

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.hams.com.au prior to patient admission.](https://eligibility.hams.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.

Product: Frank Basic Hospital 500 (Basic+): fBcH (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).
PROSTHESES: Benefits are as Government prescribes.

Other:

Inclusions (Private): n/a

Exclusions:

- * Dialysis for chronic kidney failure
- * Weight loss surgery
- * Insulin pumps

Restrictions:

<ul style="list-style-type: none"> 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 	<ul style="list-style-type: none"> 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
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Moiety per day: n/a

Excess:

Excess Options Table	Level 0 Excess	Level 1 Excess	Level 2 Excess	Level 3 Excess
			<i>fBcH</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	-	-	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:

<ul style="list-style-type: none"> * 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) 	<ul style="list-style-type: none"> * 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
				<i>fAH</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

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 pregnancy	Assisted reproductive services
Chemotherapy, radiotherapy and immunotherapy for cancer	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	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

Other:

Inclusions (Private):

<ul style="list-style-type: none"> ✓ 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 	<ul style="list-style-type: none"> ✓ 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
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Exclusions:

<ul style="list-style-type: none"> * Heart and vascular system * Plastic and reconstructive surgery (medically necessary) * Podiatric surgery (provided by an accredited podiatric surgeon) * Implantation of hearing devices 	<ul style="list-style-type: none"> * 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 fBzP
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):

<ul style="list-style-type: none"> ✓ 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 	<ul style="list-style-type: none"> ✓ 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)
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Exclusions:

<ul style="list-style-type: none"> * 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 	<ul style="list-style-type: none"> * 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 fBrH
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):

<ul style="list-style-type: none"> ✓ 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 	<ul style="list-style-type: none"> ✓ 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)
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Exclusions:

<ul style="list-style-type: none"> * Back, neck and spine * Implantation of hearing devices * Cataracts * Joint replacements * Dialysis for chronic kidney failure * Pregnancy and birth 	<ul style="list-style-type: none"> * 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 fBrH
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 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.

Other:

Inclusions (Private):

<ul style="list-style-type: none"> ✓ 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 	<ul style="list-style-type: none"> ✓ 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
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Exclusions:

<ul style="list-style-type: none"> * Cataracts * Joint replacements * Dialysis for chronic kidney failure * Pregnancy and birth * Assisted reproductive services 	<ul style="list-style-type: none"> * 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 fBrH
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 Silver Plus Hospital: fBsN (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):

<ul style="list-style-type: none"> ✓ Rehabilitation ✓ Palliative care ✓ Brain and nervous system ✓ Eye (not cataracts) ✓ Ear, nose and throat 	<ul style="list-style-type: none"> ✓ Pain Management ✓ Skin ✓ Breast surgery (medically necessary) ✓ Diabetes management (excluding insulin pumps) ✓ Heart and vascular system
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- ✓ 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

- ✓ 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 fBsN
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 (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.

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

Moiety per day:

n/a

Excess:

Excess Options Table	Level 0 Excess	Level 1 Excess	Level 2 Excess	Level 3 Excess fTHP
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 Starter Flexi-Bundle (Basic): fStFb (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
- * 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

- * Breast surgery (medically necessary)
- * Diabetes management (excluding insulin pumps)
- * 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>fStFb</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 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.

Other:
Inclusions (Private):

- ✓ Tonsils, adenoids and grommets
- ✓ Joint reconstructions
- ✓ Hernia and appendix
- ✓ Gynaecology
- ✓ Miscarriage and termination of pregnancy
- ✓ Dental surgery

Exclusions:

<ul style="list-style-type: none"> * 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 * Chemotherapy, radiotherapy and immunotherapy for cancer * Pain Management * Skin * Breast surgery (medically necessary) * Diabetes management (excluding insulin pumps) 	<ul style="list-style-type: none"> * 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
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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 <i>fSvFb</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 Kickstarter Bundle (Basic Plus): fkB3ap (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):

- ✓ Eye (not cataracts)
- ✓ Ear, nose and throat
- ✓ Tonsils, adenoids and grommets
- ✓ Joint reconstructions
- ✓ Hernia and appendix
- ✓ Dental surgery

Exclusions:

<ul style="list-style-type: none"> * 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) 	<ul style="list-style-type: none"> * 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
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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 <i>fkB3ap</i>
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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 Bundle: fbP3ap (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)
- ✓ 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 fbP3ap
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 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:

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

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
- ✓ Breast surgery (medically necessary)
- ✓ Diabetes management (excluding insulin pumps)
- ✓ Heart and vascular 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
- ✓ 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:

Excess Options Table	Level 0 Excess	Level 1 Excess	Level 2 Excess <i>fmP</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	-	-	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.

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
- ✓ 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 <i>fBsH</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 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)
 - * Cataracts
 - * Joint replacements
 - * Dialysis for chronic kidney failure

* Implantation of hearing devices

- * 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
			<i>fBH2</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 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.

PROSTHESES: Benefits are as Government prescribes.

