>-</td><td>\$250</td><td>-</td></tr><tr><td>Maximum annual excess - per person</td><td>-</td><td>-</td><td>\$500</td><td>-</td></tr><tr><td>Maximum annual excess – singles</td><td>-</td><td>-</td><td>\$500</td><td>-</td></tr><tr><td>Maximum annual excess – families</td><td>-</td><td>-</td><td>\$1,000</td><td>-</td></tr><tr><td>Excess waived for child dependants under 21</td><td>-</td><td>-</td><td>No</td><td>-</td></tr></table>	Excess Options Table	Level 0 Excess	Level 1 Excess	Level 2 Excess CBH2	Level 3 Excess	Admission excess (private hospital – overnight)	-	-	\$500	-	Waived for private hospital day stays	-	-	Yes	-	Admission excess (public hospital or day stay)	-	-	\$250	-	Maximum annual excess - per person	-	-	\$500	-	Maximum annual excess – singles	-	-	\$500	-	Maximum annual excess – families	-	-	\$1,000	-	Excess waived for child dependants under 21	-	-	No	-
Excess Options Table	Level 0 Excess	Level 1 Excess	Level 2 Excess CBH2	Level 3 Excess																																						
Admission excess (private hospital – overnight)	-	-	\$500	-																																						
Waived for private hospital day stays	-	-	Yes	-																																						
Admission excess (public hospital or day stay)	-	-	\$250	-																																						
Maximum annual excess - per person	-	-	\$500	-																																						
Maximum annual excess – singles	-	-	\$500	-																																						
Maximum annual excess – families	-	-	\$1,000	-																																						
Excess waived for child dependants under 21	-	-	No	-																																						

Product:		GMHBA Silver Core Hospital: VSC2 (Closed), VSC3 (Closed)
Description:		Covered as a private patient in participating private hospitals. Shared room default benefits apply in public hospitals and non-participating private hospitals.
Other:		
Inclusions (Private):	✓	Brain and nervous system
	✓	Eye (not cataracts)

	✓	Ear, nose and throat
	✓	Tonsils, adenoids and grommets
	✓	Bone, joint and muscle
	✓	Joint reconstructions
	✓	Kidney and bladder
	✓	Male reproductive system
	✓	Digestive system
	✓	Hernia and appendix
	✓	Gastrointestinal endoscopy
	✓	Gynaecology
	✓	Miscarriage and termination of pregnancy
	✓	Chemotherapy, radiotherapy and immunotherapy for cancer
	✓	Pain Management
	✓	Skin
	✓	Breast surgery (medically necessary)
	✓	Diabetes management (excluding insulin pumps)
	✓	Heart and vascular system
	✓	Lung & Chest
	✓	Blood
	✓	Back, neck and spine
	✓	Plastic and reconstructive surgery (medically necessary)
	✓	Dental surgery
	✓	Podiatric surgery (provided by an accredited podiatric surgeon)
	✓	Implantation of hearing devices
Exclusions:	✖	Cataracts
	✖	Joint replacements
	✖	Dialysis for chronic kidney failure
	✖	Pregnancy and birth
	✖	Assisted reproductive services
	✖	Weight loss surgery
	✖	Insulin pumps
	✖	Pain Management with Device
	✖	Sleep studies
Restrictions:		Rehabilitation
		Hospital psychiatric services
		Palliative care
Moiety per day:		n/a
Excess:		

Excess Options Table	Level 0 Excess	Level 1 Excess	Level 2 Excess VSC2	Level 3 Excess VSC3
Admission excess (private hospital – overnight)	-	-	\$500	\$750
Waived for private hospital day stays	-	-	Yes	Yes
Admission excess (public hospital or day stay)	-	-	\$250	\$375
Maximum annual excess - per person	-	-	\$500	\$750
Maximum annual excess – singles	-	-	\$500	\$750
Maximum annual excess – families	-	-	\$1,000	\$1,500
Excess waived for child dependants under 21	-	-	Yes	Yes

Product:	GMHBA Silver Plus Hospital: SPH0 (Closed), SPH1 (Closed), SPH2 (Open), SPH3 (Open)			
Description:	Covered as a private patient in participating private hospitals. Shared room default benefits apply in public hospitals and non-participating private hospitals.			
Other:				
Inclusions (Private):	✓	Rehabilitation		
	✓	Palliative care		
	✓	Brain and nervous system		
	✓	Eye (not cataracts)		
	✓	Ear, nose and throat		
	✓	Tonsils, adenoids and grommets		
	✓	Bone, joint and muscle		
	✓	Joint reconstructions		
	✓	Kidney and bladder		
	✓	Male reproductive system		
	✓	Digestive system		
	✓	Hernia and appendix		
	✓	Gastrointestinal endoscopy		
	✓	Gynaecology		
	✓	Miscarriage and termination of pregnancy		
	✓	Chemotherapy, radiotherapy and immunotherapy for cancer		
	✓	Pain Management		
	✓	Skin		
	✓	Breast surgery (medically necessary)		
	✓	Diabetes management (excluding insulin pumps)		
	✓	Heart and vascular system		
	✓	Lung & Chest		
	✓	Blood		
	✓	Back, neck and spine		
	✓	Plastic and reconstructive surgery (medically necessary)		
	✓	Dental surgery		
	✓	Podiatric surgery (provided by an accredited podiatric surgeon)		
	✓	Implantation of hearing devices		
	✓	Sleep studies		
Exclusions:	✖	Cataracts		
	✖	Joint replacements		
	✖	Dialysis for chronic kidney failure		
	✖	Pregnancy and birth		
	✖	Assisted reproductive services		
	✖	Weight loss surgery		
	✖	Insulin pumps		
	✖	Pain Management with Device		
Restrictions:		Hospital psychiatric services		
Moiety per day:		n/a		
Excess:				

Excess Options Table	Level 0 Excess	Level 1 Excess	Level 2 Excess	Level 3 Excess
	SPH0	SPH1	SPH2	SPH3
Admission excess (private hospital – overnight)	\$0	\$250	\$500	\$750
Waived for private hospital day stays	Yes	Yes	Yes	Yes
Admission excess (public hospital or day stay)	\$0	\$125	\$250	\$375
Maximum annual excess - per person	\$0	\$250	\$500	\$750
Maximum annual excess – singles	\$0	\$250	\$500	\$750
Maximum annual excess – families	\$0	\$500	\$1,000	\$1,500
Excess waived for child dependants under 21	Yes	Yes	Yes	Yes

Inclusions (Private):

Covered as a private patient in participating private hospitals. Shared room default benefits apply in public hospitals and non-participating private hospitals.

- Pregnancy and birth
- Assisted reproductive services
- Weight loss surgery

✱

n/a

Excess Options Table	Level 0 Excess	Level 1 Excess VPN1	Level 2 Excess VPN2	Level 3 Excess VPN3
Admission excess (private hospital – overnight)	-	\$250	\$500	\$750
Waived for private hospital day stays	-	Yes	Yes	Yes
Admission excess (public hospital or day stay)	-	\$125	\$250	\$375
Maximum annual excess - per person	-	\$250	\$500	\$750
Maximum annual excess – singles	-	\$250	\$500	\$750
Maximum annual excess – families	-	\$500	\$1,000	\$1,500
Excess waived for child dependants under 21	-	Yes	Yes	Yes

Product:		GMHBA Silver Plus Premium Hospital: PrN1 (Closed), PrN2 (Open), PrN3 (Open)
Description:		Covered as a private patient in participating private hospitals. Shared room default benefits apply in public hospitals and non-participating private hospitals.
Other:		
Inclusions (Private):	✓	Rehabilitation
	✓	Palliative care
	✓	Brain and nervous system
	✓	Eye (not cataracts)
	✓	Ear, nose and throat
	✓	Tonsils, adenoids and grommets
	✓	Bone, joint and muscle
	✓	Joint reconstructions
	✓	Kidney and bladder
	✓	Male reproductive system
	✓	Digestive system
	✓	Hernia and appendix
	✓	Gastrointestinal endoscopy
	✓	Gynaecology
	✓	Miscarriage and termination of pregnancy
	✓	Chemotherapy, radiotherapy and immunotherapy for cancer
	✓	Pain Management
	✓	Skin
	✓	Breast surgery (medically necessary)
	✓	Diabetes management (excluding insulin pumps)
	✓	Heart and vascular system
	✓	Lung & Chest
	✓	Blood
	✓	Back, neck and spine
	✓	Plastic and reconstructive surgery (medically necessary)
	✓	Dental surgery
	✓	Podiatric surgery (provided by an accredited podiatric surgeon)
	✓	Implantation of hearing devices
	✓	Cataracts
	✓	Joint replacements
	✓	Dialysis for chronic kidney failure
	✓	Insulin pumps
	✓	Pain Management with Device
	✓	Sleep studies
Exclusions:	✖	Pregnancy and birth
	✖	Assisted reproductive services
	✖	Weight loss surgery
Restrictions:		Hospital psychiatric services
Moiety per day:		n/a
Excess:		

Excess Options Table		Level 0 Excess	Level 1 Excess PrN1	Level 2 Excess PrN2	Level 3 Excess PrN3
Admission excess (private hospital – overnight)		-	\$250	\$500	\$750
Waived for private hospital day stays		-	Yes	Yes	Yes
Admission excess (public hospital or day stay)		-	\$125	\$250	\$375
Maximum annual excess - per person		-	\$250	\$500	\$750
Maximum annual excess – singles		-	\$250	\$500	\$750
Maximum annual excess – families		-	\$500	\$1,000	\$1,500
Excess waived for child dependants under 21		-	Yes	Yes	Yes

Product:

Description:

Other:

Inclusions (Private):

Exclusions:

Restrictions:

Moiety per day:

Excess:

GMHBA Silver Plus Hospital (No Pregnancy): GNO (Closed),

Covered as a private patient in participating private hospitals. Shared room default benefits apply in public hospitals and non-participating private hospitals.

Rehabilitation

Hospital psychiatric services

Palliative care

Brain and nervous system

Eye (not cataracts)

Ear, nose and throat

Tonsils, adenoids and grommets

Bone, joint and muscle

Joint reconstructions

Kidney and bladder

Male reproductive system

Digestive system

Hernia and appendix

Gastrointestinal endoscopy

Gynaecology

Miscarriage and termination of pregnancy

Chemotherapy, radiotherapy and immunotherapy for cancer

Pain Management

Skin

Breast surgery (medically necessary)

Diabetes management (excluding insulin pumps)

Heart and vascular system

Lung & Chest

Blood

Back, neck and spine

Plastic and reconstructive surgery (medically necessary)

Dental surgery

Podiatric surgery (provided by an accredited podiatric surgeon)

Implantation of hearing devices

Cataracts

Joint replacements

Dialysis for chronic kidney failure

Weight loss surgery

Insulin pumps

Pain Management with Device

Sleep studies

Pregnancy and birth

Assisted reproductive services

n/a

n/a

Excess Options Table

Level 0 Excess

Level 1 Excess

Level 2 Excess

Level 3 Excess

Admission excess (private hospital – overnight)

\$0

-

-

-

Waived for private hospital day stays

No

-

-

-

Admission excess (public hospital or day stay)

\$0

-

-

-

Maximum annual excess - per person

\$0

-

-

-

Maximum annual excess – singles

\$0

-

-

-

Maximum annual excess – families

\$0

-

-

-

Excess waived for child dependants under 21

Yes

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Product:

Description:

Other:

Inclusions (Private):

Exclusions:

Restrictions:

Moiety per day:

Excess:

GMHBA Silver Plus Elite Hospital: SPE1 (Closed) SPE2 (Closed)

Covered as a private patient in participating private hospitals. Shared room default benefits apply in public hospitals and non-participating private hospitals.

Rehabilitation

Hospital psychiatric services

Palliative care

Brain and nervous system

Eye (not cataracts)

Ear, nose and throat

Tonsils, adenoids and grommets

Bone, joint and muscle

Joint reconstructions

Kidney and bladder

Male reproductive system

Digestive system

Hernia and appendix

Gastrointestinal endoscopy

Gynaecology

Miscarriage and termination of pregnancy

Chemotherapy, radiotherapy and immunotherapy for cancer

Pain Management

Skin

Breast surgery (medically necessary)

Diabetes management (excluding insulin pumps)

Heart and vascular system

Lung & Chest

Blood

Back, neck and spine

Plastic and reconstructive surgery (medically necessary)

Dental surgery

Podiatric surgery (provided by an accredited podiatric surgeon)

Implantation of hearing devices

Cataracts

Joint replacements

Dialysis for chronic kidney failure

Weight loss surgery

Insulin pumps

Pain Management with Device

Sleep studies

Pregnancy and birth

Assisted reproductive services

n/a

n/a

Excess Options Table

Level 0 Excess

Level 1 Excess

Level 2 Excess

Level 3 Excess

Admission excess (private hospital – overnight)

-

\$250

\$500

-

Waived for private hospital day stays

-

Yes

Yes

-

Admission excess (public hospital or day stay)

-

\$125

\$250

-

Maximum annual excess - per person

-

\$250

\$500

-

Maximum annual excess – singles

-

\$250

\$500

-

Maximum annual excess – families

-

\$500

\$1,000

-

Excess waived for child dependants under 21

-

Yes

Yes

-

Product:		GMHBA Silver Plus Hospital (No Pregnancy) with Gap Saver: PGN0 (Closed), PGN1 (Closed), PGN2 (Closed)			
Description:		Covered as a private patient in participating private hospitals. Shared room default benefits apply in public hospitals and non-participating private hospitals.			
Other:					
Inclusions (Private):	✓	Rehabilitation			
	✓	Hospital psychiatric services			
	✓	Palliative care			
	✓	Brain and nervous system			
	✓	Eye (not cataracts)			
	✓	Ear, nose and throat			
	✓	Tonsils, adenoids and grommets			
	✓	Bone, joint and muscle			
	✓	Joint reconstructions			
	✓	Kidney and bladder			
	✓	Male reproductive system			
	✓	Digestive system			
	✓	Hernia and appendix			
	✓	Gastrointestinal endoscopy			
	✓	Gynaecology			
	✓	Miscarriage and termination of pregnancy			
	✓	Chemotherapy, radiotherapy and immunotherapy for cancer			
	✓	Pain Management			
	✓	Skin			
	✓	Breast surgery (medically necessary)			
	✓	Diabetes management (excluding insulin pumps)			
	✓	Heart and vascular system			
	✓	Lung & Chest			
	✓	Blood			
	✓	Back, neck and spine			
	✓	Plastic and reconstructive surgery (medically necessary)			
	✓	Dental surgery			
	✓	Podiatric surgery (provided by an accredited podiatric surgeon)			
	✓	Implantation of hearing devices			
	✓	Cataracts			
	✓	Joint replacements			
	✓	Dialysis for chronic kidney failure			
	✓	Weight loss surgery			
	✓	Insulin pumps			
	✓	Pain Management with Device			
	✓	Sleep studies			
Exclusions:	✖	Pregnancy and birth			
	✖	Assisted reproductive services			
Restrictions:		n/a			
Moiety per day:		n/a			
Excess:					
Excess Options Table		Level 0 Excess	Level 1 Excess	Level 2 Excess	Level 3 Excess
		PGN0	PGN1	PGN2	
Admission excess (private hospital – overnight)		\$0	\$250	\$500	-
Waived for private hospital day stays		No	No	No	-
Admission excess (public hospital or day stay)		\$0	\$125	\$250	-
Maximum annual excess - per person		\$0	\$250	\$500	-
Maximum annual excess – singles		\$0	\$250	\$500	-
Maximum annual excess – families		\$0	\$500	\$1,000	-
Excess waived for child dependants under 21		Yes	Yes	Yes	-

