

**GMHBA Limited**

GMHBA SmartCare Complete Boost Extras with sub-limits

**\$87.76 / month**

(Before Rebate, Discount &amp; 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 policy can only be purchased with certain hospital policies.

This health insurer does not operate a preferred provider scheme.

**Policy ID:** GMH/I42/DLZY10

**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>\$750 per service up to \$1,500 per policy</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>\$750 per service up to \$1,500 per policy</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>\$750 per service up to \$1,500 per policy</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>  |

|  |    |  |  |
|--|----|--|--|
| <p>✓ <b>Chiropractic</b></p>                   | 2  | <p><b>\$750 per service up to \$1,500 per policy</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>Endodontic</b></p>                     | 12 | <p><b>\$750 per service up to \$1,500 per policy</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>\$750 per service up to \$1,500 per policy</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>\$750 per service up to \$1,500 per policy</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>\$750 per service up to \$1,500 per policy</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>Optical</b></p>                        | 6  | <p><b>\$250 per policy</b></p>   | <ul style="list-style-type: none"> <li>• Single vision lenses &amp; frames: 100% of charge</li> </ul>  |
| <p>✓ <b>Orthodontic</b></p>                    | 12 | <p><b>\$750 per service up to \$1,500 per policy</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>\$750 per service up to \$1,500 per policy</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>\$750 per service up to \$1,500 per policy</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>\$750 per service up to \$1,500 per policy</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>         | 2 | <p><b>\$750 per service up to \$1,500 per policy</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>Psychology</b></p>       | 2 | <p><b>\$750 per service up to \$1,500 per policy</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>Remedial massage</b></p> | 2 | <p><b>\$750 per service up to \$1,500 per policy</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> |

This product includes unused limit rollover on 1st January after 12-month tenure (excludes Optical).

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

- |                                 |   |                           |
|---------------------------------|---|---------------------------|
| ✗ Ante-natal/Post-natal classes | ✗ Eye therapy (orthoptics)              | ✗ Non PBS pharmaceuticals |
| ✗ Chinese medicine              | ✗ Health management / Healthy lifestyle | ✗ Occupational therapy    |
| ✗ Dietetics/dietary advice      | ✗ Home nursing                          | ✗ Speech therapy          |
| ✗ Exercise physiology           |   | ✗ 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 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. See fact sheet for more information on limit rollover.

## 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



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**\$87.76 / month**

(Before Rebate, Discount & Loading)

Available in NT

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

**GMHBA Limited**

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