



GMHBA Limited
GMHBA SmartCare Complete Extras with sub-limits

\$87.76 / 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: Only one person.

This health insurer does not operate a preferred provider scheme.

Policy ID: GMH/I41/DLZU10

Source: Private Health Information Statement (PHIS)

Extras Cover

This policy **includes** General treatment (Extras) cover for

Note, for treatments marked with *: Overall combined product limit is \$1,500 per person, sub-limit of \$750 applies to each treatment type.

Treatment & waiting period (months)	Benefit limits per 12 months unless otherwise stated	Examples of maximum benefits
<p>✓ Acupuncture 2</p>	<p>\$750 per service up to \$1,500 per policy combined limit for acupuncture, audiology, blood glucose monitors, chiropractic, endodontic, general dental, hearing aids, major dental, orthodontic, orthotics (podiatric orthoses), osteopathy, physiotherapy, podiatry, psychology & remedial massage sub-limits apply</p>	<ul style="list-style-type: none"> Initial visit: 60% of charge Subsequent visit: 60% of charge
<p>✓ Audiology 2</p>	<p>\$750 per service up to \$1,500 per policy combined limit for acupuncture, audiology, blood glucose monitors, chiropractic, endodontic, general dental, hearing aids, major dental, orthodontic, orthotics (podiatric orthoses), osteopathy, physiotherapy, podiatry, psychology & remedial massage sub-limits apply</p>	<ul style="list-style-type: none"> Initial visit: 60% of charge Subsequent visit: 60% of charge
<p>✓ Blood glucose monitors 12</p>	<p>\$750 per service up to \$1,500 per policy combined limit for acupuncture, audiology, blood glucose monitors, chiropractic, endodontic, general dental, hearing aids, major dental, orthodontic, orthotics (podiatric orthoses), osteopathy, physiotherapy, podiatry, psychology & remedial massage sub-limits apply</p>	<ul style="list-style-type: none"> Per monitor: 60% of charge
<p>✓ Chiropractic 2</p>	<p>\$750 per service up to \$1,500 per policy combined limit for acupuncture, audiology, blood glucose monitors, chiropractic, endodontic, general dental, hearing aids, major dental, orthodontic, orthotics (podiatric orthoses), osteopathy, physiotherapy, podiatry, psychology & remedial massage sub-limits apply</p>	<ul style="list-style-type: none"> Initial visit: 60% of charge Subsequent visit: 60% of charge

<p>✓ Endodontic</p>	12	<p>\$750 per service up to \$1,500 per policy</p> <p>combined limit for acupuncture, audiology, blood glucose monitors, chiropractic, endodontic, general dental, hearing aids, major dental, orthodontic, orthotics (podiatric orthoses), osteopathy, physiotherapy, podiatry, psychology & remedial massage</p> <p>sub-limits apply</p>	<ul style="list-style-type: none"> • Filling of one root canal: 60% of charge
<p>✓ General dental</p>	2	<p>\$750 per service up to \$1,500 per policy</p> <p>combined limit for acupuncture, audiology, blood glucose monitors, chiropractic, endodontic, general dental, hearing aids, major dental, orthodontic, orthotics (podiatric orthoses), osteopathy, physiotherapy, podiatry, psychology & remedial massage</p> <p>sub-limits apply</p>	<ul style="list-style-type: none"> • Fluoride treatment: 100% of charge • Scale & clean: 100% of charge • Periodic oral examination: 100% of charge
<p>✓ Hearing aids</p>	12	<p>\$750 per service up to \$1,500 per policy</p> <p>combined limit for acupuncture, audiology, blood glucose monitors, chiropractic, endodontic, general dental, hearing aids, major dental, orthodontic, orthotics (podiatric orthoses), osteopathy, physiotherapy, podiatry, psychology & remedial massage</p> <p>sub-limits apply</p>	<ul style="list-style-type: none"> • Hearing aid: 60% of charge
<p>✓ Major dental</p>	12	<p>\$750 per service up to \$1,500 per policy</p> <p>combined limit for acupuncture, audiology, blood glucose monitors, chiropractic, endodontic, general dental, hearing aids, major dental, orthodontic, orthotics (podiatric orthoses), osteopathy, physiotherapy, podiatry, psychology & remedial massage</p> <p>sub-limits apply</p>	<ul style="list-style-type: none"> • Surgical tooth extraction: 60% of charge • Full crown veneered: 60% of charge
<p>✓ Orthodontic</p>	12	<p>\$750 per service up to \$1,500 per policy</p> <p>combined limit for acupuncture, audiology, blood glucose monitors, chiropractic, endodontic, general dental, hearing aids, major dental, orthodontic, orthotics (podiatric orthoses), osteopathy, physiotherapy, podiatry, psychology & remedial massage</p> <p>sub-limits apply</p>	<ul style="list-style-type: none"> • Braces for upper & lower teeth, including removal plus fitting of retainer: 60% of charge
<p>✓ Orthotics (podiatric orthoses)</p>	12	<p>\$750 per service up to \$1,500 per policy</p> <p>combined limit for acupuncture, audiology, blood glucose monitors, chiropractic, endodontic, general dental, hearing aids, major dental, orthodontic, orthotics (podiatric orthoses), osteopathy, physiotherapy, podiatry, psychology & remedial massage</p> <p>sub-limits apply</p>	<ul style="list-style-type: none"> • Orthotics supply & fit: 60% of charge
<p>✓ Osteopathy</p>	2	<p>\$750 per service up to \$1,500 per policy</p> <p>combined limit for acupuncture, audiology, blood glucose monitors, chiropractic, endodontic, general dental, hearing aids, major dental, orthodontic, orthotics (podiatric orthoses), osteopathy, physiotherapy, podiatry, psychology & remedial massage</p> <p>sub-limits apply</p>	<ul style="list-style-type: none"> • Initial visit: 60% of charge • Subsequent visit: 60% of charge
<p>✓ Physiotherapy</p>	2	<p>\$750 per service up to \$1,500 per policy</p> <p>combined limit for acupuncture, audiology, blood glucose monitors, chiropractic, endodontic, general dental, hearing aids, major dental, orthodontic, orthotics (podiatric orthoses), osteopathy, physiotherapy, podiatry, psychology & remedial massage</p> <p>sub-limits apply</p>	<ul style="list-style-type: none"> • Initial visit: 60% of charge • Subsequent visit: 60% of charge