Inclusions (Private):

Covered as a private patient in participating private hospitals. Shared room default benefits apply in public hospitals and non-participating private hospitals.

n/a

n/a

n/a

Excess:

Excess Options Table	Level 0 Excess GH0	Level 1 Excess GH1	Level 2 Excess GH2	Level 3 Excess
Admission excess (private hospital – overnight)	\$0	\$250	\$500	-
Waived for private hospital day stays	No	No	No	-
Admission excess (public hospital or day stay)	\$0	\$125	\$250	-
Maximum annual excess - per person	\$0	\$250	\$500	-
Maximum annual excess – singles	\$0	\$250	\$500	-
Maximum annual excess – families	\$0	\$500	\$1,000	-
Excess waived for child dependants under 21	Yes	Yes	Yes	-

Product:		GMHBA Gold Premium Hospital: GHp3 (Closed)																																								
Description:		Covered as a private patient in participating private hospitals.Shared room default benefits apply in public hospitals and non-participating private hospitals.																																								
Other:																																										
Inclusions (Private):	✓	Rehabilitation																																								
	✓	Hospital psychiatric services																																								
	✓	Pailliative care																																								
	✓	Brain and nervous system																																								
	✓	Eye (not cataracts)																																								
	✓	Ear, nose and throat																																								
	✓	Tonsils, adenoids and grommets																																								
	✓	Bone, joint and muscle																																								
	✓	Joint reconstructions																																								
	✓	Kidney and bladder																																								
	✓	Male reproductive system																																								
	✓	Digestive system																																								
	✓	Hernia and appendix																																								
	✓	Gastrointestinal endoscopy																																								
	✓	Gynaecology																																								
	✓	Miscarriage and termination of pregnancy																																								
	✓	Chemotherapy, radiotherapy and immunotherapy for cancer																																								
	✓	Pain Management																																								
	✓	Skin																																								
	✓	Breast surgery (medically necessary)																																								
	✓	Diabetes management (excluding insulin pumps)																																								
	✓	Heart and vascular system																																								
	✓	Lung & Chest																																								
	✓	Blood																																								
	✓	Back, neck and spine																																								
	✓	Plastic and reconstructive surgery (medically necessary)																																								
	✓	Dental surgery																																								
	✓	Podiatric surgery (provided by an accredited podiatric surgeon)																																								
	✓	Implantation of hearing devices																																								
	✓	Cataracts																																								
	✓	Joint replacements																																								
	✓	Dialysis for chronic kidney failure																																								
	✓	Pregnancy and birth																																								
	✓	Assisted reproductive services																																								
	✓	Weight loss surgery																																								
	✓	Insulin pumps																																								
	✓	Pain Management with Device																																								
	✓	Sleep studies																																								
Exclusions:		n/a																																								
Restrictions:		n/a																																								
Moiety per day:		n/a																																								
Excess:																																										
<table><tr><th>Excess Options Table</th><th>Level 0 Excess</th><th>Level 1 Excess</th><th>Level 2 Excess</th><th>Level 3 Excess GHp3</th></tr><tr><td>Admission excess (private hospital – overnight)</td><td>-</td><td>-</td><td>-</td><td>\$750</td></tr><tr><td>Waived for private hospital day stays</td><td>-</td><td>-</td><td>-</td><td>No</td></tr><tr><td>Admission excess (public hospital or day stay)</td><td>-</td><td>-</td><td>-</td><td>\$750</td></tr><tr><td>Maximum annual excess - per person</td><td>-</td><td>-</td><td>-</td><td>\$750</td></tr><tr><td>Maximum annual excess – singles</td><td>-</td><td>-</td><td>-</td><td>\$750</td></tr><tr><td>Maximum annual excess – families</td><td>-</td><td>-</td><td>-</td><td>\$1,500</td></tr><tr><td>Excess waived for child dependants under 21</td><td>-</td><td>-</td><td>-</td><td>Yes</td></tr></table>			Excess Options Table	Level 0 Excess	Level 1 Excess	Level 2 Excess	Level 3 Excess GHp3	Admission excess (private hospital – overnight)	-	-	-	\$750	Waived for private hospital day stays	-	-	-	No	Admission excess (public hospital or day stay)	-	-	-	\$750	Maximum annual excess - per person	-	-	-	\$750	Maximum annual excess – singles	-	-	-	\$750	Maximum annual excess – families	-	-	-	\$1,500	Excess waived for child dependants under 21	-	-	-	Yes
Excess Options Table	Level 0 Excess	Level 1 Excess	Level 2 Excess	Level 3 Excess GHp3																																						
Admission excess (private hospital – overnight)	-	-	-	\$750																																						
Waived for private hospital day stays	-	-	-	No																																						
Admission excess (public hospital or day stay)	-	-	-	\$750																																						
Maximum annual excess - per person	-	-	-	\$750																																						
Maximum annual excess – singles	-	-	-	\$750																																						
Maximum annual excess – families	-	-	-	\$1,500																																						
Excess waived for child dependants under 21	-	-	-	Yes																																						

Product:

Description:

Other:

Inclusions (Private):

Exclusions:

Restrictions:

Moiety per day:

Excess:

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Product:

Description:

Other:

Inclusions (Private):

Exclusions:

Restrictions:

Moiety per day:

Excess:

GMHBA Gold Hospital with Gap Saver: PGH0 (Closed), PGH1 (Closed), PGH2 (Closed)

Covered as a private patient in participating private hospitals. Shared room default benefits apply in public hospitals and non-participating private hospitals.

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Product:	GMHBA Basic Plus Young Singles Package: BHYSZp (Closed)		
Description:	Covered in a public hospital as a private patient in a shared room, but will face considerable out-of-pocket costs if treated in a private hospital (shared room default benefits as prescribed by commonwealth government).		
Other:			
Inclusions (Private):	n/a		
Exclusions:	✖ Cataracts ✖ Joint replacements ✖ Dialysis for chronic kidney failure ✖ Pregnancy and birth ✖ Assisted reproductive services ✖ Weight loss surgery ✖ Insulin pumps		
Restrictions:	Rehabilitation Hospital psychiatric services Palliative care Brain and nervous system Eye (not cataracts) Ear, nose and throat Tonsils, adenoids and grommets Bone, joint and muscle Joint reconstructions Kidney and bladder Male reproductive system Digestive system Hernia and appendix Gastrointestinal endoscopy Gynaecology Miscarriage and termination of pregnancy Chemotherapy, radiotherapy and immunotherapy for cancer Pain Management Skin Breast surgery (medically necessary) Diabetes management (excluding insulin pumps) Heart and vascular system Lung & Chest Blood Back, neck and spine Plastic and reconstructive surgery (medically necessary) Dental surgery Podiatric surgery (provided by an accredited podiatric surgeon) Implantation of hearing devices Pain Management with Device Sleep studies		
Moiety per day:	n/a		

Product:	GMHBA Basic Plus Package: bCP3ap (Open)		
Description:	Covered as a private patient in participating private hospitals. Shared room default benefits apply in public hospitals and non-participating private hospitals.		
Other:			
Inclusions (Private):	✓	Eye (not cataracts)	
	✓	Ear, nose and throat	
	✓	Tonsils, adenoids and grommets	
	✓	Joint reconstructions	
	✓	Hernia and appendix	
	✓	Dental surgery	
Exclusions:	✖	Brain and nervous system	
	✖	Bone, joint and muscle	
	✖	Kidney and bladder	
	✖	Male reproductive system	
	✖	Digestive system	
	✖	Gastrointestinal endoscopy	
	✖	Gynaecology	
	✖	Miscarriage and termination of pregnancy	
	✖	Chemotherapy, radiotherapy and immunotherapy for cancer	
	✖	Pain Management	
	✖	Skin	
	✖	Breast surgery (medically necessary)	
	✖	Diabetes management (excluding insulin pumps)	
	✖	Heart and vascular system	
	✖	Lung & Chest	
	✖	Blood	
	✖	Back, neck and spine	
	✖	Plastic and reconstructive surgery (medically necessary)	
	✖	Podiatric surgery (provided by an accredited podiatric surgeon)	
	✖	Implantation of hearing devices	
	✖	Cataracts	
	✖	Joint replacements	
	✖	Dialysis for chronic kidney failure	
	✖	Pregnancy and birth	
	✖	Assisted reproductive services	
	✖	Weight loss surgery	
	✖	Insulin pumps	
	✖	Pain Management with Device	
	✖	Sleep studies	
Restrictions:		Rehabilitation	
		Hospital psychiatric services	
		Palliative care	
Moiety per day:		n/a	

Excess:

Excess Options Table		Level 0 Excess	Level 1 Excess	Level 2 Excess	Level 3 Excess <i>bCP3ap</i>
Admission excess (private hospital – overnight)		-	-	-	\$750
Waived for private hospital day stays		-	-	-	No
Admission excess (public hospital or day stay)		-	-	-	\$375
Maximum annual excess - per person		-	-	-	\$750
Maximum annual excess – singles		-	-	-	\$750
Maximum annual excess – families		-	-	-	\$1,500
Excess waived for child dependants under 21		-	-	-	No

Product:	GMHBA Basic Plus Starter Family Package: GSFp1 (Closed), GSFp2 (Closed)		
Description:	Covered as a private patient in participating private hospitals. Shared room default benefits apply in public hospitals and non-participating private hospitals.		
Other:			
Inclusions (Private):	✓	Tonsils, adenoids and grommets	
	✓	Joint reconstructions	
	✓	Hernia and appendix	
	✓	Gastrointestinal endoscopy	
	✓	Dental surgery	
Exclusions:	✖	Gynaecology	
	✖	Dialysis for chronic kidney failure	
	✖	Weight loss surgery	
	✖	Insulin pumps	
Restrictions:		Rehabilitation	Heart and vascular system
		Hospital psychiatric services	Lung & Chest
		Palliative care	Blood
		Brain and nervous system	Back, neck and spine
		Eye (not cataracts)	Plastic and reconstructive surgery (medically necessary)
		Ear, nose and throat	Podiatric surgery (provided by an accredited podiatric surgeon)
		Bone, joint and muscle	Implantation of hearing devices
		Kidney and bladder	Cataracts
		Male reproductive system	Joint replacements
		Digestive system	Pregnancy and birth
		Miscarriage and termination of preg.	Assisted reproductive services
		Chemotherapy, radiotherapy and Im	Pain Management with Device
		Pain Management	Sleep studies
		Skin	
		Breast surgery (medically necessary)	
		Diabetes management (excluding insulin pumps)	

Moiety per day:

n/a

Excess:					
Excess Options Table		Level 0 Excess	Level 1 Excess GSFp1	Level 2 Excess GSFp2	Level 3 Excess
Admission excess (private hospital – overnight)		-	\$250	\$500	-
Waived for private hospital day stays		-	No	No	-
Admission excess (public hospital or day stay)		-	\$125	\$250	-
Maximum annual excess - per person		-	\$250	\$500	-
Maximum annual excess – singles		-	\$250	\$500	-
Maximum annual excess – families		-	\$500	\$1,000	-
Excess waived for child dependants under 21		-	Yes	Yes	-

Inclusions (Private):

Covered as a private patient in participating private hospitals. Shared room default benefits apply in public hospitals and non-participating private hospitals.

- Brain and nervous system
- Eye (not cataracts)
- Ear, nose and throat
- Tonsils, adenoids and grommets
- Bone, joint and muscle
- Joint reconstructions
- Kidney and bladder
- Male reproductive system
- Digestive system
- Hernia and appendix
- Gastrointestinal endoscopy
- Gynaecology
- Miscarriage and termination of pregnancy
- Chemotherapy, radiotherapy and immunotherapy for cancer
- Pain Management
- Skin
- Breast surgery (medically necessary)
- Diabetes management (excluding insulin pumps)
- Dental surgery

Exclusions:

- Heart and vascular system
- Lung & Chest
- Blood
- Back, neck and spine
- Plastic and reconstructive surgery (medically necessary)
- Podiatric surgery (provided by an accredited podiatric surgeon)
- Implantation of hearing devices
- Cataracts
- Joint replacements
- Dialysis for chronic kidney failure
- Pregnancy and birth
- Assisted reproductive services
- Weight loss surgery
- Insulin pumps
- Pain Management with Device
- Sleep studies

Restrictions:

- Rehabilitation
- Hospital psychiatric services
- Palliative care

Moiety per day:

n/a

Excess:

Excess Options Table	Level 0 Excess	Level 1 Excess	Level 2 Excess	Level 3 Excess <i>brP3ap</i>
Admission excess (private hospital – overnight)	-	-	-	\$750
Waived for private hospital day stays	-	-	-	No
Admission excess (public hospital or day stay)	-	-	-	\$375
Maximum annual excess - per person	-	-	-	\$750
Maximum annual excess – singles	-	-	-	\$750
Maximum annual excess – families	-	-	-	\$1,500
Excess waived for child dependants under 21	-	-	-	No

Inclusions (Private):

Covered as a private patient in participating private hospitals. Shared room default benefits apply in public hospitals and non-participating private hospitals.

- Brain and nervous system
- Eye (not cataracts)
- Ear, nose and throat
- Tonsils, adenoids and grommets
- Bone, joint and muscle
- Joint reconstructions
- Kidney and bladder
- Male reproductive system
- Digestive system
- Hernia and appendix
- Gastrointestinal endoscopy
- Gynaecology
- Miscarriage and termination of pregnancy
- Chemotherapy, radiotherapy and immunotherapy for cancer
- Pain Management
- Skin
- Breast surgery (medically necessary)
- Diabetes management (excluding insulin pumps)
- Blood
- Plastic and reconstructive surgery (medically necessary)
- Dental surgery

- Heart and vascular system
- Lung & Chest
- Back, neck and spine
- Podiatric surgery (provided by an accredited podiatric surgeon)
- Implantation of hearing devices
- Cataracts
- Joint replacements
- Dialysis for chronic kidney failure
- Pregnancy and birth
- Assisted reproductive services
- Weight loss surgery
- Insulin pumps
- Pain Management with Device
- Sleep studies

- Rehabilitation
- Hospital psychiatric services
- Palliative care

n/a

Excess:

Excess Options Table	Level 0 Excess	Level 1 Excess	Level 2 Excess	Level 3 Excess VBp2
Admission excess (private hospital – overnight)	-	-	-	\$750
Waived for private hospital day stays	-	-	-	No
Admission excess (public hospital or day stay)	-	-	-	\$375
Maximum annual excess - per person	-	-	-	\$750
Maximum annual excess – singles	-	-	-	\$750
Maximum annual excess – families	-	-	-	\$1,500
Excess waived for child dependants under 21	-	-	-	Yes

Inclusions (Private):

Covered as a private patient in participating private hospitals. Shared room default benefits apply in public hospitals and non-participating private hospitals.

