



GMHBA Limited

GMHBA SmartCare Complete Extras with sub-limits

**\$219.39 / month**

(Before Rebate, Discount &amp; Loading)

Available in NSW &amp; 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 & 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/I41/NLYY2D

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  | <b>\$1,500 per person up to \$750 per service</b><br>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<br>sub-limits apply | <ul style="list-style-type: none"><li>Initial visit: 60% of charge</li><li>Subsequent visit: 60% of charge</li></ul> |
| ✓ Audiology                         | 2  | <b>\$1,500 per person up to \$750 per service</b><br>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<br>sub-limits apply | <ul style="list-style-type: none"><li>Initial visit: 60% of charge</li><li>Subsequent visit: 60% of charge</li></ul> |
| ✓ Blood glucose monitors            | 12 | <b>\$1,500 per person up to \$750 per service</b><br>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<br>sub-limits apply | <ul style="list-style-type: none"><li>Per monitor: 60% of charge</li></ul>                                           |

|                                  |    |                                                                                                                                                                                                                                                                                                                                   |                                                                                                                                                                                    |
|----------------------------------|----|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| ✓ Chiropractic                   | 2  | <b>\$1,500 per person up to \$750 per service</b><br>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<br>sub-limits apply | <ul style="list-style-type: none"> <li>Initial visit: 60% of charge</li> <li>Subsequent visit: 60% of charge</li> </ul>                                                            |
| ✓ Endodontic                     | 12 | <b>\$1,500 per person up to \$750 per service</b><br>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<br>sub-limits apply | <ul style="list-style-type: none"> <li>Filling of one root canal: 60% of charge</li> </ul>                                                                                         |
| ✓ General dental                 | 2  | <b>\$1,500 per person up to \$750 per service</b><br>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<br>sub-limits apply | <ul style="list-style-type: none"> <li>Fluoride treatment: 100% of charge</li> <li>Scale &amp; clean: 100% of charge</li> <li>Periodic oral examination: 100% of charge</li> </ul> |
| ✓ Hearing aids                   | 12 | <b>\$1,500 per person up to \$750 per service</b><br>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<br>sub-limits apply | <ul style="list-style-type: none"> <li>Hearing aid: 60% of charge</li> </ul>                                                                                                       |
| ✓ Major dental                   | 12 | <b>\$1,500 per person up to \$750 per service</b><br>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<br>sub-limits apply | <ul style="list-style-type: none"> <li>Surgical tooth extraction: 60% of charge</li> <li>Full crown veneered: 60% of charge</li> </ul>                                             |
| ✓ Orthodontic                    | 12 | <b>\$1,500 per person up to \$750 per service</b><br>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<br>sub-limits apply | <ul style="list-style-type: none"> <li>Braces for upper &amp; lower teeth, including removal plus fitting of retainer: 60% of charge</li> </ul>                                    |
| ✓ Orthotics (podiatric orthoses) | 12 | <b>\$1,500 per person up to \$750 per service</b><br>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<br>sub-limits apply | <ul style="list-style-type: none"> <li>Orthotics supply &amp; fit: 60% of charge</li> </ul>                                                                                        |
| ✓ Osteopathy                     | 2  | <b>\$1,500 per person up to \$750 per service</b><br>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<br>sub-limits apply | <ul style="list-style-type: none"> <li>Initial visit: 60% of charge</li> <li>Subsequent visit: 60% of charge</li> </ul>                                                            |

|                           |   |                                                                                                                                                                                                                                                                                                                                   |                                                                                                                         |
|---------------------------|---|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------|
| ✓ <b>Physiotherapy</b>    | 2 | <b>\$1,500 per person up to \$750 per service</b><br>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<br>sub-limits apply | <ul style="list-style-type: none"> <li>Initial visit: 60% of charge</li> <li>Subsequent visit: 60% of charge</li> </ul> |
| ✓ <b>Podiatry</b>         | 2 | <b>\$1,500 per person up to \$750 per service</b><br>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<br>sub-limits apply | <ul style="list-style-type: none"> <li>Initial visit: 60% of charge</li> <li>Subsequent visit: 60% of charge</li> </ul> |
| ✓ <b>Psychology</b>       | 2 | <b>\$1,500 per person up to \$750 per service</b><br>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<br>sub-limits apply | <ul style="list-style-type: none"> <li>Initial visit: 60% of charge</li> <li>Subsequent visit: 60% of charge</li> </ul> |
| ✓ <b>Remedial massage</b> | 2 | <b>\$1,500 per person up to \$750 per service</b><br>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<br>sub-limits apply | <ul style="list-style-type: none"> <li>Initial visit: 60% of charge</li> <li>Subsequent visit: 60% of charge</li> </ul> |

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

- |                                 |                                         |                        |
|---------------------------------|-----------------------------------------|------------------------|
| ✗ 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****\$219.39 / month**

(Before Rebate, Discount &amp; Loading)

Available in NSW &amp; ACT

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

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