<p>✓ Podiatry</p>	<p>2</p>	<p>\$750 per service up to \$1,500 per policy</p> <p>combined limit for acupuncture, audiology, blood glucose monitors, chiropractic, endodontic, general dental, hearing aids, major dental, orthodontic, orthotics (podiatric orthoses), osteopathy, physiotherapy, podiatry, psychology & remedial massage</p> <p>sub-limits apply</p>	<ul style="list-style-type: none"> • Initial visit: 60% of charge • Subsequent visit: 60% of charge
<p>✓ Psychology</p>	<p>2</p>	<p>\$750 per service up to \$1,500 per policy</p> <p>combined limit for acupuncture, audiology, blood glucose monitors, chiropractic, endodontic, general dental, hearing aids, major dental, orthodontic, orthotics (podiatric orthoses), osteopathy, physiotherapy, podiatry, psychology & remedial massage</p> <p>sub-limits apply</p>	<ul style="list-style-type: none"> • Initial visit: 60% of charge • Subsequent visit: 60% of charge
<p>✓ Remedial massage</p>	<p>2</p>	<p>\$750 per service up to \$1,500 per policy</p> <p>combined limit for acupuncture, audiology, blood glucose monitors, chiropractic, endodontic, general dental, hearing aids, major dental, orthodontic, orthotics (podiatric orthoses), osteopathy, physiotherapy, podiatry, psychology & remedial massage</p> <p>sub-limits apply</p>	<ul style="list-style-type: none"> • Initial visit: 60% of charge • Subsequent visit: 60% of charge

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

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|---------------------------------|---|------------------------|
| ✗ Ante-natal/Post-natal classes | ✗ Eye therapy (orthoptics) | ✗ Occupational therapy |
| ✗ Chinese medicine | ✗ Health management / Healthy lifestyle | ✗ Optical |
| ✗ Dietetics/dietary advice | ✗ Home nursing | ✗ Speech therapy |
| ✗ Exercise physiology | ✗ Non PBS pharmaceuticals | ✗ Vaccinations |

Other features of this general treatment cover: Preventative dental pays at 100% of provider fee up to sub-limit or product limit. General dental pays at 60% of provider fee up to sub-limit or product limit. Orthodontic has a lifetime limit of \$3,000 per person. Psychology also includes Counselling, Mental Health Social Workers and Mental Health Nurses. Podiatry and Orthotics are combined under the same sub-limit. Audiology and Hearing Aids are combined under the same sub-limit.

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



GMHBA Limited

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\$87.76 / month

(Before Rebate, Discount & Loading)

Available in NT

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

GMHBA Limited

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

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