



GMHBA Limited
GMHBA SmartCare Complete Boost Extras with sub-limits

\$219.39 / 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 & 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 policy can only be purchased with certain hospital policies.
This health insurer does not operate a preferred provider scheme.

Policy ID: GMH/I42/VMAU2D

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	<p>\$1,500 per person up to \$750 per service</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
✓ Audiology	2	<p>\$1,500 per person up to \$750 per service</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
✓ Blood glucose monitors	12	<p>\$1,500 per person up to \$750 per service</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"> Per monitor: 60% of charge

<p>✓ Chiropractic</p>	2	<p>\$1,500 per person up to \$750 per service</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>✓ Endodontic</p>	12	<p>\$1,500 per person up to \$750 per service</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>\$1,500 per person up to \$750 per service</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>\$1,500 per person up to \$750 per service</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>\$1,500 per person up to \$750 per service</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>✓ Optical</p>	6	<p>\$250 per person</p>	<ul style="list-style-type: none"> • Single vision lenses & frames: 100% of charge
<p>✓ Orthodontic</p>	12	<p>\$1,500 per person up to \$750 per service</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>\$1,500 per person up to \$750 per service</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>\$1,500 per person up to \$750 per service</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>\$1,500 per person up to \$750 per service</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>	2	<p>\$1,500 per person up to \$750 per service</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>	2	<p>\$1,500 per person up to \$750 per service</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>	2	<p>\$1,500 per person up to \$750 per service</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 product includes unused limit rollover on 1st January after 12-month tenure (excludes Optical).

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

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|---------------------------------|---|---------------------------|
| ✗ 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 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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Available in VIC

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

GMHBA Limited

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

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