- Cataracts
- Joint replacements
- Dialysis for chronic kidney failure
- Pregnancy and birth
- Assisted reproductive services
- Weight loss surgery
- Insulin pumps
- Pain Management with Device
- Sleep studies

Exclusions:

- Cataracts
- Joint replacements
- Dialysis for chronic kidney failure
- Pregnancy and birth
- Assisted reproductive services
- Weight loss surgery
- Insulin pumps
- Pain Management with Device
- Sleep studies

Hospital psychiatric services
Palliative care

n/a

Excess:

Excess Options Table	Level 0 Excess	Level 1 Excess	Level 2 Excess	Level 3 Excess VMP2
Admission excess (private hospital – overnight)	-	-	-	\$750
Waived for private hospital day stays	-	-	-	No
Admission excess (public hospital or day stay)	-	-	-	\$375
Maximum annual excess - per person	-	-	-	\$750
Maximum annual excess – singles	-	-	-	\$750
Maximum annual excess – families	-	-	-	\$1,500
Excess waived for child dependants under 21	-	-	-	Yes

Product:	GMHBA Silver Everyday Family Pacakge (No Pregnancy): GEFpN1 (Closed), GEFpN2 (Closed)				
Description:	Covered as a private patient in participating private hospitals. Shared room default benefits apply in public hospitals and non-participating private hospitals.				
Other:					
Inclusions (Private):	✓	Brain and nervous system			
	✓	Eye (not cataracts)			
	✓	Ear, nose and throat			
	✓	Tonsils, adenoids and grommets			
	✓	Bone, joint and muscle			
	✓	Joint reconstructions			
	✓	Kidney and bladder			
	✓	Male reproductive system			
	✓	Digestive system			
	✓	Hernia and appendix			
	✓	Gastrointestinal endoscopy			
	✓	Gynaecology			
	✓	Miscarriage and termination of pregnancy			
	✓	Chemotherapy, radiotherapy and immunotherapy for cancer			
	✓	Pain Management			
	✓	Skin			
	✓	Breast surgery (medically necessary)			
	✓	Diabetes management (excluding insulin pumps)			
	✓	Heart and vascular system			
	✓	Lung & Chest			
	✓	Blood			
	✓	Back, neck and spine			
	✓	Plastic and reconstructive surgery (medically necessary)			
	✓	Dental surgery			
	✓	Podiatric surgery (provided by an accredited podiatric surgeon)			
	✓	Implantation of hearing devices			
Exclusions:	✖	Cataracts			
	✖	Joint replacements			
	✖	Dialysis for chronic kidney failure			
	✖	Pregnancy and birth			
	✖	Assisted reproductive services			
	✖	Weight loss surgery			
	✖	Insulin pumps			
	✖	Pain Management with Device			
	✖	Sleep studies			
Restrictions:		Rehabilitation			
		Hospital psychiatric services			
		Palliative care			
Moiety per day:		n/a			
Excess:					

Product:	GMHBA Silver Plus Everyday Family Package: GEFp1 (Closed), GEFp2 (Closed)		
Description:	Covered as a private patient in participating private hospitals. Shared room default benefits apply in public hospitals and non-participating private hospitals.		
Other:			
Inclusions (Private):	✓	Brain and nervous system	
	✓	Eye (not cataracts)	
	✓	Ear, nose and throat	
	✓	Tonsils, adenoids and grommets	
	✓	Bone, joint and muscle	
	✓	Joint reconstructions	
	✓	Kidney and bladder	
	✓	Male reproductive system	
	✓	Digestive system	
	✓	Hernia and appendix	
	✓	Gastrointestinal endoscopy	
	✓	Gynaecology	
	✓	Miscarriage and termination of pregnancy	
	✓	Chemotherapy, radiotherapy and immunotherapy for cancer	
	✓	Pain Management	
	✓	Skin	
	✓	Breast surgery (medically necessary)	
	✓	Diabetes management (excluding insulin pumps)	
	✓	Heart and vascular system	
	✓	Lung & Chest	
	✓	Blood	
	✓	Back, neck and spine	
	✓	Plastic and reconstructive surgery (medically necessary)	
	✓	Dental surgery	
	✓	Podiatric surgery (provided by an accredited podiatric surgeon)	
	✓	Implantation of hearing devices	
	✓	Pregnancy and birth	
	✓	Assisted reproductive services	
Exclusions:	✖	Cataracts	
	✖	Joint replacements	
	✖	Dialysis for chronic kidney failure	
	✖	Weight loss surgery	
	✖	Insulin pumps	
	✖	Pain Management with Device	
	✖	Sleep studies	
Restrictions:		Rehabilitation	
		Hospital psychiatric services	
		Palliative care	
Moiety per day:		n/a	

Excess:

Excess Options Table		Level 0 Excess	Level 1 Excess GEFp1	Level 2 Excess GEFp2	Level 3 Excess
Admission excess (private hospital – overnight)	-	\$250	\$500	-	
Waived for private hospital day stays	-	No	No	-	
Admission excess (public hospital or day stay)	-	\$125	\$250	-	
Maximum annual excess - per person	-	\$250	\$500	-	
Maximum annual excess – singles	-	\$250	\$500	-	
Maximum annual excess – families	-	\$500	\$1,000	-	
Excess waived for child dependants under 21	-	Yes	Yes	-	

Product:		GMHBA Silver Plus Premium Family Package (No Pregnancy): GPFpN1 (Closed), GPFpN1 (Closed)				
Description:		Covered as a private patient in participating private hospitals. Shared room default benefits apply in public hospitals and non-participating private hospitals.				
Other:						
Inclusions (Private):	✓	Rehabilitation				
	✓	Hospital psychiatric services				
	✓	Palliative care				
	✓	Brain and nervous system				
	✓	Eye (not cataracts)				
	✓	Ear, nose and throat				
	✓	Tonsils, adenoids and grommets				
	✓	Bone, joint and muscle				
	✓	Joint reconstructions				
	✓	Kidney and bladder				
	✓	Male reproductive system				
	✓	Digestive system				
	✓	Hernia and appendix				
	✓	Gastrointestinal endoscopy				
	✓	Gynaecology				
	✓	Miscarriage and termination of pregnancy				
	✓	Chemotherapy, radiotherapy and immunotherapy for cancer				
	✓	Pain Management				
	✓	Skin				
	✓	Breast surgery (medically necessary)				
	✓	Diabetes management (excluding insulin pumps)				
	✓	Heart and vascular system				
	✓	Lung & Chest				
	✓	Blood				
	✓	Back, neck and spine				
	✓	Plastic and reconstructive surgery (medically necessary)				
	✓	Dental surgery				
	✓	Podiatric surgery (provided by an accredited podiatric surgeon)				
	✓	Implantation of hearing devices				
	✓	Cataracts				
	✓	Joint replacements				
	✓	Dialysis for chronic kidney failure				
	✓	Weight loss surgery				
	✓	Insulin pumps				
	✓	Pain Management with Device				
	✓	Sleep studies				
Exclusions:	✖	Pregnancy and birth				
	✖	Assisted reproductive services				
Restrictions:		n/a				
Moiety per day:		n/a				
Excess:						
		Excess Options Table				
		Level 0 Excess	Level 1 Excess GPFpN1	Level 2 Excess GPFpN2	Level 3 Excess	
		Admission excess (private hospital – overnight)	-	\$250	\$500	-
		Waived for private hospital day stays	-	No	No	-
		Admission excess (public hospital or day stay)	-	\$125	\$250	-
		Maximum annual excess - per person	-	\$250	\$500	-
		Maximum annual excess – singles	-	\$250	\$500	-
		Maximum annual excess – families	-	\$500	\$1,000	-
		Excess waived for child dependants under 21	-	Yes	Yes	-

Product:

Description:

Other:

Inclusions (Private):

Exclusions:

Restrictions:

Moiety per day:

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Ancillary

Basic Extras	BE	Moderate Ancillary Product	01/04/2008	01/04/2014
Basic Extras Set Benefits	B5	Basic Ancillary Product	01/03/2014	
Basic Extras 55	B55	Basic Ancillary Product	01/03/2014	01/09/2025
Mid Extras (interstate)	SAE	Moderate Ancillary Product	01/04/2008	01/04/2014
Mid Extras (vic)	SOE	Moderate Ancillary Product	01/04/2008	01/04/2014
Special Care Extras	Ye	Moderate Ancillary Product	01/11/2010	01/04/2020
Mid Extras Set Benefits	SS	Moderate Ancillary Product	01/03/2014	
Mid Extras 65	S65	Moderate Ancillary Product	01/03/2014	
Top Extras	GE	Top Ancillary Product	01/04/2008	01/04/2014
Top Extras - Corporate	Qe	Top Ancillary Product	01/04/2008	01/04/2014
Top Extras - Corporate Connect Rewards	QCRe	Top Ancillary Product	01/04/2008	01/04/2014
Top Extras Set Benefits	GS	Top Ancillary Product	01/03/2014	01/09/2025
Top Extras 75	G75	Top Ancillary Product	01/03/2014	01/09/2025
Top Extras No Dental	GNE	Moderate Ancillary Product	01/09/2010	01/04/2014
Platinum Extras	PE	Top Ancillary Product	01/04/2010	01/04/2014
Essential Extras	VE	Basic Ancillary Product	18/12/2018	01/05/2025
Core Extras	VC	Moderate Ancillary Product	18/12/2018	01/05/2025
Premium Extras	VP	Top Ancillary Product	18/12/2018	01/05/2025
Basic Starter Family Package	GSFpE	Basic Ancillary Product	18/02/2016	01/04/2019
Silver Everyday Family Package	GEFNE	Moderate Ancillary Product	18/02/2016	01/04/2019
Silver Plus Everyday Family Package	GEFpE	Moderate Ancillary Product	18/02/2016	01/04/2019
Silver Plus Premium Family Package	GPFNE	Top Ancillary Product	18/02/2016	01/04/2019
Gold Premium Family Package	GPE	Top Ancillary Product	18/02/2016	01/04/2019
Silver Package	VMpE	Moderate Ancillary Product	14/12/2017	01/04/2023
Bronze Plus Choice Package	VBpE	Basic Ancillary Product	14/12/2017	01/04/2023
Basic Plus Package	Ap	Basic Ancillary Product	01/04/2019	01/04/2023
Bronze Plus Package	Ap	Basic Ancillary Product	01/04/2019	01/04/2023
Basic Plus Young Singles \$500 Excess	Zp	Basic Ancillary Product	01/11/2010	01/04/2014
Silver Hospital Young Singles \$250 Excess	Ze	Basic Ancillary Product	01/11/2010	01/04/2014
Budget Direct Basic Extras 55%	BBE5	Moderate Ancillary Product	01/04/2013	06/12/2019
Budget Direct Basic Extras 85%	BBE8	Moderate Ancillary Product	01/04/2013	06/12/2019
Budget Direct Established Family Package	BEF2E	Top Ancillary Product	01/06/2016	06/12/2019
Budget Direct Family Value Package	BFV2E	Top Ancillary Product	01/06/2016	06/12/2019
Budget Direct Freedom Package	BFp2E	Top Ancillary Product	01/06/2016	06/12/2019
Budget Direct New Family Package	BNF2E	Top Ancillary Product	01/06/2016	06/12/2019
Budget Direct Starter Package	BSp2E	Basic Ancillary Product	01/06/2016	06/12/2019
Budget Direct Starter Package Plus	BSpPE	Basic Ancillary Product	01/06/2016	06/12/2019
Budget Direct Top Extras 55%	BTE5	Top Ancillary Product	01/04/2013	06/12/2019
Budget Direct Top Extras 85%	BTE8	Top Ancillary Product	01/04/2013	06/12/2019
SmartCare Starter Extras with sub-limits	CTL	Basic Ancillary Product	04/08/2025	
SmartCare Starter Boost Extras with sub-limits	TBL	Basic Ancillary Product	04/08/2025	
SmartCare Starter Extras	CT	Basic Ancillary Product	04/08/2025	
SmartCare Starter Boost Extras	TB	Basic Ancillary Product	04/08/2025	
SmartCare Everyday Extras with sub-limits	CVL	Moderate Ancillary Product	04/08/2025	
SmartCare Everyday Boost Extras with sub-limit	VBL	Moderate Ancillary Product	04/08/2025	
SmartCare Everyday Extras	CV	Moderate Ancillary Product	04/08/2025	
SmartCareEveryday Boost Extras	VB	Moderate Ancillary Product	04/08/2025	
SmartCare Complete Extras with sub-limits	CCL	Top Ancillary Product	04/08/2025	
SmartCare Complete Boost Extras with sub-lim	CBL	Top Ancillary Product	04/08/2025	
SmartCare Complete Extras	CC	Top Ancillary Product	04/08/2025	
SmartCareComplete Boost Extras	CB	Top Ancillary Product	04/08/2025	

FRANK Health Insurance

Frank Health Insurance is a business of GMHBA Limited. References to "Frank" or "Frank Health Insurance" are references to GMHBA Limited trading as Frank Health Insurance.

Membership Enquires: 1300 4 FRANK (37265)

Eligibility: [Patient eligibility and membership level of cover should be confirmed at https://eligibility.hambis.com.au prior to patient admission.](https://eligibility.hambis.com.au)

Please note: When you are admitted to a single room in a public hospital you are entitled to the minimum shared room rate under the Private Health Insurance Act for private hospital admissions, which could result in out-of-pocket costs to you. Ensure you receive written informed financial consent for any admission into a single room in a public hospital.

Description: Covered in a public hospital as a private patient in a shared room, but will face considerable out-of-pocket costs if treated in a private hospital (shared room default benefits as prescribed by commonwealth government).
PROSTHESES: Benefits are as Government prescribes.

