



GMHBA Limited
GMHBA Bronze Essential Hospital

\$144.75 / month

(Before Rebate, Discount & Loading)

Available in VIC

You may be entitled to an Australian Government Rebate on the above premium. Your premium may also include a Lifetime Health Cover Loading, an Age-based Discount or an insurer discount. Check with your insurer for details.

This policy covers: Only one person.

- This policy exempts you from the Medicare Levy Surcharge.
- This policy does not provide accident cover.
- This policy does not provide benefits for travel or accommodation outside of hospital.

Policy ID: GMH/H53/VJWV10

Source: Private Health Information Statement (PHIS)

Hospital Cover

✓ Covered

R Restricted Cover

✗ Not Covered

This policy **includes** cover for

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

This policy **does not include** cover for

- | | | |
|---------------------------------------|-----------------------------------|--|
| ✗ Assisted reproductive services | ✗ Heart and vascular system | ✗ Plastic and reconstructive surgery (medically necessary) |
| ✗ Back, neck and spine | ✗ Implantation of hearing devices | ✗ Podiatric surgery (provided by a registered podiatric surgeon) |
| ✗ Blood | ✗ Insulin pumps | ✗ Pregnancy and birth |
| ✗ Cataracts | ✗ Joint replacements | ✗ Sleep studies |
| ✗ Dental surgery | ✗ Lung and chest | ✗ Weight loss surgery |
| ✗ Dialysis for chronic kidney failure | ✗ Pain management with device | |

The benefits paid for hospital treatment will depend on the type of cover you purchase and whether your fund has an agreement in place with the hospital in which you are treated. See 'Agreement Hospitals' on privatehealth.gov.au for which hospitals have arrangements with your insurer – <https://privatehealth.gov.au/dynamic/agreementhospitals>.

Under this policy, you may have to pay out-of-pocket costs above what you get from Medicare or your private health insurer. Before you go to hospital, you should ask your doctors, hospital and health insurer about any out-of-pocket costs that may apply to you.

The following payments may also apply for hospital admissions

Excess: You will have to pay an excess on admission. This is limited to a maximum of \$750 per person and \$750 per policy per year.

Excess payments do not apply to hospital admissions for day surgery.

Co-payments: No co-payments

The following waiting periods for hospital admissions apply to new or upgrading members**Waiting periods:**

- 2 months for palliative care, rehabilitation and hospital psychiatric treatments, even if pre-existing
- 12 months for other pre-existing conditions
- 2 months for all other treatments

Gap Cover

This provider offers 'known gap' or 'no gap' cover for medical bills for this product. The Medical Costs Finder (<https://www.health.gov.au/resources/apps-and-tools/medical-costs-finder>) lets you find out more about the cost of specialist medical services.

Other features of this hospital cover

Access to AIA Vitality program. Excess waiver on day stays only applies to Private Hospital. Can only be combined with limited Ancillary products.

Ambulance cover

In VIC this policy provides:

Emergency: Unlimited with no waiting period.

Call-out fees: Will be paid for each attendance, including emergency treatment without transport to hospital.

Other features of this ambulance cover: Benefits for emergency transportations are available on hospital and selected eligible extras covers. To avoid unexpected out of pockets, we strongly recommend taking out a subscription to be covered Australia wide, regardless of your health insurance. If you have eligible extras cover, provide us with the subscription receipt to receive a benefit up to 100% of the subscription cost.

Insurer Details

**GMHBA Limited****GMHBA Bronze Essential Hospital****\$144.75 / month**

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Call now  **1300 4 GMHBA (46422)**
Sponsor link**GMHBA Limited** <http://www.gmhba.com.au> service@gmhba.com.au **1300 4 GMHBA (46422)**

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Private Health Information Statement is available from the Private Health Insurance Ombudsman website at <https://privatehealth.gov.au/dynamic/Premium/PHIS/GMH/H53/VJWV10>