



GMHBA Limited
GMHBA Top Extras No Dental

\$96.90 / month
(Before Rebate, Discount & Loading)
Available in NSW & ACT

You may be entitled to an Australian Government Rebate on the above premium. Your premium may also include an insurer discount. Check with your insurer for details.

This policy covers: One adult & dependants (2 or more people, only one of whom is an adult).

Children (0 - 17), non-classified* dependant (18 - 20) and students (21 - 24), as well as persons with a disability who qualify as a child, non-classified* dependant and student in these age ranges.

*Non-classified dependant: Dependant from the age of 18 to 20

This health insurer does not operate a preferred provider scheme.

Policy ID: GMH/I15/NBRE1D

Source: [Private Health Information Statement \(PHIS\)](#)

Extras Cover

This policy includes General treatment (Extras) cover for

Note, for treatments marked with * : Non PBS Pharmaceuticals must be a private Schedule 4 or Schedule 8 and dispensed via a provider in private practice. PBS Contribution applies to Travel Vaccinations

Treatment & waiting period (months)		Benefit limits per 12 months unless otherwise stated	Examples of maximum benefits
✓ Acupuncture	2	\$350 per person up to \$700 per policy combined limit for acupuncture & remedial massage	<ul style="list-style-type: none"> Initial visit: \$25 Subsequent visit: \$20
✓ Audiology	2	\$350 per person	<ul style="list-style-type: none"> Initial visit: \$25 Subsequent visit: \$20
✓ Blood glucose monitors	12	\$200 per policy	<ul style="list-style-type: none"> Per monitor: 100% of charge
✓ Chiropractic	2	\$350 per person up to \$700 per policy combined limit for chiropractic, osteopathy & other services sub-limits apply	<ul style="list-style-type: none"> Initial visit: \$26 Subsequent visit: \$21
✓ Dietetics/dietary advice	2	\$350 per person	<ul style="list-style-type: none"> Initial visit: \$60 Subsequent visit: \$45
✓ Eye therapy (orthoptics)	2	\$500 per person combined limit for eye therapy (orthoptics) & speech therapy	<ul style="list-style-type: none"> Initial visit: \$54 Subsequent visit: \$25
✓ Hearing aids	12	\$800 per person sub-limits apply	<ul style="list-style-type: none"> Hearing aid: 100% of charge

✓ Non PBS pharmaceuticals*	2	\$350 per person up to \$550 per policy combined limit for non pbs pharmaceuticals & vaccinations sub-limits apply	<ul style="list-style-type: none"> Per eligible prescription: 100% of charge
✓ Occupational therapy	2	\$500 per person up to \$800 per policy	<ul style="list-style-type: none"> Initial visit: \$54 Subsequent visit: \$25
✓ Optical	6	\$250 per person	<ul style="list-style-type: none"> Multi-focal lenses & frames: 100% of charge Single vision lenses & frames: 100% of charge
✓ Orthotics (podiatric orthoses)	12	\$230 per person up to \$115 per service up to \$460 per policy	<ul style="list-style-type: none"> Orthotics supply & fit: 80% of charge
✓ Osteopathy	2	\$350 per person up to \$700 per policy combined limit for chiropractic, osteopathy & other services	<ul style="list-style-type: none"> Initial visit: \$26 Subsequent visit: \$21
✓ Physiotherapy	2	\$500 per person up to \$800 per policy sub-limits apply	<ul style="list-style-type: none"> Initial visit: \$36 Subsequent visit: \$26
✓ Podiatry	2	\$350 per person sub-limits apply	<ul style="list-style-type: none"> Initial visit: \$43 Subsequent visit: \$43
✓ Psychology	2	\$500 per person up to \$800 per policy sub-limits apply	<ul style="list-style-type: none"> Initial visit: \$54 Subsequent visit: \$25
✓ Remedial massage	2	\$350 per person up to \$700 per policy combined limit for acupuncture & remedial massage	<ul style="list-style-type: none"> Initial visit: \$20 Subsequent visit: \$20
✓ Speech therapy	2	\$500 per person combined limit for eye therapy (orthoptics) & speech therapy	<ul style="list-style-type: none"> Initial visit: \$54 Subsequent visit: \$25
✓ Vaccinations	2	\$350 per person up to \$550 per policy combined limit for non pbs pharmaceuticals & vaccinations	<ul style="list-style-type: none"> Per service: 100% of charge

Benefits also available towards Home/Bush Nursing, please contact GMHBA for further information.

This policy does not include General treatment (Extras) cover for

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|---------------------------------|---|----------------|
| ✗ Ante-natal/Post-natal classes | ✗ Exercise physiology | ✗ Home nursing |
| ✗ Chinese medicine | ✗ General dental | ✗ Major dental |
| ✗ Endodontic | ✗ Health management / Healthy lifestyle | ✗ Orthodontic |

Other features of this general treatment cover: Rates discounted for premiums paid by direct debit. This product excludes all dental benefits.

Ambulance cover

Health Care Concession Card, Pensioner Concession Card, and Commonwealth Seniors Health Card holders are entitled to free ambulance transport services. If you are not eligible for a concession and want to be covered, you can purchase insurance from a private health fund.

Insurer Details



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Call now  **1300 4 GMHBA (46422)**
Sponsor link

GMHBA Limited

 <http://www.gmhba.com.au>

 service@gmhba.com.au

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Disclaimer: This document is not a Private Health Information Statement (PHIS), and it is not intended to replace that document. The details contained in the **healthslips.com.au Policy Information** was provided by the insurer to the Australian Government. It is intended as general information. It may not take into account your circumstances. For further information contact the insurer. Information used is Licensed from the Commonwealth of Australia under a Creative Commons 3.0 licence.

Private Health Information Statement is available from the Private Health Insurance Ombudsman website at <https://privatehealth.gov.au/dynamic/Premium/PHIS/GMH/I15/NBRE1D>