Other:

Inclusions (Private): n/a

Exclusions: ✖ Dialysis for chronic kidney failure
✖ Weight loss surgery
✖ Insulin pumps

Restrictions: Rehabilitation
Hospital psychiatric services
Palliative care
Brain and nervous system
Eye (not cataracts)
Ear, nose and throat
Tonsils, adenoids and grommets
Bone, joint and muscle
Joint reconstructions
Kidney and bladder
Male reproductive system
Digestive system
Hernia and appendix
Gastrointestinal endoscopy
Gynaecology
Miscarriage and termination of pregnancy
Chemotherapy, radiotherapy and immunotherapy for cancer
Pain Management
Skin
Breast surgery (medically necessary)
Diabetes management (excluding insulin pumps)
Heart and vascular system
Lung & Chest
Blood
Back, neck and spine
Plastic and reconstructive surgery (medically necessary)
Dental surgery
Podiatric surgery (provided by an accredited podiatric surgeon)
Implantation of hearing devices
Cataracts
Joint replacements
Pregnancy and birth
Assisted reproductive services
Pain Management with Device
Sleep studies

Mortality per day: n/a

Excess:

Excess Options Table	Level 0 Excess	Level 1 Excess	Level 2 Excess	Level 3 Excess
	TBCH			
Admission excess (private hospital – overnight)	-	-	\$500	-
Waived for private hospital day stays	-	-	No	-
Admission excess (public hospital or day stay)	-	-	\$500	-
Maximum annual excess - per person	-	-	\$500	-
Maximum annual excess - singles	-	-	\$500	-
Maximum annual excess – families	-	-	\$1,000	-
Excess waived for child dependants under 21	-	-	No	-

Product:	Frank Accident Only Hospital (Basic): fAH (Closed)																																																
Description:	Covered as a private patient in a private hospital for accidental injuries sustained after joining (joint investigations and reconstructions are covered if they are required as a result of an accident).For an accident to be covered, treatment must be sought through a Doctor or an Emergency Department within 48 hours of sustaining the injury and the hospital admission must occur within 90 days. The Doctor's letter/hospital report must be supplied to Frank. PROSTHESES: Benefits are as Government prescribes.																																																
Other:	ACCIDENT ONLY COVER																																																
Inclusions (Private):	n/a																																																
Exclusions:	✖ Brain and nervous system ✖ Eye (not cataracts) ✖ Ear, nose and throat ✖ Tonsils, adenoids and grommets ✖ Bone, joint and muscle ✖ Joint reconstructions ✖ Kidney and bladder ✖ Male reproductive system ✖ Digestive system ✖ Hernia and appendix ✖ Gastrointestinal endoscopy ✖ Gynaecology ✖ Miscarriage and termination of pregnancy ✖ Chemotherapy, radiotherapy and immunotherapy for cancer ✖ Pain Management ✖ Skin ✖ Breast surgery (medically necessary) ✖ Diabetes management (excluding insulin pumps) ✖ Heart and vascular system ✖ Lung & Chest ✖ Blood ✖ Back, neck and spine ✖ Plastic and reconstructive surgery (medically necessary) ✖ Dental surgery ✖ Podiatric surgery (provided by an accredited podiatric surgeon) ✖ Implantation of hearing devices ✖ Cataracts ✖ Joint replacements ✖ Dialysis for chronic kidney failure ✖ Pregnancy and birth ✖ Assisted reproductive services ✖ Weight loss surgery ✖ Insulin pumps ✖ Pain Management with Device ✖ Sleep studies																																																
Restrictions:	Rehabilitation Hospital psychiatric services Palliative care																																																
Mortality per day:	n/a																																																
Excess:	<table><tr><th>Excess Options Table</th><th>Level 0 Excess</th><th>Level 1 Excess</th><th>Level 2 Excess</th><th>Level 3 Excess</th></tr><tr><td></td><td></td><td></td><td></td><td>fAH</td></tr><tr><td>Admission excess (private hospital – overnight)</td><td>-</td><td>-</td><td>-</td><td>\$750</td></tr><tr><td>Waived for private hospital day stays</td><td>-</td><td>-</td><td>-</td><td>No</td></tr><tr><td>Admission excess (public hospital or day stay)</td><td>-</td><td>-</td><td>-</td><td>\$750</td></tr><tr><td>Maximum annual excess - per person</td><td>-</td><td>-</td><td>-</td><td>\$750</td></tr><tr><td>Maximum annual excess – singles</td><td>-</td><td>-</td><td>-</td><td>\$750</td></tr><tr><td>Maximum annual excess – families</td><td>-</td><td>-</td><td>-</td><td>\$1,500</td></tr><tr><td>Excess waived for child dependants under 21</td><td>-</td><td>-</td><td>-</td><td>No</td></tr></table>				Excess Options Table	Level 0 Excess	Level 1 Excess	Level 2 Excess	Level 3 Excess					fAH	Admission excess (private hospital – overnight)	-	-	-	\$750	Waived for private hospital day stays	-	-	-	No	Admission excess (public hospital or day stay)	-	-	-	\$750	Maximum annual excess - per person	-	-	-	\$750	Maximum annual excess – singles	-	-	-	\$750	Maximum annual excess – families	-	-	-	\$1,500	Excess waived for child dependants under 21	-	-	-	No
Excess Options Table	Level 0 Excess	Level 1 Excess	Level 2 Excess	Level 3 Excess																																													
				fAH																																													
Admission excess (private hospital – overnight)	-	-	-	\$750																																													
Waived for private hospital day stays	-	-	-	No																																													
Admission excess (public hospital or day stay)	-	-	-	\$750																																													
Maximum annual excess - per person	-	-	-	\$750																																													
Maximum annual excess – singles	-	-	-	\$750																																													
Maximum annual excess – families	-	-	-	\$1,500																																													
Excess waived for child dependants under 21	-	-	-	No																																													

Product:	Frank Basic Accident Boost Hospital: fAB (Open)
Description:	Covered as a private patient in a private hospital for accidental injuries sustained after joining (joint investigations and reconstructions are covered if they are required as a result of an accident).For an accident to be covered, treatment must be sought through a Doctor or an Emergency Department within 48 hours of sustaining the injury and the hospital admission must occur within 90 days. The Doctor's letter/hospital report must be supplied to Frank. PROSTHESES: Benefits are as Government prescribes.
Other:	ACCIDENT ONLY COVER
Inclusions (Private):	n/a

Exclusions:	✖ Brain and nervous system ✖ Eye (not cataracts) ✖ Ear, nose and throat ✖ Tonsils, adenoids and grommets ✖ Bone, joint and muscle ✖ Joint reconstructions ✖ Kidney and bladder ✖ Male reproductive system ✖ Digestive system ✖ Hernia and appendix ✖ Gastrointestinal endoscopy ✖ Gynaecology ✖ Miscarriage and termination of pregnancy ✖ Chemotherapy, radiotherapy and immunotherapy for cancer ✖ Pain Management ✖ Skin ✖ Breast surgery (medically necessary) ✖ Diabetes management (excluding insulin pumps) ✖ Heart and vascular system ✖ Lung & Chest ✖ Blood ✖ Back, neck and spine ✖ Plastic and reconstructive surgery (medically necessary) ✖ Dental surgery ✖ Podiatric surgery (provided by an accredited podiatric surgeon) ✖ Implantation of hearing devices ✖ Cataracts ✖ Joint replacements ✖ Dialysis for chronic kidney failure ✖ Pregnancy and birth ✖ Assisted reproductive services ✖ Weight loss surgery ✖ Insulin pumps ✖ Pain Management with Device ✖ Sleep studies
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Restrictions:	Rehabilitation Hospital psychiatric services Palliative care
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Mortality per day:	n/a
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Excess:

Excess Options Table	Level 0 Excess	Level 1 Excess	Level 2 Excess	Level 3 Excess
				<i>faB</i>
Admission excess (private hospital – overnight)	-	-	-	\$750
Waived for private hospital day stays	-	-	-	No
Admission excess (public hospital or day stay)	-	-	-	\$750
Maximum annual excess - per person	-	-	-	\$750
Maximum annual excess – singles	-	-	-	\$750
Maximum annual excess – families	-	-	-	\$1,500
Excess waived for child dependants under 21	-	-	-	No

Product:	Frank Basic Plus Hospital: fEH (Open)																																																
Description:	Covered as a private patient in participating private hospitals. Shared room default benefits apply in public hospitals and non-participating private hospitals. PROSTHESES: Benefits are as Government prescribes.																																																
Other:																																																	
Inclusions (Private):	✓ Tonsils, adenoids and grommets ✓ Joint reconstructions ✓ Hernia and appendix ✓ Gynaecology ✓ Dental surgery																																																
Exclusions:	✖ Brain and nervous system ✖ Eye (not cataracts) ✖ Ear, nose and throat ✖ Bone, joint and muscle ✖ Kidney and bladder ✖ Male reproductive system ✖ Digestive system ✖ Gastrointestinal endoscopy ✖ Miscarriage and termination of pregnancy ✖ Chemotherapy, radiotherapy and immunotherapy for cancer ✖ Pain Management ✖ Skin ✖ Breast surgery (medically necessary) ✖ Diabetes management (excluding insulin pumps) ✖ Heart and vascular system ✖ Lung & Chest ✖ Blood ✖ Back, neck and spine ✖ Plastic and reconstructive surgery (medically necessary) ✖ Podiatric surgery (provided by an accredited podiatric surgeon) ✖ Implantation of hearing devices ✖ Cataracts ✖ Joint replacements ✖ Dialysis for chronic kidney failure ✖ Pregnancy and birth ✖ Assisted reproductive services ✖ Weight loss surgery ✖ Insulin pumps ✖ Pain Management with Device ✖ Sleep studies																																																
Restrictions:	Rehabilitation Hospital psychiatric services Palliative care																																																
Molety per day:	n/a																																																
Excess:	<table><tr><th>Excess Options Table</th><th>Level 0 Excess</th><th>Level 1 Excess</th><th>Level 2 Excess</th><th>Level 3 Excess</th></tr><tr><td></td><td></td><td></td><td></td><td>fEH</td></tr><tr><td>Admission excess (private hospital – overnight)</td><td>-</td><td>-</td><td>-</td><td>\$750</td></tr><tr><td>Waived for private hospital day stays</td><td>-</td><td>-</td><td>-</td><td>No</td></tr><tr><td>Admission excess (public hospital or day stay)</td><td>-</td><td>-</td><td>-</td><td>\$750</td></tr><tr><td>Maximum annual excess - per person</td><td>-</td><td>-</td><td>-</td><td>\$750</td></tr><tr><td>Maximum annual excess – singles</td><td>-</td><td>-</td><td>-</td><td>\$750</td></tr><tr><td>Maximum annual excess – families</td><td>-</td><td>-</td><td>-</td><td>\$1,500</td></tr><tr><td>Excess waived for child dependants under 21</td><td>-</td><td>-</td><td>-</td><td>No</td></tr></table>				Excess Options Table	Level 0 Excess	Level 1 Excess	Level 2 Excess	Level 3 Excess					fEH	Admission excess (private hospital – overnight)	-	-	-	\$750	Waived for private hospital day stays	-	-	-	No	Admission excess (public hospital or day stay)	-	-	-	\$750	Maximum annual excess - per person	-	-	-	\$750	Maximum annual excess – singles	-	-	-	\$750	Maximum annual excess – families	-	-	-	\$1,500	Excess waived for child dependants under 21	-	-	-	No
Excess Options Table	Level 0 Excess	Level 1 Excess	Level 2 Excess	Level 3 Excess																																													
				fEH																																													
Admission excess (private hospital – overnight)	-	-	-	\$750																																													
Waived for private hospital day stays	-	-	-	No																																													
Admission excess (public hospital or day stay)	-	-	-	\$750																																													
Maximum annual excess - per person	-	-	-	\$750																																													
Maximum annual excess – singles	-	-	-	\$750																																													
Maximum annual excess – families	-	-	-	\$1,500																																													
Excess waived for child dependants under 21	-	-	-	No																																													

Product:

Description:

Other:

Inclusions (Private):

Exclusions:

Restrictions:

Mortality per day:

Excess:

Frank Basic Hospital Plus (Basic+): fBcP (Closed)

Covered as a private patient in participating private hospitals. Shared room default benefits apply in public hospitals and non-participating private hospitals. PROSTHESES: Benefits are as Government prescribes.

✓ Tonsils, adenoids and grommets

✓ Joint reconstructions

✓ Hernia and appendix

✓ Gastrointestinal endoscopy

✓ Dental surgery

✗ Gynaecology

✗ Dialysis for chronic kidney failure

✗ Weight loss surgery

✗ Insulin pumps

Rehabilitation

Hospital psychiatric services

Palliative care

Brain and nervous system

Eye (not cataracts)

Ear, nose and throat

Bone, joint and muscle

Kidney and bladder

Male reproductive system

Digestive system

Miscarriage and termination of pregnancy

Chemotherapy, radiotherapy and immunotherapy for cancer

Pain Management

Skin

Breast surgery (medically necessary)

Diabetes management (excluding insulin pumps)

n/a

Excess Options Table	Level 0 Excess	Level 1 Excess	Level 2 Excess	Level 3 Excess
				fBcP
Admission excess (private hospital – overnight)	-	-	-	\$750
Waived for private hospital day stays	-	-	-	No
Admission excess (public hospital or day stay)	-	-	-	\$750
Maximum annual excess - per person	-	-	-	\$750
Maximum annual excess – singles	-	-	-	\$750
Maximum annual excess – families	-	-	-	\$1,500
Excess waived for child dependants under 21	-	-	-	No

Product:	Frank Bronze Plus Hospital: fBzP (Open)																																																
Description:	Covered as a private patient in participating private hospitals. Shared room default benefits apply in public hospitals and non-participating private hospitals. PROSTHESES: Benefits are as Government prescribes.																																																
Other:																																																	
Inclusions (Private):	✓ Brain and nervous system ✓ Eye (not cataracts) ✓ Ear, nose and throat ✓ Tonsils, adenoids and grommets ✓ Bone, joint and muscle ✓ Joint reconstructions ✓ Kidney and bladder ✓ Male reproductive system ✓ Digestive system ✓ Hernia and appendix ✓ Gastrointestinal endoscopy ✓ Gynaecology ✓ Miscarriage and termination of pregnancy ✓ Chemotherapy, radiotherapy and immunotherapy for cancer ✓ Pain Management ✓ Skin ✓ Breast surgery (medically necessary) ✓ Diabetes management (excluding insulin pumps) ✓ Lung & Chest ✓ Blood ✓ Back, neck and spine ✓ Dental surgery																																																
Exclusions:	* Heart and vascular system * Plastic and reconstructive surgery (medically necessary) * Podiatric surgery (provided by an accredited podiatric surgeon) * Implantation of hearing devices * Cataracts * Joint replacements * Dialysis for chronic kidney failure * Pregnancy and birth * Assisted reproductive services * Weight loss surgery * Insulin pumps * Pain Management with Device * Sleep studies																																																
Restrictions:	Rehabilitation Hospital psychiatric services Palliative care																																																
Moiety per day:	n/a																																																
Excess:	<table><tr><th>Excess Options Table</th><th>Level 0 Excess</th><th>Level 1 Excess</th><th>Level 2 Excess</th><th>Level 3 Excess</th></tr><tr><td></td><td></td><td></td><td></td><td><i>fBzP</i></td></tr><tr><td>Admission excess (private hospital – overnight)</td><td>-</td><td>-</td><td>-</td><td>\$750</td></tr><tr><td>Waived for private hospital day stays</td><td>-</td><td>-</td><td>-</td><td>No</td></tr><tr><td>Admission excess (public hospital or day stay)</td><td>-</td><td>-</td><td>-</td><td>\$750</td></tr><tr><td>Maximum annual excess - per person</td><td>-</td><td>-</td><td>-</td><td>\$750</td></tr><tr><td>Maximum annual excess – singles</td><td>-</td><td>-</td><td>-</td><td>\$750</td></tr><tr><td>Maximum annual excess – families</td><td>-</td><td>-</td><td>-</td><td>\$1,500</td></tr><tr><td>Excess waived for child dependants under 21</td><td>-</td><td>-</td><td>-</td><td>No</td></tr></table>				Excess Options Table	Level 0 Excess	Level 1 Excess	Level 2 Excess	Level 3 Excess					<i>fBzP</i>	Admission excess (private hospital – overnight)	-	-	-	\$750	Waived for private hospital day stays	-	-	-	No	Admission excess (public hospital or day stay)	-	-	-	\$750	Maximum annual excess - per person	-	-	-	\$750	Maximum annual excess – singles	-	-	-	\$750	Maximum annual excess – families	-	-	-	\$1,500	Excess waived for child dependants under 21	-	-	-	No
Excess Options Table	Level 0 Excess	Level 1 Excess	Level 2 Excess	Level 3 Excess																																													
				<i>fBzP</i>																																													
Admission excess (private hospital – overnight)	-	-	-	\$750																																													
Waived for private hospital day stays	-	-	-	No																																													
Admission excess (public hospital or day stay)	-	-	-	\$750																																													
Maximum annual excess - per person	-	-	-	\$750																																													
Maximum annual excess – singles	-	-	-	\$750																																													
Maximum annual excess – families	-	-	-	\$1,500																																													
Excess waived for child dependants under 21	-	-	-	No																																													

Product: Frank Bronze Hospital: fBPH (Open)
Description: Covered as a private patient in participating private hospitals. Shared room default benefits apply in public hospitals and non-participating private hospitals.
PROSTHESES: Benefits are as Government prescribes.

