



**GMHBA Limited**  
GMHBA SmartCare Complete Boost Extras

**\$267.86 / 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/I44/VMBW2D**

**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</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	<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</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	<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</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	<ul style="list-style-type: none"> <li>Per monitor: 60% of charge</li> </ul>
✓ Chiropractic	2	<b>\$1,500 per person</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	<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</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>	<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</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>	<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</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>	<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</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>	<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 person</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>\$1,500 per person</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>	<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</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>	<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</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>	<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</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>	<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>\$1,500 per person</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>	<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</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>	<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</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>	<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 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

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 Boost Extras

**\$267.86 / month**  
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Call now  **1300 4 GMHBA (46422)**  
Sponsor link

**GMHBA Limited**

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

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

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