



GMHBA Limited
GMHBA SmartCare Complete Extras

\$214.29 / month
(Before Rebate, Discount & Loading)
Available in SA

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: One adult & dependants (2 or more people, only one of whom is an adult).

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/I43/SMCR1D

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 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	<ul style="list-style-type: none"> Initial visit: 60% of charge Subsequent visit: 60% of charge
✓ Audiology 2	\$1,500 per person 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	<ul style="list-style-type: none"> Initial visit: 60% of charge Subsequent visit: 60% of charge
✓ Blood glucose monitors 12	\$1,500 per person 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	<ul style="list-style-type: none"> Per monitor: 60% of charge
✓ Chiropractic 2	\$1,500 per person 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	<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</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>	<ul style="list-style-type: none"> • Filling of one root canal: 60% of charge
<p>✓ General dental</p>	2	<p>\$1,500 per person</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>	<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</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>	<ul style="list-style-type: none"> • Hearing aid: 60% of charge
<p>✓ Major dental</p>	12	<p>\$1,500 per person</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>	<ul style="list-style-type: none"> • Surgical tooth extraction: 60% of charge • Full crown veneered: 60% of charge
<p>✓ Orthodontic</p>	12	<p>\$1,500 per person</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>	<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</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>	<ul style="list-style-type: none"> • Orthotics supply & fit: 60% of charge
<p>✓ Osteopathy</p>	2	<p>\$1,500 per person</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>	<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</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>	<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</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>	<ul style="list-style-type: none"> • Initial visit: 60% of charge • Subsequent visit: 60% of charge

<p>✓ Psychology</p>	<p>2</p>	<p>\$1,500 per person 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>	<ul style="list-style-type: none"> • Initial visit: 60% of charge • Subsequent visit: 60% of charge
<p>✓ Remedial massage</p>	<p>2</p>	<p>\$1,500 per person 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>	<ul style="list-style-type: none"> • 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 product limit. General dental pays at 60% of provider fee up to product limit. Orthodontic has a lifetime limit of \$3,000 per person. Psychology also includes Counselling, Mental Health Social Workers and Mental Health Nurses.

Ambulance cover

South Australia has a subscription service to cover ambulance within the state, with an additional fee to cover interstate travel (<http://www.saambulance.com.au/ProductsServices/AmbulanceCover.aspx>).

Insurer Details



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GMHBA SmartCare Complete Extras

\$214.29 / month
(Before Rebate, Discount & Loading)
Available in SA

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

GMHBA Limited

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

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