Other:

Inclusions (Private):	✓ Brain and nervous system	✓ Hernia and appendix
	✓ Eye (not cataracts)	✓ Gastrointestinal endoscopy
	✓ Ear, nose and throat	✓ Gynaecology
	✓ Tonsils, adenoids and grommets	✓ Miscarriage and termination of pregnancy
	✓ Bone, joint and muscle	✓ Chemotherapy, radiotherapy and immunotherapy for cancer
	✓ Joint reconstructions	✓ Pain Management
	✓ Kidney and bladder	✓ Skin
	✓ Male reproductive system	✓ Breast surgery (medically necessary)
	✓ Digestive system	✓ Diabetes management (excluding insulin pumps)

Exclusions:	✗ Heart and vascular system	✗ Cataracts
	✗ Lung & Chest	✗ Joint replacements
	✗ Blood	✗ Dialysis for chronic kidney failure
	✗ Back, neck and spine	✗ Pregnancy and birth
	✗ Plastic and reconstructive surgery (medically necessary)	✗ Assisted reproductive services
	✗ Dental surgery	✗ Weight loss surgery
	✗ Podiatric surgery (provided by an accredited podiatric surgeon)	✗ Insulin pumps
	✗ Implantation of hearing devices	✗ Pain Management with Device
		✗ Sleep studies

Restrictions:	Rehabilitation
	Hospital psychiatric services
	Palliative care

Moiety per day:	n/a
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Excess:	Excess Options Table			
		Level 0 Excess	Level 1 Excess	Level 2 Excess
				Level 3 Excess
				fBPH
	Admission excess (private hospital – overnight)	-	-	-
				\$750
	Waived for private hospital day stays	-	-	-
				No
	Admission excess (public hospital or day stay)	-	-	-
				\$750
	Maximum annual excess - per person	-	-	-
				\$750
	Maximum annual excess – singles	-	-	-
				\$750
	Maximum annual excess – families	-	-	-
				\$1,500
	Excess waived for child dependants under 21	-	-	-
				No

Product:	Frank Bronze Plus Max Hospital: fBrN (Open)																																																
Description:	Covered as a private patient in participating private hospitals. Shared room default benefits apply in public hospitals and non-participating private hospitals. PROSTHESES: Benefits are as Government prescribes.																																																
Other:																																																	
Inclusions (Private):	✓ Brain and nervous system ✓ Eye (not cataracts) ✓ Ear, nose and throat ✓ Tonsils, adenoids and grommets ✓ Bone, joint and muscle ✓ Joint reconstructions ✓ Kidney and bladder ✓ Male reproductive system ✓ Digestive system ✓ Hernia and appendix ✓ Gastrointestinal endoscopy ✓ Gynaecology ✓ Miscarriage and termination of pregnancy ✓ Chemotherapy, radiotherapy and immunotherapy for cancer ✓ Pain Management ✓ Skin ✓ Breast surgery (medically necessary) ✓ Diabetes management (excluding insulin pumps) ✓ Heart and vascular system ✓ Lung & Chest ✓ Blood ✓ Plastic and reconstructive surgery (medically necessary) ✓ Dental surgery ✓ Podiatric surgery (provided by an accredited podiatric surgeon)																																																
Exclusions:	✖ Back, neck and spine ✖ Implantation of hearing devices ✖ Cataracts ✖ Joint replacements ✖ Dialysis for chronic kidney failure ✖ Pregnancy and birth ✖ Assisted reproductive services ✖ Weight loss surgery ✖ Insulin pumps ✖ Pain Management with Device ✖ Sleep studies																																																
Restrictions:	Rehabilitation Hospital psychiatric services Palliative care																																																
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Product:	Frank Silver Hospital: fBrH (Open)																																																
Description:	Covered as a private patient in participating private hospitals. Shared room default benefits apply in public hospitals and non-participating private hospitals. PROSTHESES: Benefits are as Government prescribes.																																																
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Excess waived for child dependants under 21	-	-	-	No																																													

Product:	Frank Silver Plus Hospital: fBsN (Open)																																																
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Product:	Frank Top Hospital (Silver+): fTHP (Closed)																																																
Description:	Covered as a private patient in participating private hospitals. Shared room default benefits apply in public hospitals and non-participating private hospitals. PROSTHESES: Benefits are as Government prescribes.																																																
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Restrictions:	n/a																																																
Mortality per day:	n/a																																																
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Maximum annual excess – families	-	-	-	\$1,500																																													
Excess waived for child dependants under 21	-	-	-	No																																													

Product:

Description:

Other:

Inclusions (Private):

Frank Freedom Starter Flexi-Bundle (Basic): fStFb (Closed)

Covered as a private patient in a private hospital for accidental injuries sustained after joining (joint investigations and reconstructions are covered if they are required as a result of an accident). For an accident to be covered, treatment must be sought through a Doctor or an Emergency Department within 48 hours of sustaining the injury and the hospital admission must occur within 90 days. The Doctor's letter/hospital report must be supplied to Frank.

PROSTHESES. Benefits are as Government prescribes.

ACCIDENT ONLY COVER

Exclusions:	✖ Brain and nervous system ✖ Eye (not cataracts) ✖ Ear, nose and throat ✖ Tonsils, adenoids and grommets ✖ Bone, joint and muscle ✖ Joint reconstructions ✖ Kidney and bladder ✖ Male reproductive system ✖ Digestive system ✖ Hernia and appendix ✖ Gastrointestinal endoscopy ✖ Gynaecology ✖ Miscarriage and termination of pregnancy ✖ Chemotherapy, radiotherapy and immunotherapy for cancer ✖ Pain Management ✖ Skin ✖ Breast surgery (medically necessary) ✖ Diabetes management (excluding insulin pumps) ✖ Heart and vascular system ✖ Lung & Chest ✖ Blood ✖ Back, neck and spine ✖ Plastic and reconstructive surgery (medically necessary) ✖ Dental surgery ✖ Podiatric surgery (provided by an accredited podiatric surgeon) ✖ Implantation of hearing devices ✖ Cataracts ✖ Joint replacements ✖ Dialysis for chronic kidney failure ✖ Pregnancy and birth ✖ Assisted reproductive services ✖ Weight loss surgery ✖ Insulin pumps ✖ Pain Management with Device ✖ Sleep studies
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Restrictions:

Rehabilitation

Hospital psychiatric services

Palliative care

Moiety per day:

n/a

Excess:					
	Excess Options Table	Level 0 Excess	Level 1 Excess	Level 2 Excess	Level 3 Excess
					TSIFb
	Admission excess (private hospital – overnight)	-	-	-	\$750
	Waived for private hospital day stays	-	-	-	No
	Admission excess (public hospital or day stay)	-	-	-	\$750
	Maximum annual excess - per person	-	-	-	\$750
	Maximum annual excess – singles	-	-	-	\$750
	Maximum annual excess – families	-	-	-	\$1,500
	Excess waived for child dependants under 21	-	-	-	No

Product:	Frank Freedom Saver Flexi-Bundle (Basic+): fSvFb (Closed)																																											
Description:	Covered as a private patient in participating private hospitals.Shared room default benefits apply in public hospitals and non-participating private hospitals. PROSTHESES: Benefits are as Government prescribes.																																											
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Product:	Frank Kickstarter Bundle (Basic Plus): fkB3ap (Closed)																																																
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Product:	Frank Bronze Plus Bundle: fbP3ap (Closed)																																											
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Product:	Frank Essentials Bundle (Silver): fFEb (Closed)																																																
Description:	Covered as a private patient in participating private hospitals. Shared room default benefits apply in public hospitals and non-participating private hospitals. PROSTHESES: Benefits are as Government prescribes.																																																
Other:																																																	
Inclusions (Private):	✓ Brain and nervous system ✓ Eye (not cataracts) ✓ Ear, nose and throat ✓ Tonsils, adenoids and grommets ✓ Bone, joint and muscle ✓ Joint reconstructions ✓ Kidney and bladder ✓ Male reproductive system ✓ Digestive system ✓ Hernia and appendix ✓ Gastrointestinal endoscopy ✓ Gynaecology ✓ Miscarriage and termination of pregnancy ✓ Chemotherapy, radiotherapy and immunotherapy for cancer ✓ Pain Management ✓ Skin ✓ Breast surgery (medically necessary) ✓ Diabetes management (excluding insulin pumps) ✓ Heart and vascular system ✓ Lung & Chest ✓ Blood ✓ Back, neck and spine ✓ Plastic and reconstructive surgery (medically necessary) ✓ Dental surgery ✓ Podiatric surgery (provided by an accredited podiatric surgeon) ✓ Implantation of hearing devices																																																
Exclusions:	✖ Cataracts ✖ Joint replacements ✖ Dialysis for chronic kidney failure ✖ Pregnancy and birth ✖ Assisted reproductive services ✖ Weight loss surgery ✖ Insulin pumps ✖ Pain Management with Device ✖ Sleep studies																																																
Restrictions:	Rehabilitation Hospital psychiatric services Palliative care																																																
Moiety per day:	n/a																																																
Excess:	<table><tr><th>Excess Options Table</th><th>Level 0 Excess</th><th>Level 1 Excess</th><th>Level 2 Excess</th><th>Level 3 Excess</th></tr><tr><td></td><td></td><td></td><td></td><td>fFEb</td></tr><tr><td>Admission excess (private hospital – overnight)</td><td>-</td><td>-</td><td>-</td><td>\$750</td></tr><tr><td>Waived for private hospital day stays</td><td>-</td><td>-</td><td>-</td><td>No</td></tr><tr><td>Admission excess (public hospital or day stay)</td><td>-</td><td>-</td><td>-</td><td>\$750</td></tr><tr><td>Maximum annual excess - per person</td><td>-</td><td>-</td><td>-</td><td>\$750</td></tr><tr><td>Maximum annual excess – singles</td><td>-</td><td>-</td><td>-</td><td>\$750</td></tr><tr><td>Maximum annual excess – families</td><td>-</td><td>-</td><td>-</td><td>\$1,500</td></tr><tr><td>Excess waived for child dependants under 21</td><td>-</td><td>-</td><td>-</td><td>No</td></tr></table>				Excess Options Table	Level 0 Excess	Level 1 Excess	Level 2 Excess	Level 3 Excess					fFEb	Admission excess (private hospital – overnight)	-	-	-	\$750	Waived for private hospital day stays	-	-	-	No	Admission excess (public hospital or day stay)	-	-	-	\$750	Maximum annual excess - per person	-	-	-	\$750	Maximum annual excess – singles	-	-	-	\$750	Maximum annual excess – families	-	-	-	\$1,500	Excess waived for child dependants under 21	-	-	-	No
Excess Options Table	Level 0 Excess	Level 1 Excess	Level 2 Excess	Level 3 Excess																																													
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Maximum annual excess – singles	-	-	-	\$750																																													
Maximum annual excess – families	-	-	-	\$1,500																																													
Excess waived for child dependants under 21	-	-	-	No																																													

Product:	Frank Mid Hospital - fmP (Closed)																																																
Description:	Covered as a private patient in participating private hospitals. Shared room default benefits apply in public hospitals and non-participating private hospitals. PROSTHESES: Benefits are as Government prescribes. INSULIN PUMPS: Insulin Pump application is paid as an admitted procedure. Devices provided during an outpatient procedure & replacement of Devices covered under warranty are excluded.																																																
Other:																																																	
Inclusions (Private):	✓ Rehabilitation ✓ Palliative care ✓ Brain and nervous system ✓ Eye (not cataracts) ✓ Ear, nose and throat ✓ Tonsils, adenoids and grommets ✓ Bone, joint and muscle ✓ Joint reconstructions ✓ Kidney and bladder ✓ Male reproductive system ✓ Digestive system ✓ Hernia and appendix ✓ Gastrointestinal endoscopy ✓ Gynaecology ✓ Miscarriage and termination of pregnancy ✓ Chemotherapy, radiotherapy and immunotherapy for cancer ✓ Pain Management ✓ Skin ✓ Breast surgery (medically necessary) ✓ Diabetes management (excluding insulin pumps) ✓ Heart and vascular system ✓ Lung & Chest ✓ Blood ✓ Back, neck and spine ✓ Plastic and reconstructive surgery (medically necessary) ✓ Dental surgery ✓ Podiatric surgery (provided by an accredited podiatric surgeon) ✓ Implantation of hearing devices ✓ Insulin pumps ✓ Pain Management with Device ✓ Sleep studies																																																
Exclusions:	✖ Cataracts ✖ Joint replacements ✖ Dialysis for chronic kidney failure ✖ Pregnancy and birth ✖ Assisted reproductive services ✖ Weight loss surgery																																																
Restrictions:	Hospital psychiatric services																																																
Moiety per day:	n/a																																																
Excess:	<table><tr><th>Excess Options Table</th><th>Level 0 Excess</th><th>Level 1 Excess</th><th>Level 2 Excess</th><th>Level 3 Excess</th></tr><tr><td></td><td></td><td></td><td>fmP</td><td></td></tr><tr><td>Admission excess (private hospital – overnight)</td><td>-</td><td>-</td><td>\$500</td><td>-</td></tr><tr><td>Waived for private hospital day stays</td><td>-</td><td>-</td><td>No</td><td>-</td></tr><tr><td>Admission excess (public hospital or day stay)</td><td>-</td><td>-</td><td>\$500</td><td>-</td></tr><tr><td>Maximum annual excess - per person</td><td>-</td><td>-</td><td>\$500</td><td>-</td></tr><tr><td>Maximum annual excess – singles</td><td>-</td><td>-</td><td>\$500</td><td>-</td></tr><tr><td>Maximum annual excess – families</td><td>-</td><td>-</td><td>\$1,000</td><td>-</td></tr><tr><td>Excess waived for child dependants under 21</td><td>-</td><td>-</td><td>Yes</td><td>-</td></tr></table>				Excess Options Table	Level 0 Excess	Level 1 Excess	Level 2 Excess	Level 3 Excess				fmP		Admission excess (private hospital – overnight)	-	-	\$500	-	Waived for private hospital day stays	-	-	No	-	Admission excess (public hospital or day stay)	-	-	\$500	-	Maximum annual excess - per person	-	-	\$500	-	Maximum annual excess – singles	-	-	\$500	-	Maximum annual excess – families	-	-	\$1,000	-	Excess waived for child dependants under 21	-	-	Yes	-
Excess Options Table	Level 0 Excess	Level 1 Excess	Level 2 Excess	Level 3 Excess																																													
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Maximum annual excess – singles	-	-	\$500	-																																													
Maximum annual excess – families	-	-	\$1,000	-																																													
Excess waived for child dependants under 21	-	-	Yes	-																																													

Product: Frank Top Hospital (No Pregnancy) (Silver+) \$500 Excess: fBsH (Closed)
Description: Covered as a private patient in participating private hospitals. Shared room default benefits apply in public hospitals and non-participating private hospitals.
Other: PROSTHESES: Benefits are as Government prescribes.

