GMHBA Limited

GMHBA SmartCare Complete Boost Extras

$107.14 / 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: 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/I44/SMBM10

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 policy** 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	• Initial visit: 60% of charge • Subsequent visit: 60% of charge
✓ **Audiology**	2	**$1,500 per policy** 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	• Initial visit: 60% of charge • Subsequent visit: 60% of charge
✓ **Blood glucose monitors**	12	**$1,500 per policy** 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	• Per monitor: 60% of charge
✓ **Chiropractic**	2	**$1,500 per policy** 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	• Initial visit: 60% of charge • Subsequent visit: 60% of charge

✓ **Endodontic**	12	**$1,500 per policy** 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	• Filling of one root canal: 60% of charge
✓ **General dental**	2	**$1,500 per policy** 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	• Fluoride treatment: 100% of charge • Scale & clean: 100% of charge • Periodic oral examination: 100% of charge
✓ **Hearing aids**	12	**$1,500 per policy** 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	• Hearing aid: 60% of charge
✓ **Major dental**	12	**$1,500 per policy** 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	• Surgical tooth extraction: 60% of charge • Full crown veneered: 60% of charge
✓ **Optical**	6	**$250 per policy**	• Single vision lenses & frames: 100% of charge
✓ **Orthodontic**	12	**$1,500 per policy** 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	• Braces for upper & lower teeth, including removal plus fitting of retainer: 60% of charge
✓ **Orthotics (podiatric orthoses)**	12	**$1,500 per policy** 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	• Orthotics supply & fit: 60% of charge
✓ **Osteopathy**	2	**$1,500 per policy** 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	• Initial visit: 60% of charge • Subsequent visit: 60% of charge
✓ **Physiotherapy**	2	**$1,500 per policy** 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	• Initial visit: 60% of charge • Subsequent visit: 60% of charge
✓ **Podiatry**	2	**$1,500 per policy** 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	• Initial visit: 60% of charge • Subsequent visit: 60% of charge

✓ **Psychology**	2	**$1,500 per policy** 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	• Initial visit: 60% of charge • Subsequent visit: 60% of charge
✓ **Remedial massage**	2	**$1,500 per policy** 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	• 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

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

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

GMHBA Limited

GMHBA SmartCare Complete Boost Extras

$107.14 / month

(Before Rebate, Discount & Loading)

Available in SA

GMHBA Limited

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Private Health Information Statement is available from the Private Health Insurance Ombudsman website at https://privatehealth.gov.au/dynamic/Premium/PHIS/GMH/I44/SMBM10