



GMHBA Limited
GMHBA SmartCare Complete Extras with sub-limits

\$175.51 / 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: Two adults (and no-one else).

This health insurer does not operate a preferred provider scheme.

Policy ID: GMH/I41/NLYX20

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
✓ Acupuncture	2	\$1,500 per person up to \$750 per service 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	- Initial visit: 60% of charge - Subsequent visit: 60% of charge
✓ Audiology	2	\$1,500 per person up to \$750 per service 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	- Initial visit: 60% of charge - Subsequent visit: 60% of charge
✓ Blood glucose monitors	12	\$1,500 per person up to \$750 per service 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	Per monitor: 60% of charge
✓ Chiropractic	2	\$1,500 per person up to \$750 per service 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	- Initial visit: 60% of charge - Subsequent visit: 60% of charge

✓ Endodontic	12	\$1,500 per person up to \$750 per service 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	Filling of one root canal: 60% of charge
✓ General dental	2	\$1,500 per person up to \$750 per service 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	- Fluoride treatment: 100% of charge - Scale & clean: 100% of charge - Periodic oral examination: 100% of charge
✓ Hearing aids	12	\$1,500 per person up to \$750 per service 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	Hearing aid: 60% of charge
✓ Major dental	12	\$1,500 per person up to \$750 per service 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	- Surgical tooth extraction: 60% of charge - Full crown veneered: 60% of charge
✓ Orthodontic	12	\$1,500 per person up to \$750 per service 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	Braces for upper & lower teeth, including removal plus fitting of retainer: 60% of charge
✓ Orthotics (podiatric orthoses)	12	\$1,500 per person up to \$750 per service 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	Orthotics supply & fit: 60% of charge
✓ Osteopathy	2	\$1,500 per person up to \$750 per service 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	- Initial visit: 60% of charge - Subsequent visit: 60% of charge
✓ Physiotherapy	2	\$1,500 per person up to \$750 per service 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	- Initial visit: 60% of charge - Subsequent visit: 60% of charge

✓ Podiatry	2	\$1,500 per person up to \$750 per service 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	- Initial visit: 60% of charge - Subsequent visit: 60% of charge
✓ Psychology	2	\$1,500 per person up to \$750 per service 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	- Initial visit: 60% of charge - Subsequent visit: 60% of charge
✓ Remedial massage	2	\$1,500 per person up to \$750 per service 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	- 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

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

**GMHBA Limited****GMHBA SmartCare Complete Extras with sub-limits****\$175.51 / month**

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Call now  **1300 4 GMHBA (46422)**
Sponsor link**GMHBA Limited** <http://www.gmhba.com.au> service@gmhba.com.au **1300 4 GMHBA (46422)**

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