Inclusions (Private):

✓ Rehabilitation	✓ Breast surgery (medically necessary)
✓ Hospital psychiatric services	✓ Diabetes management (excluding insulin pumps)
✓ Palliative care	✓ Heart and vascular system
✓ Brain and nervous system	✓ Lung & Chest
✓ Eye (not cataracts)	✓ Blood
✓ Ear, nose and throat	✓ Back, neck and spine
✓ Tonsils, adenoids and grommets	✓ Plastic and reconstructive surgery (medically necessary)
✓ Bone, joint and muscle	✓ Dental surgery
✓ Joint reconstructions	✓ Podiatric surgery (provided by an accredited podiatric surgeon)
✓ Kidney and bladder	✓ Implantation of hearing devices
✓ Male reproductive system	✓ Cataracts
✓ Digestive system	✓ Joint replacements
✓ Hernia and appendix	✓ Dialysis for chronic kidney failure
✓ Gastrointestinal endoscopy	✓ Weight loss surgery
✓ Gynaecology	✓ Insulin pumps
✓ Miscarriage and termination of pregnancy	✓ Pain Management with Device
✓ Chemotherapy, radiotherapy and immunotherapy for cancer	✓ Sleep studies
✓ Pain Management	
✓ Skin	

Exclusions:

✖ Pregnancy and birth
✖ Assisted reproductive services

Restrictions:

n/a

Moiety per day:

n/a

Excess:

Excess Options Table	Level 0 Excess	Level 1 Excess	Level 2 Excess	Level 3 Excess
			fBsH	
Admission excess (private hospital – overnight)	-	-	\$500	-
Waived for private hospital day stays	-	-	No	-
Admission excess (public hospital or day stay)	-	-	\$500	-
Maximum annual excess - per person	-	-	\$500	-
Maximum annual excess – singles	-	-	\$500	-
Maximum annual excess – families	-	-	\$1,000	-
Excess waived for child dependants under 21	-	-	No	-

Product:	Frank Base Hospital 500 (Bronze+) - fBH2 (Closed)			
Description:	Covered as a private patient in participating private hospitals. Shared room default benefits apply in public hospitals and non-participating private hospitals. PROSTHESES: Benefits are as Government prescribes.			
Other:				
Inclusions (Private):	✓ Palliative care ✓ Brain and nervous system ✓ Eye (not cataracts) ✓ Ear, nose and throat ✓ Tonsils, adenoids and grommets ✓ Bone, joint and muscle ✓ Joint reconstructions ✓ Kidney and bladder ✓ Male reproductive system ✓ Digestive system ✓ Hernia and appendix ✓ Gastrointestinal endoscopy ✓ Gynaecology ✓ Miscarriage and termination of pregnancy ✓ Chemotherapy, radiotherapy and immunotherapy for cancer ✓ Pain Management ✓ Skin ✓ Breast surgery (medically necessary) ✓ Diabetes management (excluding insulin pumps) ✓ Blood ✓ Plastic and reconstructive surgery (medically necessary) ✓ Dental surgery ✓ Lung & Chest ✓ Sleep studies			
Exclusions:	✗ Heart and vascular system ✗ Back, neck and spine ✗ Podiatric surgery (provided by an accredited podiatric surgeon) ✗ Implantation of hearing devices ✗ Cataracts ✗ Joint replacements ✗ Dialysis for chronic kidney failure ✗ Pregnancy and birth ✗ Assisted reproductive services ✗ Weight loss surgery ✗ Insulin pumps ✗ Pain Management with Device			
Restrictions:	Rehabilitation Hospital psychiatric services			
Moiety per day:	n/a			
Excess:				

Excess Options Table	Level 0 Excess	Level 1 Excess	Level 2 Excess	Level 3 Excess
			fBH2	
Admission excess (private hospital – overnight)	-	-	\$500	-
Waived for private hospital day stays	-	-	No	-
Admission excess (public hospital or day stay)	-	-	\$500	-
Maximum annual excess - per person	-	-	\$500	-
Maximum annual excess – singles	-	-	\$500	-
Maximum annual excess – families	-	-	\$1,000	-
Excess waived for child dependants under 21	-	-	Yes	-

Product: Frank Base Hospital 500 NCP (Bronze+) - fBHC (Closed)
Description: Covered as private patient in participating private hospitals. Shared room default benefits apply in public hospitals & non-participating private hospitals.
Other: PROSTHESES: Benefits are as Government prescribes.

Inclusions (Private):

- ✓ Palliative care

✓ Brain and nervous system

✓ Eye (not cataracts)

✓ Ear, nose and throat

✓ Tonsils, adenoids and grommets

✓ Bone, joint and muscle

✓ Joint reconstructions

✓ Kidney and bladder

✓ Male reproductive system

✓ Digestive system

✓ Hernia and appendix

✓ Gastrointestinal endoscopy
- ✓ Gynaecology

✓ Miscarriage and termination of pregnancy

✓ Chemotherapy, radiotherapy and immunotherapy for cancer

✓ Pain Management

✓ Skin

✓ Breast surgery (medically necessary)

✓ Diabetes management (excluding insulin pumps)

✓ Blood

✓ Plastic and reconstructive surgery (medically necessary)

✓ Dental surgery

✓ Sleep studies

Exclusions:

- ✖ Heart and vascular system

✖ Lung & Chest

✖ Back, neck and spine

✖ Podiatric surgery (provided by an accredited podiatric surgeon)

✖ Implantation of hearing devices
- ✖ Cataracts

✖ Joint replacements

✖ Dialysis for chronic kidney failure

✖ Pregnancy and birth

✖ Assisted reproductive services

✖ Weight loss surgery

✖ Insulin pumps

✖ Pain Management with Device

Restrictions:

Rehabilitation
Hospital psychiatric services

Moiety per day:

Excess:

Excess Options Table	Level 0 Excess	Level 1 Excess	Level 2 Excess	Level 3 Excess
			<i>fBHC</i>	
Admission excess (private hospital – overnight)	-	-	\$500	-
Waived for private hospital day stays	-	-	No	-
Admission excess (public hospital or day stay)	-	-	\$500	-
Maximum annual excess - per person	-	-	\$500	-
Maximum annual excess – singles	-	-	\$500	-
Maximum annual excess – families	-	-	\$1,000	-
Excess waived for child dependants under 21	-	-	Yes	-

Product:	Frank Base Hospital 750 (Bronze+) - fBH3 (Closed)																																																
Description:	Covered as a private patient in participating private hospitals. Shared room default benefits apply in public hospitals and non-participating private hospitals. PROSTHESES: Benefits are as Government prescribes.																																																
Other:																																																	
Inclusions (Private):	✓ Palliative care ✓ Brain and nervous system ✓ Eye (not cataracts) ✓ Ear, nose and throat ✓ Tonsils, adenoids and grommets ✓ Bone, joint and muscle ✓ Joint reconstructions ✓ Kidney and bladder ✓ Male reproductive system ✓ Digestive system ✓ Hernia and appendix ✓ Gastrointestinal endoscopy ✓ Gynaecology ✓ Miscarriage and termination of pregnancy ✓ Chemotherapy, radiotherapy and immunotherapy for cancer ✓ Pain Management ✓ Skin ✓ Breast surgery (medically necessary) ✓ Diabetes management (excluding insulin pumps) ✓ Blood ✓ Plastic and reconstructive surgery (medically necessary) ✓ Dental surgery ✓ Lung & Chest ✓ Sleep studies																																																
Exclusions:	✖ Heart and vascular system ✖ Back, neck and spine ✖ Podiatric surgery (provided by an accredited podiatric surgeon) ✖ Implantation of hearing devices ✖ Cataracts ✖ Joint replacements ✖ Dialysis for chronic kidney failure ✖ Pregnancy and birth ✖ Assisted reproductive services ✖ Weight loss surgery ✖ Insulin pumps ✖ Pain Management with Device																																																
Restrictions:	Rehabilitation Hospital psychiatric services																																																
Moiety per day:	n/a																																																
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Maximum annual excess – families	-	-	-	\$1,500																																													
Excess waived for child dependants under 21	-	-	-	Yes																																													

Product:	Frank Bronze Plus Essential Hospital 500 (Bronze+): fBe2 (Closed)																																																
Description:	Covered as a private patient in participating private hospitals. Shared room default benefits apply in public hospitals and non-participating private hospitals. PROSTHESES: Benefits are as Government prescribes.																																																
Other:																																																	
Inclusions (Private):	✓ Palliative care ✓ Brain and nervous system ✓ Eye (not cataracts) ✓ Ear, nose and throat ✓ Tonsils, adenoids and grommets ✓ Bone, joint and muscle ✓ Joint reconstructions ✓ Kidney and bladder ✓ Male reproductive system ✓ Digestive system ✓ Hernia and appendix ✓ Gastrointestinal endoscopy ✓ Gynaecology ✓ Miscarriage and termination of pregnancy ✓ Chemotherapy, radiotherapy and immunotherapy for cancer ✓ Pain Management ✓ Skin ✓ Breast surgery (medically necessary) ✓ Diabetes management (excluding insulin pumps) ✓ Lung & Chest ✓ Blood ✓ Plastic and reconstructive surgery (medically necessary) ✓ Dental surgery ✓ Podiatric surgery (provided by an accredited podiatric surgeon) ✓ Sleep studies																																																
Exclusions:	✖ Heart and vascular system ✖ Back, neck and spine ✖ Implantation of hearing devices ✖ Cataracts ✖ Joint replacements ✖ Dialysis for chronic kidney failure ✖ Pregnancy and birth ✖ Assisted reproductive services ✖ Weight loss surgery ✖ Insulin pumps ✖ Pain Management with Device																																																
Restrictions:	Rehabilitation Hospital psychiatric services																																																
Moiety per day:	n/a																																																
Excess:	<table><tr><th>Excess Options Table</th><th>Level 0 Excess</th><th>Level 1 Excess</th><th>Level 2 Excess</th><th>Level 3 Excess</th></tr><tr><td></td><td></td><td></td><td>fBe2</td><td></td></tr><tr><td>Admission excess (private hospital – overnight)</td><td>-</td><td>-</td><td>\$500</td><td>-</td></tr><tr><td>Waived for private hospital day stays</td><td>-</td><td>-</td><td>No</td><td>-</td></tr><tr><td>Admission excess (public hospital or day stay)</td><td>-</td><td>-</td><td>\$500</td><td>-</td></tr><tr><td>Maximum annual excess - per person</td><td>-</td><td>-</td><td>\$500</td><td>-</td></tr><tr><td>Maximum annual excess – singles</td><td>-</td><td>-</td><td>\$500</td><td>-</td></tr><tr><td>Maximum annual excess – families</td><td>-</td><td>-</td><td>\$1,000</td><td>-</td></tr><tr><td>Excess waived for child dependants under 21</td><td>-</td><td>-</td><td>Yes</td><td>-</td></tr></table>				Excess Options Table	Level 0 Excess	Level 1 Excess	Level 2 Excess	Level 3 Excess				fBe2		Admission excess (private hospital – overnight)	-	-	\$500	-	Waived for private hospital day stays	-	-	No	-	Admission excess (public hospital or day stay)	-	-	\$500	-	Maximum annual excess - per person	-	-	\$500	-	Maximum annual excess – singles	-	-	\$500	-	Maximum annual excess – families	-	-	\$1,000	-	Excess waived for child dependants under 21	-	-	Yes	-
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Excess waived for child dependants under 21	-	-	Yes	-																																													

Product:	Frank Bronze Plus Essential Hospital 750 (Bronze+): fBe3 (Closed)																																																
Description:	Covered as a private patient in participating private hospitals. Shared room default benefits apply in public hospitals and non-participating private hospitals. PROSTHESES: Benefits are as Government prescribes.																																																
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Exclusions:	✖ Heart and vascular system ✖ Pregnancy and birth ✖ Back, neck and spine ✖ Assisted reproductive services ✖ Implantation of hearing devices ✖ Weight loss surgery ✖ Cataracts ✖ Insulin pumps ✖ Joint replacements ✖ Pain Management with Device ✖ Dialysis for chronic kidney failure																																																
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Maximum annual excess – singles	-	-	-	\$750																																													
Maximum annual excess – families	-	-	-	\$1,500																																													
Excess waived for child dependants under 21	-	-	-	Yes																																													

Product:	Frank Max Hospital 500 (Silver+): fBs2 (Closed)		
Description:	Covered as a private patient in participating private hospitals. Shared room default benefits apply in public hospitals and non-participating private hospitals.		
Other:	PROSTHESES: Benefits are as Government prescribes.		
Inclusions (Private):	✓ Rehabilitation ✓ Palliative care ✓ Brain and nervous system ✓ Eye (not cataracts) ✓ Ear, nose and throat ✓ Tonsils, adenoids and grommets ✓ Bone, joint and muscle ✓ Joint reconstructions ✓ Kidney and bladder ✓ Male reproductive system ✓ Digestive system ✓ Hernia and appendix ✓ Gastrointestinal endoscopy ✓ Gynaecology ✓ Miscarriage and termination of pregnancy ✓ Chemotherapy, radiotherapy and immunotherapy for cancer ✓ Pain Management ✓ Skin ✓ Breast surgery (medically necessary) ✓ Diabetes management (excluding insulin pumps) ✓ Heart and vascular system ✓ Lung & Chest ✓ Blood ✓ Back, neck and spine ✓ Plastic and reconstructive surgery (medically necessary) ✓ Dental surgery ✓ Podiatric surgery (provided by an accredited podiatric surgeon) ✓ Implantation of hearing devices ✓ Cataracts ✓ Joint replacements ✓ Sleep studies		
Exclusions:	✖ Dialysis for chronic kidney failure ✖ Pregnancy and birth ✖ Assisted reproductive services ✖ Weight loss surgery ✖ Insulin pumps ✖ Pain Management with Device		
Restrictions:	Hospital psychiatric services		
Moiety per day:	n/a		
Excess:			

Excess Options Table	Level 0 Excess	Level 1 Excess	Level 2 Excess	Level 3 Excess
			fBs2	
Admission excess (private hospital – overnight)	-	-	\$500	-
Waived for private hospital day stays	-	-	No	-
Admission excess (public hospital or day stay)	-	-	\$500	-
Maximum annual excess - per person	-	-	\$500	-
Maximum annual excess – singles	-	-	\$500	-
Maximum annual excess – families	-	-	\$1,000	-
Excess waived for child dependants under 21	-	-	No	-