Other:

Inclusions (Private):

- | | |
|--|--|
| <ul style="list-style-type: none"> ✓ 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 | <ul style="list-style-type: none"> ✓ 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:

- | | |
|---|--|
| <ul style="list-style-type: none"> * Heart and vascular system * Lung & Chest * Back, neck and spine * Podiatric surgery (provided by an accredited podiatric surgeon) * Implantation of hearing devices | <ul style="list-style-type: none"> * 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
			<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):

- | | |
|--|--|
| <ul style="list-style-type: none"> ✓ 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 | <ul style="list-style-type: none"> ✓ 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:

- | | |
|---|--|
| <ul style="list-style-type: none"> * Heart and vascular system * Back, neck and spine * Podiatric surgery (provided by an accredited podiatric surgeon) * Implantation of hearing devices | <ul style="list-style-type: none"> * 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
				<i>fBH3</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	-	-	-	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:

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	-

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.

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:

Excess Options Table	Level 0 Excess	Level 1 Excess	Level 2 Excess	Level 3 Excess
			fBe3	
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: 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.
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
- ✓ 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)

- ✓ Hernia and appendix
- ✓ Gastrointestinal endoscopy
- ✓ Gynaecology
- ✓ Miscarriage and termination of pregnancy
- ✓ Chemotherapy, radiotherapy and immunotherapy for cancer
- ✓ Implantation of hearing devices
- ✓ Cataracts
- ✓ Joint replacements
- ✓ Sleep studies

Exclusions: * Dialysis for chronic kidney failure * Weight loss surgery
 * Pregnancy and birth * Insulin pumps
 * Assisted reproductive services * 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
			<i>fBs2</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	-	-	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. 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 * Weight loss surgery
 * Joint replacements * Insulin pumps
 * Dialysis for chronic kidney failure * Pain Management with Device
 * Pregnancy and birth * Sleep studies
 * Assisted reproductive services

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>fBr2</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	-	-	No	-

Product: Frank Gold Hospital: fGH (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
 - ✓ Pregnancy and birth
 - ✓ Assisted reproductive services
 - ✓ Sleep studies
 - ✓ Weight loss surgery
 - ✓ Insulin pumps
 - ✓ Pain Management with Device

Exclusions: n/a

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>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
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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):

- | | |
|--|---|
| <ul style="list-style-type: none"> ✓ 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 | <ul style="list-style-type: none"> ✓ 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

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)	-	-	fTH2 \$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

Other:

Inclusions (Private):

- | | |
|---|---|
| <ul style="list-style-type: none"> ✓ 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 | <ul style="list-style-type: none"> ✓ 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

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)	-	-	-	fMS \$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 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:

Inclusions (Private):

ACCIDENT ONLY COVER
n/a

Exclusions:

- | | |
|---|---|
| <ul style="list-style-type: none"> * 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 | <ul style="list-style-type: none"> * 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 |
|---|---|

- * 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)
- * 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 <i>fYsb</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 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.
PROTHESES: Benefits are as Government prescribes.

Other:
Inclusions (Private): ✓ Tonsils, adenoids and grommets
✓ Joint reconstructions
✓ Hernia and appendix
✓ 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
 - * 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>fSiEb</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

Ancillary

Frank - Lots of Extras 50%	fLE5	Top Ancillary Product	12/10/2009	01/03/2026
Frank - Lots of Extras 80%	fLE8	Top Ancillary Product	12/10/2009	01/03/2026
Frank - Some Extras 50%	fSE5	Moderate Ancillary Product	12/10/2009	01/03/2026
Frank - Some Extras 80%	fSE8	Moderate Ancillary Product	12/10/2009	01/03/2026
Frank - Simple Extras	fBE	Basic Ancillary Product	05/11/2018	01/03/2026
Frank - Everyday Extras	fVE	Moderate Ancillary Product	05/11/2018	
Frank - More Extras	fXE	Top Ancillary Product	05/11/2018	
Frank Essentials Bundle	fFEbE	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	fON	Basic Ancillary Product	17/02/2026	
Frank Bundables \$500	fTW	Basic Ancillary Product	17/02/2026	
Frank Bundables \$750	fTH	Moderate Ancillary Product	17/02/2026	
Frank Bundables \$1,000	fFO	Moderate Ancillary Product	17/02/2026	
Frank Bundables \$1,500	fFI	Top Ancillary Product	17/02/2026	
Frank Bundables \$2,000	fSI	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

Membership Enquires: 03 52028770

Eligibility: [Patient eligibility and membership level of cover should be confirmed at](#)

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

Product: Frank Basic Workers Cover - fOb (Open)
Description: Covered as a private patient in public and participating private hospitals

Other:

Inclusions (Private):

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

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.

Other:

Inclusions (Private):

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

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

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)	-	-	fWVMin \$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

Other:

Inclusions (Private):

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

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>fVm0</i>		<i>fVm</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: Frank Mid Workers Plus Bundle: fVm0WPf (Open), fVmPf (Open)

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

Other:

Inclusions (Private):

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

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>fVm0WPf</i>		<i>fVmPf</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	-