



**GMHBA Limited**  
GMHBA SmartCare Complete Extras with sub-limits

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

This health insurer does not operate a preferred provider scheme.

**Policy ID:** GMH/I41/VLZB20

**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> 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	<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> 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	<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> 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	<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> 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	<ul style="list-style-type: none"> <li>Initial visit: 60% of charge</li> <li>Subsequent visit: 60% of charge</li> </ul>

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

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

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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GMHBA SmartCare Complete Extras with sub-limits

**\$175.51 / month**  
(Before Rebate, Discount & Loading)  
Available in VIC

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

**GMHBA Limited**

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 [service@gmhba.com.au](mailto:service@gmhba.com.au)

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