Product:	Frank Silver Hospital 500 (Silver): fBr2 (Closed)																																																
Description:	Covered as a private patient in participating private hospitals. Shared room default benefits apply in public hospitals and non-participating private hospitals.																																																
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Restrictions:	Rehabilitation Hospital psychiatric services Palliative care																																																
Mortality per day:	n/a																																																
Excess:	<table><tr><th>Excess Options Table</th><th>Level 0 Excess</th><th>Level 1 Excess</th><th>Level 2 Excess</th><th>Level 3 Excess</th></tr><tr><td></td><td></td><td></td><td>fBr2</td><td></td></tr><tr><td>Admission excess (private hospital – overnight)</td><td>-</td><td>-</td><td>\$500</td><td>-</td></tr><tr><td>Waived for private hospital day stays</td><td>-</td><td>-</td><td>No</td><td>-</td></tr><tr><td>Admission excess (public hospital or day stay)</td><td>-</td><td>-</td><td>\$500</td><td>-</td></tr><tr><td>Maximum annual excess - per person</td><td>-</td><td>-</td><td>\$500</td><td>-</td></tr><tr><td>Maximum annual excess – singles</td><td>-</td><td>-</td><td>\$500</td><td>-</td></tr><tr><td>Maximum annual excess – families</td><td>-</td><td>-</td><td>\$1,000</td><td>-</td></tr><tr><td>Excess waived for child dependants under 21</td><td>-</td><td>-</td><td>No</td><td>-</td></tr></table>				Excess Options Table	Level 0 Excess	Level 1 Excess	Level 2 Excess	Level 3 Excess				fBr2		Admission excess (private hospital – overnight)	-	-	\$500	-	Waived for private hospital day stays	-	-	No	-	Admission excess (public hospital or day stay)	-	-	\$500	-	Maximum annual excess - per person	-	-	\$500	-	Maximum annual excess – singles	-	-	\$500	-	Maximum annual excess – families	-	-	\$1,000	-	Excess waived for child dependants under 21	-	-	No	-
Excess Options Table	Level 0 Excess	Level 1 Excess	Level 2 Excess	Level 3 Excess																																													
			fBr2																																														
Admission excess (private hospital – overnight)	-	-	\$500	-																																													
Waived for private hospital day stays	-	-	No	-																																													
Admission excess (public hospital or day stay)	-	-	\$500	-																																													
Maximum annual excess - per person	-	-	\$500	-																																													
Maximum annual excess – singles	-	-	\$500	-																																													
Maximum annual excess – families	-	-	\$1,000	-																																													
Excess waived for child dependants under 21	-	-	No	-																																													

Product:

Description:

Other:

Frank Gold Hospital: fGH (Closed)

Covered as a private patient in participating private hospitals. Shared room default benenfts apply in public hospitals and non-participating private hospitals.

PROSTHESES: Benefits are as Government prescribes.

- Inclusions (Private):
- ✓ Rehabilitation

✓ Hospital psychiatric services

✓ Palliative care

✓ Brain and nervous system

✓ Eye (not cataracts)

✓ Ear, nose and throat

✓ Tonsils, adenoids and grommets

✓ Bone, joint and muscle

✓ Joint reconstructions

✓ Kidney and bladder

✓ Male reproductive system

✓ Digestive system

✓ Hernia and appendix

✓ Gastrointestinal endoscopy

✓ Gynaecology

✓ Miscarriage and termination of pregnancy

✓ Chemotherapy, radiotherapy and immunotherapy for cancer

✓ Pain Management

✓ Skin

✓ Breast surgery (medically necessary)

✓ Diabetes management (excluding insulin pumps)

✓ Heart and vascular system

✓ Lung & Chest

✓ Blood

✓ Back, neck and spine

✓ Plastic and reconstructive surgery (medically necessary)

✓ Dental surgery

✓ Podiatric surgery (provided by an accredited podiatric surgeon)

✓ Implantation of hearing devices

✓ Cataracts

✓ Joint replacements

✓ Dialysis for chronic kidney failure

✓ Pregnancy and birth

✓ Assisted reproductive services

✓ Sleep studies

✓ Weight loss surgery

✓ Insulin pumps

✓ Pain Management with Device

Exclusions:

n/a

Restrictions:

n/a

Mortality per day:

n/a

Excess:

Excess Options Table	Level 0 Excess	Level 1 Excess	Level 2 Excess	Level 3 Excess
				<i>fGH</i>
Admission excess (private hospital – overnight)	-	-	-	\$750
Waived for private hospital day stays	-	-	-	No
Admission excess (public hospital or day stay)	-	-	-	\$750
Maximum annual excess - per person	-	-	-	\$750
Maximum annual excess – singles	-	-	-	\$750
Maximum annual excess – families	-	-	-	\$1,500
Excess waived for child dependants under 21	-	-	-	No

Product:	Frank Top Hospital 500 (Silver+): fTH2 (Closed)																																																
Description:	Covered as a private patient in participating private hospitals. Shared room default benefits apply in public hospitals and non-participating private hospitals. PROSTHESES: Benefits are as Government prescribes.																																																
Other:																																																	
Inclusions (Private):	✓ Rehabilitation ✓ Hospital psychiatric services ✓ Palliative care ✓ Brain and nervous system ✓ Eye (not cataracts) ✓ Ear, nose and throat ✓ Tonsils, adenoids and grommets ✓ Bone, joint and muscle ✓ Joint reconstructions ✓ Kidney and bladder ✓ Male reproductive system ✓ Digestive system ✓ Hernia and appendix ✓ Gastrointestinal endoscopy ✓ Gynaecology ✓ Miscarriage and termination of pregnancy ✓ Chemotherapy, radiotherapy and immunotherapy for cancer ✓ Pain Management ✓ Skin ✓ Breast surgery (medically necessary) ✓ Diabetes management (excluding insulin pumps) ✓ Heart and vascular system ✓ Lung & Chest ✓ Blood ✓ Back, neck and spine ✓ Plastic and reconstructive surgery (medically necessary) ✓ Dental surgery ✓ Podiatric surgery (provided by an accredited podiatric surgeon) ✓ Implantation of hearing devices ✓ Cataracts ✓ Joint replacements ✓ Dialysis for chronic kidney failure ✓ Pregnancy and birth ✓ Assisted reproductive services ✓ Sleep studies																																																
Exclusions:	* Weight loss surgery * Insulin pumps * Pain Management with Device																																																
Restrictions:	n/a																																																
Mortality per day:	n/a																																																
Excess:	<table><tr><th>Excess Options Table</th><th>Level 0 Excess</th><th>Level 1 Excess</th><th>Level 2 Excess</th><th>Level 3 Excess</th></tr><tr><td></td><td></td><td></td><td>fTH2</td><td></td></tr><tr><td>Admission excess (private hospital – overnight)</td><td>-</td><td>-</td><td>\$500</td><td>-</td></tr><tr><td>Waived for private hospital day stays</td><td>-</td><td>-</td><td>No</td><td>-</td></tr><tr><td>Admission excess (public hospital or day stay)</td><td>-</td><td>-</td><td>\$500</td><td>-</td></tr><tr><td>Maximum annual excess - per person</td><td>-</td><td>-</td><td>\$500</td><td>-</td></tr><tr><td>Maximum annual excess – singles</td><td>-</td><td>-</td><td>\$500</td><td>-</td></tr><tr><td>Maximum annual excess – families</td><td>-</td><td>-</td><td>\$1,000</td><td>-</td></tr><tr><td>Excess waived for child dependants under 21</td><td>-</td><td>-</td><td>No</td><td>-</td></tr></table>				Excess Options Table	Level 0 Excess	Level 1 Excess	Level 2 Excess	Level 3 Excess				fTH2		Admission excess (private hospital – overnight)	-	-	\$500	-	Waived for private hospital day stays	-	-	No	-	Admission excess (public hospital or day stay)	-	-	\$500	-	Maximum annual excess - per person	-	-	\$500	-	Maximum annual excess – singles	-	-	\$500	-	Maximum annual excess – families	-	-	\$1,000	-	Excess waived for child dependants under 21	-	-	No	-
Excess Options Table	Level 0 Excess	Level 1 Excess	Level 2 Excess	Level 3 Excess																																													
			fTH2																																														
Admission excess (private hospital – overnight)	-	-	\$500	-																																													
Waived for private hospital day stays	-	-	No	-																																													
Admission excess (public hospital or day stay)	-	-	\$500	-																																													
Maximum annual excess - per person	-	-	\$500	-																																													
Maximum annual excess – singles	-	-	\$500	-																																													
Maximum annual excess – families	-	-	\$1,000	-																																													
Excess waived for child dependants under 21	-	-	No	-																																													

Product:	Frank Silver Plus Max Hospital: fMS (Open)																																																
Description:	Covered as a private patient in participating private hospitals. Shared room default benefits apply in public hospitals and non-participating private hospitals. PROSTHESES: Benefits are as Government prescribes.																																																
Other:																																																	
Inclusions (Private):	✓ Rehabilitation ✓ Palliative care ✓ Brain and nervous system ✓ Eye (not cataracts) ✓ Ear, nose and throat ✓ Tonsils, adenoids and grommets ✓ Bone, joint and muscle ✓ Joint reconstructions ✓ Kidney and bladder ✓ Male reproductive system ✓ Digestive system ✓ Hernia and appendix ✓ Gastrointestinal endoscopy ✓ Gynaecology ✓ Miscarriage and termination of pregnancy ✓ Chemotherapy, radiotherapy and immunotherapy for cancer ✓ Pain Management ✓ Skin ✓ Breast surgery (medically necessary) ✓ Diabetes management (excluding insulin pumps) ✓ Heart and vascular system ✓ Lung & Chest ✓ Blood ✓ Back, neck and spine ✓ Plastic and reconstructive surgery (medically necessary) ✓ Dental surgery ✓ Podiatric surgery (provided by an accredited podiatric surgeon) ✓ Implantation of hearing devices ✓ Cataracts ✓ Joint replacements ✓ Dialysis for chronic kidney failure ✓ Pregnancy and birth ✓ Assisted reproductive services ✓ Sleep studies ✓ Insulin pumps ✓ Pain Management with Device																																																
Exclusions:	✱ Weight loss surgery																																																
Restrictions:	Hospital psychiatric services																																																
Mortality per day:	n/a																																																
Excess:	<table><tr><th>Excess Options Table</th><th>Level 0 Excess</th><th>Level 1 Excess</th><th>Level 2 Excess</th><th>Level 3 Excess</th></tr><tr><td></td><td></td><td></td><td></td><td>fMS</td></tr><tr><td>Admission excess (private hospital – overnight)</td><td>-</td><td>-</td><td>-</td><td>\$750</td></tr><tr><td>Waived for private hospital day stays</td><td>-</td><td>-</td><td>-</td><td>No</td></tr><tr><td>Admission excess (public hospital or day stay)</td><td>-</td><td>-</td><td>-</td><td>\$750</td></tr><tr><td>Maximum annual excess - per person</td><td>-</td><td>-</td><td>-</td><td>\$750</td></tr><tr><td>Maximum annual excess – singles</td><td>-</td><td>-</td><td>-</td><td>\$750</td></tr><tr><td>Maximum annual excess – families</td><td>-</td><td>-</td><td>-</td><td>\$1,500</td></tr><tr><td>Excess waived for child dependants under 21</td><td>-</td><td>-</td><td>-</td><td>No</td></tr></table>				Excess Options Table	Level 0 Excess	Level 1 Excess	Level 2 Excess	Level 3 Excess					fMS	Admission excess (private hospital – overnight)	-	-	-	\$750	Waived for private hospital day stays	-	-	-	No	Admission excess (public hospital or day stay)	-	-	-	\$750	Maximum annual excess - per person	-	-	-	\$750	Maximum annual excess – singles	-	-	-	\$750	Maximum annual excess – families	-	-	-	\$1,500	Excess waived for child dependants under 21	-	-	-	No
Excess Options Table	Level 0 Excess	Level 1 Excess	Level 2 Excess	Level 3 Excess																																													
				fMS																																													
Admission excess (private hospital – overnight)	-	-	-	\$750																																													
Waived for private hospital day stays	-	-	-	No																																													
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Maximum annual excess - per person	-	-	-	\$750																																													
Maximum annual excess – singles	-	-	-	\$750																																													
Maximum annual excess – families	-	-	-	\$1,500																																													
Excess waived for child dependants under 21	-	-	-	No																																													

Product:

Frank Starter Bundle (Basic): fYsb (Closed)

Description:

Covered as a private patient in a private hospital for accidental injuries sustained after joining (joint investigations and reconstructions are covered if they are required as a result of an accident). For an accident to be covered, treatment must be sought through a Doctor or an Emergency Department within 48 hours of sustaining the injury and the hospital admission must occur within 90 days. The Doctor's letter/hospital report must be supplied to Frank.
PROSTHESES: Benefits are as Government prescribes.

