**GMHBA Limited**
GMHBA Basic Extras

**$71.70 / month**
(Before Rebate, Discount & Loading)
Available in NT

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/I4/D0000P** **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 |
|---|---|---|---|
| ✓ **Endodontic** | 12 | **$1,000 per person**<br>combined limit for endodontic, general dental, major dental, orthodontic & other services | • Filling of one root canal: $60.5 |
| ✓ **General dental** | 2 | **$1,000 per person**<br>combined limit for endodontic, general dental, major dental, orthodontic & other services<br>sub-limits apply | • Fluoride treatment: $31.5<br>• Scale & clean: $84<br>• Periodic oral examination: $39.2 |
| ✓ **Major dental** | 12 | **$1,000 per person**<br>combined limit for endodontic, general dental, major dental, orthodontic & other services<br>sub-limits apply | • Surgical tooth extraction: $83.3<br>• Full crown veneered: $225 |
| ✓ **Non PBS pharmaceuticals*** | 2 | **$250 per person up to $400 per policy**<br>combined limit for non pbs pharmaceuticals & vaccinations<br>sub-limits apply | • Per eligible prescription: $40 |
| ✓ **Occupational therapy** | 2 | **$350 per person up to $600 per policy** | • Initial visit: $31<br>• Subsequent visit: $21 |
| ✓ **Optical** | 6 | **$170 per person** | • Multi-focal lenses & frames: 80% of charge<br>• Single vision lenses & frames: 80% of charge |

| | | | |
|---|---|---|---|
| ✓ **Orthodontic** | 12 | **$1,000 per person**<br>$1,050 lifetime limit<br>combined limit for endodontic, general dental, major dental, orthodontic & other services<br>sub-limits apply | • Braces for upper & lower teeth, including removal plus fitting of retainer: $300 |
| ✓ **Physiotherapy** | 2 | **$350 per person up to $600 per policy**<br>sub-limits apply | • Initial visit: $31<br>• Subsequent visit: $21 |
| ✓ **Vaccinations** | 2 | **$250 per person up to $400 per policy**<br>combined limit for non pbs pharmaceuticals & vaccinations | • Per service: $40 |

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

- ✗ Acupuncture
- ✗ Ante-natal/Post-natal classes
- ✗ Audiology
- ✗ Blood glucose monitors
- ✗ Chinese medicine
- ✗ Chiropractic
- ✗ Dietetics/dietary advice
- ✗ Exercise physiology
- ✗ Eye therapy (orthoptics)
- ✗ Health management / Healthy lifestyle
- ✗ Hearing aids
- ✗ Home nursing
- ✗ Orthotics (podiatric orthoses)
- ✗ Osteopathy
- ✗ Podiatry
- ✗ Psychology
- ✗ Remedial massage
- ✗ Speech therapy

**Other features of this general treatment cover:** An annual sub-limit up to $200 per person per calendar year applies for preventative dental. Rates discounted for premiums paid by direct debit.

# Ambulance cover

Pensioner Concession Card and Commonwealth Seniors Health Card holders are entitled to free ambulance transport services. St John's ambulance offers a subscription service for ambulance cover in the Northern Territory (https://www.stjohnnt.org.au/ambulance/ambulance-cover.php). Cover is included whilst interstate for less than 21 days.

# Insurer Details

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GMHBA Basic Extras

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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/I4/D0000P