



GMHBA Limited
GMHBA Basic Extras

\$78.70 / 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: 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: Dependand from the age of 18 to 20

This health insurer does not operate a preferred provider scheme.

Policy ID: GMH/I4/V0000P

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 combined limit for endodontic, general dental, major dental, orthodontic & other services	<ul style="list-style-type: none"> Filling of one root canal: \$60.5
✓ General dental	2	\$1,000 per person combined limit for endodontic, general dental, major dental, orthodontic & other services sub-limits apply	<ul style="list-style-type: none"> Fluoride treatment: \$31.5 Scale & clean: \$84 Periodic oral examination: \$39.2
✓ Major dental	12	\$1,000 per person combined limit for endodontic, general dental, major dental, orthodontic & other services sub-limits apply	<ul style="list-style-type: none"> Surgical tooth extraction: \$83.3 Full crown veneered: \$225
✓ Non PBS pharmaceuticals*	2	\$250 per person up to \$400 per policy combined limit for non pbs pharmaceuticals & vaccinations sub-limits apply	<ul style="list-style-type: none"> Per eligible prescription: \$40
✓ Occupational therapy	2	\$350 per person up to \$600 per policy	<ul style="list-style-type: none"> Initial visit: \$31 Subsequent visit: \$21
✓ Optical	6	\$170 per person	<ul style="list-style-type: none"> Multi-focal lenses & frames: 80% of charge Single vision lenses & frames: 80% of charge

✓ Orthodontic	12	\$1,000 per person \$1,050 lifetime limit combined limit for endodontic, general dental, major dental, orthodontic & other services sub-limits apply	<ul style="list-style-type: none"> Braces for upper & lower teeth, including removal plus fitting of retainer: \$300
✓ Physiotherapy	2	\$350 per person up to \$600 per policy sub-limits apply	<ul style="list-style-type: none"> Initial visit: \$31 Subsequent visit: \$21
✓ Vaccinations	2	\$250 per person up to \$400 per policy combined limit for non pbs pharmaceuticals & vaccinations	<ul style="list-style-type: none"> Per service: \$40

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

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

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

 service@gmhba.com.au

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