Other:

ACCIDENT ONLY COVER

Inclusions (Private):

n/a

Exclusions:	* Brain and nervous system	* Heart and vascular system
	* Eye (not cataracts)	* Lung & Chest
	* Ear, nose and throat	* Blood
	* Tonsils, adenoids and grommets	* Back, neck and spine
	* Bone, joint and muscle	* Plastic and reconstructive surgery (medically necessary)
	* Joint reconstructions	* Dental surgery
	* Kidney and bladder	* Podiatric surgery (provided by an accredited podiatric surgeon)
	* Male reproductive system	* Implantation of hearing devices
	* Digestive system	* Cataracts
	* Hernia and appendix	* Joint replacements
	* Gastrointestinal endoscopy	* Dialysis for chronic kidney failure
	* Gynaecology	* Pregnancy and birth
	* Miscarriage and termination of pregnancy	* Assisted reproductive services
	* Chemotherapy, radiotherapy and immunotherapy for cancer	* Weight loss surgery
	* Pain Management	* Insulin pumps
	* Skin	* Pain Management with Device
	* Breast surgery (medically necessary)	* Sleep studies
	* Diabetes management (excluding insulin pumps)	

Restrictions:

Rehabilitation
Hospital psychiatric services
Palliative care

Moiety per day:

n/a

Excess:

Excess Options Table	Level 0 Excess	Level 1 Excess	Level 2 Excess	Level 3 Excess
			fYsb	
Admission excess (private hospital – overnight)	-	-	\$500	-
Waived for private hospital day stays	-	-	No	-
Admission excess (public hospital or day stay)	-	-	\$500	-
Maximum annual excess - per person	-	-	\$500	-
Maximum annual excess – singles	-	-	\$500	-
Maximum annual excess – families	-	-	\$1,000	-
Excess waived for child dependants under 21	-	-	No	-

Product:	Frank Simple Essentials 60 Bundle 750 (Basic+): fSIEb (Closed)																																																
Description:	Covered as a private patient in participating private hospitals. Shared room default benefits apply in public hospitals and non-participating private hospitals. PROSTHESES: Benefits are as Government prescribes.																																																
Other:																																																	
Inclusions (Private):	✓ Tonsils, adenoids and grommets ✓ Joint reconstructions ✓ Hernia and appendix ✓ Dental surgery																																																
Exclusions:	✖ Brain and nervous system ✖ Heart and vascular system ✖ Eye (not cataracts) ✖ Lung & Chest ✖ Ear, nose and throat ✖ Blood ✖ Bone, joint and muscle ✖ Back, neck and spine ✖ Kidney and bladder ✖ Plastic and reconstructive surgery (medically necessary) ✖ Male reproductive system ✖ Podiatric surgery (provided by an accredited podiatric surgeon) ✖ Digestive system ✖ Implantation of hearing devices ✖ Gastrointestinal endoscopy ✖ Cataracts ✖ Gynaecology ✖ Joint replacements ✖ Miscarriage and termination of pregnancy ✖ Dialysis for chronic kidney failure ✖ Chemotherapy, radiotherapy and immunotherapy for cancer ✖ Pregnancy and birth ✖ Pain Management ✖ Assisted reproductive services ✖ Skin ✖ Weight loss surgery ✖ Breast surgery (medically necessary) ✖ Insulin pumps ✖ Diabetes management (excluding insulin pumps) ✖ Pain Management with Device ✖ Sleep studies																																																
Restrictions:	Rehabilitation Hospital psychiatric services Palliative care																																																
Moiety per day:	n/a																																																
Excess:	<table><tr><th>Excess Options Table</th><th>Level 0 Excess</th><th>Level 1 Excess</th><th>Level 2 Excess</th><th>Level 3 Excess</th></tr><tr><td></td><td></td><td></td><td></td><td>fSIEb</td></tr><tr><td>Admission excess (private hospital – overnight)</td><td>-</td><td>-</td><td>-</td><td>\$750</td></tr><tr><td>Waived for private hospital day stays</td><td>-</td><td>-</td><td>-</td><td>No</td></tr><tr><td>Admission excess (public hospital or day stay)</td><td>-</td><td>-</td><td>-</td><td>\$750</td></tr><tr><td>Maximum annual excess - per person</td><td>-</td><td>-</td><td>-</td><td>\$750</td></tr><tr><td>Maximum annual excess – singles</td><td>-</td><td>-</td><td>-</td><td>\$750</td></tr><tr><td>Maximum annual excess – families</td><td>-</td><td>-</td><td>-</td><td>\$1,500</td></tr><tr><td>Excess waived for child dependants under 21</td><td>-</td><td>-</td><td>-</td><td>No</td></tr></table>				Excess Options Table	Level 0 Excess	Level 1 Excess	Level 2 Excess	Level 3 Excess					fSIEb	Admission excess (private hospital – overnight)	-	-	-	\$750	Waived for private hospital day stays	-	-	-	No	Admission excess (public hospital or day stay)	-	-	-	\$750	Maximum annual excess - per person	-	-	-	\$750	Maximum annual excess – singles	-	-	-	\$750	Maximum annual excess – families	-	-	-	\$1,500	Excess waived for child dependants under 21	-	-	-	No
Excess Options Table	Level 0 Excess	Level 1 Excess	Level 2 Excess	Level 3 Excess																																													
				fSIEb																																													
Admission excess (private hospital – overnight)	-	-	-	\$750																																													
Waived for private hospital day stays	-	-	-	No																																													
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Maximum annual excess - per person	-	-	-	\$750																																													
Maximum annual excess – singles	-	-	-	\$750																																													
Maximum annual excess – families	-	-	-	\$1,500																																													
Excess waived for child dependants under 21	-	-	-	No																																													

Ancillary

Frank - Lots of Extras 50%	ILE5	Top Ancillary Product	12/10/2009	01/03/2026
Frank - Lots of Extras 80%	ILE8	Top Ancillary Product	12/10/2009	01/03/2026
Frank - Some Extras 50%	ISE5	Moderate Ancillary Product	12/10/2009	01/03/2026
Frank - Some Extras 80%	ISE8	Moderate Ancillary Product	12/10/2009	01/03/2026
Frank - Simple Extras	IBE	Basic Ancillary Product	05/11/2018	01/03/2026
Frank - Everyday Extras	IVE	Moderate Ancillary Product	05/11/2018	
Frank - More Extras	IXE	Top Ancillary Product	05/11/2018	
Frank Essentials Bundle	IFEBE	Moderate Ancillary Product	01/05/2016	20/12/2022
Frank Bronze Plus Bundle	fap	Basic Ancillary Product	01/04/2019	01/04/2023
Frank Kickstarter Bundle	fap	Basic Ancillary Product	01/04/2019	01/04/2023
Frank Starter Bundle	FYSBE	Basic Ancillary Product	01/04/2019	01/04/2019
Frank Bundables \$250	ION	Basic Ancillary Product	17/02/2026	
Frank Bundables \$500	ITW	Basic Ancillary Product	17/02/2026	
Frank Bundables \$750	ITH	Moderate Ancillary Product	17/02/2026	
Frank Bundables \$1,000	IFO	Moderate Ancillary Product	17/02/2026	
Frank Bundables \$1,500	IFI	Top Ancillary Product	17/02/2026	
Frank Bundables \$2,000	ISI	Top Ancillary Product	17/02/2026	

FRANK Overseas Visitors Health Cover

Frank Health Insurance is a business of GMHBA Limited. References to "Frank" or "Frank Health Insurance" are references to GMHBA Limited trading as Frank Health Insurance.

Membership Enquires: 03 52028770

Eligibility: [Patient eligibility and membership level of cover should be confirmed at https://echeck.hams.com.au/Login/tabid/63/Default.aspx?returnurl=%2fdefault.aspxprior-to-patient-admission.](https://echeck.hams.com.au/Login/tabid/63/Default.aspx?returnurl=%2fdefault.aspxprior-to-patient-admission)

Please note: When you are admitted to a single room in a public hospital you are entitled to the minimum shared room rate under the Private Health Insurance Act for private hospital admissions, which could result in out-of-pocket costs to you. Ensure you receive written informed financial consent for any admission into a single room in a public hospital.

Product: Frank Basic Workers Cover - fOb (Open)

Description: Covered as a private patient in public and participating private hospitals.

PROSTHESES: Benefits are as Government prescribes

INSULIN PUMPS: Insulin Pump application is paid as an admitted procedure. Devices provided during an outpatient procedure & replacement of Devices covered under warranty are excluded.

Other:

Inclusions (Private):

- | | |
|---|---|
| ✓ Accidental injury | ✓ Haemodialysis |
| ✓ Appendicitis | ✓ Insulin pumps |
| ✓ Cardiac treatment | ✓ Podiatric Surgery (provided by an accredited podiatric surgeon) |
| ✓ Cancer treatment | ✓ Cochlear implants |
| ✓ Joint reconstructions and investigations | ✓ Emergency Ambulance |
| ✓ Gynecological procedures | ✓ Brain surgery |
| ✓ Neurostimulators | ✓ Wisdom teeth removal |
| ✓ Rehabilitation services | ✓ Colonoscopies & Gastroscopies |
| ✓ Tonsils, adenoids and grommets | ✓ Hernia repair |
| ✓ Spinal surgery | ✓ Funeral Expenses |
| ✓ Cataract and corneall transplants | ✓ Repatriation |
| ✓ Dental implant surgery | |
| ✓ Joint replacements including hips and knees | |
| ✓ Gastric banding and all obesity surgeries | |

- Exclusions:**
- ✖ IVF and assisted reproductive services
 - ✖ Outpatient Services (GP & Specialist consults)
 - ✖ Outpatient Pathology & Radiology
 - ✖ Hospital services for which no medicare benefit is payable
 - ✖ Bone Marrow & Organ Transplants

Restrictions:

Psychiatric services

Pregnancy related services

Palliative care

Moiety per day:

n/a

Excess:

Excess Options Table	Level 0 Excess	Level 1 Excess	Level 2 Excess	Level 3 Excess
Admission excess (private hospital – overnight)	-	-	\$500	-
Waived for private hospital day stays	-	-	No	-
Admission excess (public hospital or day stay)	-	-	\$500	-
Maximum annual excess - per person	-	-	\$500	-
Maximum annual excess – singles	-	-	\$500	-
Maximum annual excess – families	-	-	\$1,000	-
Excess waived for child dependants under 21	-	-	No	-

Product:

Frank Minimum Working Visa Cover: fWVMin (Open)

Description:

Covered as a private patient in public and participating private hospitals. Fixed benefits apply in non-participating hospitals.

PROSTHESES: Benefits are as Government prescribes.

INSULIN PUMPS: Insulin Pump application is paid as an admitted procedure. Devices provided during an outpatient procedure & replacement of Devices covered under warranty are excluded.

Other:

- Inclusions (Private):**
- | | |
|---|---|
| ✓ Accidental injury | ✓ Haemodialysis |
| ✓ Appendicitis | ✓ Insulin pumps |
| ✓ Cardiac treatment | ✓ Podiatric Surgery (provided by an accredited podiatric surgeon) |
| ✓ Cancer treatment | ✓ Palliative care |
| ✓ Joint reconstructions and investigations | ✓ Cochlear implants |
| ✓ Gynecological procedures | ✓ Emergency Ambulance |
| ✓ Neurostimulators | ✓ Brain surgery |
| ✓ Psychiatric services | ✓ Wisdom teeth removal |
| ✓ Rehabilitation services | ✓ Colonoscopies & Gastroscopies |
| ✓ Tonsils, adenoids and grommets | ✓ Hernia repair |
| ✓ Spinal surgery | ✓ Funeral Expenses |
| ✓ Cataract and corneal transplants | ✓ Repatriation |
| ✓ Dental implant surgery | |
| ✓ Joint replacements including hips and knees | |
| ✓ Pregnancy related services | |
| ✓ Gastric banding and all obesity surgeries | |

- Exclusions:**
- ✖ IVF and assisted reproductive services
 - ✖ Outpatient Services (GP & Specialist consults)
 - ✖ Outpatient Pathology & Radiology
 - ✖ Hospital services for which no medicare benefit is payable
 - ✖ Bone Marrow & Organ Transplants

Restrictions: n/a

Molety per day: n/a

Excess:

Excess Options Table	Level 0 Excess	Level 1 Excess	Level 2 Excess <i>fWV/Min</i>	Level 3 Excess
Admission excess (private hospital – overnight)	-	-	\$500	-
Waived for private hospital day stays	-	-	No	-
Admission excess (public hospital or day stay)	-	-	\$500	-
Maximum annual excess - per person	-	-	\$500	-
Maximum annual excess – singles	-	-	\$500	-
Maximum annual excess – families	-	-	\$1,000	-
Excess waived for child dependants under 21	-	-	No	-

Product: Frank Mid Workers Cover: fVm0 (Open), fVm (Open)
Description: Covered as a private patient in public and participating private hospitals.
PROSTHESES: Benefits are as Government prescribes
INSULIN PUMPS: Insulin Pump application is paid as an admitted procedure. Devices provided during an outpatient procedure & replacement of Devices covered under warranty are excluded.

Other:

Inclusions (Private):

✓ Accidental injury	✓ Haemodialysis
✓ Appendicitis	✓ Insulin pumps
✓ Cardiac treatment	✓ Podiatric Surgery (provided by an accredited podiatric surgeon)
✓ Cancer treatment	✓ Palliative care
✓ Joint reconstructions and investigations	✓ Cochlear implants
✓ Gynecological procedures	✓ Emergency Ambulance
✓ Neurostimulators	✓ Brain surgery
✓ Psychiatric services	✓ Wisdom teeth removal
✓ Rehabilitation services	✓ Colonoscopies & Gastrosopies
✓ Tonsils, adenoids and grommets	✓ Hernia repair
✓ Spinal surgery	✓ Outpatient Services (GP & Specialist consults)
✓ Cataract and corneall transplants	✓ Funeral Expenses
✓ Dental implant surgery	✓ Repatriation
✓ Joint replacements including hips and knees	
✓ Pregnancy related services	
✓ Gastric banding and all obesity surgeries	

Exclusions:

- ✗ IVF and assisted reproductive services
- ✗ Outpatient Pathology & Radiology
- ✗ Hospital services for which no medicare benefit is payable
- ✗ Bone Marrow & Organ Transplants

Restrictions: n/a

Molety per day: n/a

Excess:

Excess Options Table	Level 0 Excess	Level 1 Excess	Level 2 Excess	Level 3 Excess
	<i>f/m0</i>		<i>f/m</i>	
Admission excess (private hospital – overnight)	\$0	-	\$500	-
Waived for private hospital day stays	No	-	No	-
Admission excess (public hospital or day stay)	\$0	-	\$500	-
Maximum annual excess - per person	\$0	-	\$500	-
Maximum annual excess – singles	\$0	-	\$500	-
Maximum annual excess – families	\$0	-	\$1,000	-
Excess waived for child dependants under 21	No	-	No	-

Product:

Description:

Frank Mid Workers Plus Bundle: f/m0WPf (Open), f/mPf (Open)

Covered as a private patient in public and participating private hospitals.

PROSTHESES: Benefits are as Government prescribes

INSULIN PUMPS: Insulin Pump application is paid as an admitted procedure. Devices provided during an outpatient procedure & replacement of Devices covered under warranty are excluded.

Other:

Inclusions (Private):

✓ Accidental injury	✓ Haemodialysis
✓ Appendicitis	✓ Insulin pumps
✓ Cardiac treatment	✓ Podiatric Surgery (provided by an accredited podiatric surgeon)
✓ Cancer treatment	✓ Palliative care
✓ Joint reconstructions and investigations	✓ Cochlear implants
✓ Gynecological procedures	✓ Emergency Ambulance
✓ Neurostimulators	✓ Brain surgery
✓ Psychiatric services	✓ Wisdom teeth removal
✓ Rehabilitation services	✓ Colonoscopies & Gastroscopies
✓ Tonsils, adenoids and grommets	✓ Hernia repair
✓ Spinal surgery	✓ Outpatient Services (GP & Specialist consults)
✓ Cataract and corneall transplants	✓ Funeral Expenses
✓ Dental Implant surgery	✓ Repatriation
✓ Joint replacements including hips and knees	
✓ Pregnancy related services	
✓ Gastric banding and all obesity surgeries	

Exclusions:

- ✗ IVF and assisted reproductive services
- ✗ Outpatient Pathology & Radiology
- ✗ Hospital services for which no medicare benefit is payable
- ✗ Bone Marrow & Organ Transplants

Restrictions:

n/a

Moiety per day:

n/a

Excess:

Excess Options Table	Level 0 Excess	Level 1 Excess	Level 2 Excess	Level 3 Excess
	<i>f/m0WPf</i>		<i>f/mPf</i>	
Admission excess (private hospital – overnight)	\$0	-	\$500	-
Waived for private hospital day stays	No	-	No	-
Admission excess (public hospital or day stay)	\$0	-	\$500	-
Maximum annual excess - per person	\$0	-	\$500	-
Maximum annual excess – singles	\$0	-	\$500	-
Maximum annual excess – families	\$0	-	\$1,000	-
Excess waived for child dependants under 21	No	-	No	-