

**GMHBA Limited**
GMHBA Mid Extras 65% Benefits**\$180.50 / 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 an insurer discount. Check with your insurer for details.

This policy covers: Two adults & dependants (3 or more people, only 2 of whom are adults).

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/I3D/VGRL2D

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.

Treatment & waiting period (months)		Benefit limits per 12 months unless otherwise stated	Examples of maximum benefits
✓ Acupuncture	2	\$300 per person up to \$600 per policy combined limit for acupuncture & remedial massage	- Initial visit: 65% of charge - Subsequent visit: 65% of charge
✓ Audiology	2	\$400 per person	- Initial visit: 65% of charge - Subsequent visit: 65% of charge
✓ Blood glucose monitors	12	\$150 per policy	Per monitor: 65% of charge
✓ Chiropractic	2	\$300 per person up to \$600 per policy combined limit for chiropractic, osteopathy & other services sub-limits apply	- Initial visit: 65% of charge - Subsequent visit: 65% of charge
✓ Dietetics/dietary advice	2	\$400 per person	- Initial visit: 65% of charge - Subsequent visit: 65% of charge
✓ Endodontic	12	\$1,500 per person combined limit for endodontic, general dental, major dental, orthodontic & other services	Filling of one root canal: 65% of charge
✓ Eye therapy (orthoptics)	2	\$400 per person combined limit for eye therapy (orthoptics) & speech therapy	- Initial visit: 65% of charge - Subsequent visit: 65% of charge

✓ General dental	2	\$1,500 per person combined limit for endodontic, general dental, major dental, orthodontic & other services sub-limits apply	- Fluoride treatment: 65% of charge - Scale & clean: 65% of charge - Periodic oral examination: 65% of charge
✓ Hearing aids	12	\$1,200 per person sub-limits apply	Hearing aid: 65% of charge
✓ Major dental	12	\$1,500 per person combined limit for endodontic, general dental, major dental, orthodontic & other services sub-limits apply	- Surgical tooth extraction: 65% of charge - Full crown veneered: 65% of charge
✓ Non PBS pharmaceuticals*	2	\$250 per person up to \$450 per policy combined limit for non pbs pharmaceuticals & vaccinations sub-limits apply	Per eligible prescription: 65% of charge
✓ Occupational therapy	2	\$400 per person up to \$800 per policy	- Initial visit: 65% of charge - Subsequent visit: 65% of charge
✓ Optical	6	\$200 per person	- Multi-focal lenses & frames: 65% of charge - Single vision lenses & frames: 65% of charge
✓ Orthodontic	12	\$1,500 per person \$2,400 lifetime limit combined limit for endodontic, general dental, major dental, orthodontic & other services sub-limits apply	Braces for upper & lower teeth, including removal plus fitting of retainer: 65% of charge
✓ Orthotics (podiatric orthoses)	12	\$200 per person up to \$115 per service up to \$400 per policy	Orthotics supply & fit: 65% of charge
✓ Osteopathy	2	\$300 per person up to \$600 per policy combined limit for chiropractic, osteopathy & other services	- Initial visit: 65% of charge - Subsequent visit: 65% of charge
✓ Physiotherapy	2	\$400 per person up to \$800 per policy sub-limits apply	- Initial visit: 65% of charge - Subsequent visit: 65% of charge
✓ Podiatry	2	\$250 per person sub-limits apply	- Initial visit: 65% of charge - Subsequent visit: 65% of charge
✓ Psychology	2	\$350 per person up to \$600 per policy sub-limits apply	- Initial visit: 65% of charge - Subsequent visit: 65% of charge
✓ Remedial massage	2	\$300 per person up to \$600 per policy combined limit for acupuncture & remedial massage	- Initial visit: 65% of charge - Subsequent visit: 65% of charge
✓ Speech therapy	2	\$400 per person combined limit for eye therapy (orthoptics) & speech therapy	- Initial visit: 65% of charge - Subsequent visit: 65% of charge
✓ Vaccinations	2	\$250 per person up to \$450 per policy combined limit for non pbs pharmaceuticals & vaccinations	Per service: 65% of charge

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

- ✗ Ante-natal/Post-natal classes
- ✗ Exercise physiology
- ✗ Home nursing
- ✗ Chinese medicine
- ✗ Health management / Healthy lifestyle

Other features of this general treatment cover: An annual sub-limit up to \$400 p/p per calendar year applies for preventative dental. Rates discounted for direct debit.

Ambulance cover

Pensioner Concession Card and Healthcare Card holders are entitled to free clinically necessary ambulance transport. If you are not eligible for a concession and want to be covered, you can purchase insurance from a private health insurer or take out a subscription with the state ambulance service (<https://www.ambulance.vic.gov.au/membership>).

Insurer Details



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

GMHBA Limited

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