

# How to read your Private Health Insurance Statement.

## Here's the low-down on your Private Health Insurance Tax Statement.

The fields in your Frank tax statement match the fields in your 2024-25 tax return. This information is pre-filled automatically, so you can sit back and relax. For more information talk to your tax agent or visit [ato.gov.au](https://ato.gov.au)

If you would like a copy of your FY24-25 tax statement, you'll be able to download from the member area by late July. Simply login or register for the member area at [frankhealthinsurance.com.au/members](https://frankhealthinsurance.com.au/members)

**frank.**  
health insurance

Ms Sally Sample  
12 Sample Street  
Sampleville SA 0000

Statement current at:  
1 July 2025

### Private Health Insurance Tax Statement 1 July 2024 to 30 June 2025

The table below provides details of your 2024-25 private health insurance policy. If your policy has more than one Private Health Insurance Incentive Beneficiary, this statement will only display your share amounts.

The Australian Government determines the way the rebate is calculated and applied to premiums. Rebate percentages were adjusted on 1 April 2025. If you paid premiums for your policy before and on or after 1 April, the table below will contain at least two lines of information. Where more than one line of information has been provided, the information from each line must be entered separately at the corresponding labels on the income tax return at **private health insurance policy details**.

You will need to nominate a tax claim code when completing the private health insurance policy details section of your tax return. Read the **tax return instructions** to determine the tax claim code appropriate for your situation.

#### Australian Government Rebate on private health insurance

Health fund ID	Membership number	Your premiums eligible for Australian Government Rebate	Your Australian Government Rebate received	Benefit code	Other adult beneficiaries for the policy
B GMH	C 123456	J \$1,000.00	K \$428.00	L 30	Shane Sample

**IMPORTANT -** If you have more than one line of information in the table above, make sure each line is input separately into your income tax return. Do not add-up amounts reported in any column or row and input a total.

#### M2 Medicare Levy Surcharge

If you and all your dependants (including your spouse) did not have an appropriate level of private patient hospital cover for the full financial year (365 days) you may be liable for the **Medicare Levy Surcharge** – see 2025 Individual tax return instructions question M2.

Number of days this policy provides an appropriate level of private patient hospital cover  
«TableStart:Person»

A 365

DO NOT USE THE INFORMATION BELOW TO COMPLETE YOUR INCOME TAX RETURN		
Total policy payment information for the period between 1 July 2024 and 30 June 2025		
Total payments received for the policy	Total Australian Government rebate received by the fund	Total cost of policy
\$1,200.00	\$428	\$1,628.00

## Reading your statement:

J

Your premium amount eligible to receive the Australian Government Rebate on private health insurance. This is your share only, it doesn't include anyone else on a policy or any Lifetime Health Cover loading.

K

The share of the rebate you received and was deducted off your total premium cost.

L

The benefit code (if any) you are eligible to receive based on the age of the oldest person covered by the policy.

**Other adults beneficiaries for the policy** – Lists all the adults covered on your membership within the financial year. Each adult receives their own individual statement.

A

The total amount of days you held hospital cover with Frank this financial year.

**Total yearly premium contributions paid** – This is for your reference only.

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Team Frank are available Monday to Friday, via webchat 9am to 4.30pm or phone 8.30am to 5pm (AEST) excluding public holidays