



**GMHBA Limited**  
GMHBA SmartCare Everyday Extras with sub-limits

**\$112.24 / month**  
(Before Rebate, Discount & Loading)  
Available in NSW & ACT

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/I45/NMEN1D**

**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>\$1,000 per person up to \$500 per service</b> combined limit for acupuncture, chiropractic, endodontic, general dental, major dental, orthotics (podiatric orthoses), osteopathy, physiotherapy, podiatry, psychology & remedial massage sub-limits apply	<ul style="list-style-type: none"> <li>Initial visit: 60% of charge</li> <li>Subsequent visit: 60% of charge</li> </ul>
✓ Chiropractic	2	<b>\$1,000 per person up to \$500 per service</b> combined limit for acupuncture, chiropractic, endodontic, general dental, major dental, orthotics (podiatric orthoses), osteopathy, physiotherapy, podiatry, psychology & remedial massage sub-limits apply	<ul style="list-style-type: none"> <li>Initial visit: 60% of charge</li> <li>Subsequent visit: 60% of charge</li> </ul>
✓ Endodontic	12	<b>\$1,000 per person up to \$500 per service</b> combined limit for acupuncture, chiropractic, endodontic, general dental, major dental, orthotics (podiatric orthoses), osteopathy, physiotherapy, podiatry, psychology & remedial massage sub-limits apply	<ul style="list-style-type: none"> <li>Filling of one root canal: 60% of charge</li> </ul>
✓ General dental	2	<b>\$1,000 per person up to \$500 per service</b> combined limit for acupuncture, chiropractic, endodontic, general dental, major dental, orthotics (podiatric orthoses), osteopathy, physiotherapy, podiatry, psychology & remedial massage sub-limits apply	<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>

✓ <b>Major dental</b>	12	<b>\$1,000 per person up to \$500 per service</b> combined limit for acupuncture, chiropractic, endodontic, general dental, major dental, orthotics (podiatric orthoses), osteopathy, physiotherapy, podiatry, psychology & remedial massage sub-limits apply	<ul style="list-style-type: none"> <li>• Surgical tooth extraction: 60% of charge</li> <li>• Full crown veneered: 60% of charge</li> </ul>
✓ <b>Orthotics (podiatric orthoses)</b>	12	<b>\$1,000 per person up to \$500 per service</b> combined limit for acupuncture, chiropractic, endodontic, general dental, major dental, orthotics (podiatric orthoses), osteopathy, physiotherapy, podiatry, psychology & remedial massage sub-limits apply	<ul style="list-style-type: none"> <li>• Orthotics supply &amp; fit: 60% of charge</li> </ul>
✓ <b>Osteopathy</b>	2	<b>\$1,000 per person up to \$500 per service</b> combined limit for acupuncture, chiropractic, endodontic, general dental, major dental, orthotics (podiatric orthoses), osteopathy, physiotherapy, podiatry, psychology & remedial massage sub-limits apply	<ul style="list-style-type: none"> <li>• Initial visit: 60% of charge</li> <li>• Subsequent visit: 60% of charge</li> </ul>
✓ <b>Physiotherapy</b>	2	<b>\$1,000 per person up to \$500 per service</b> combined limit for acupuncture, chiropractic, endodontic, general dental, major dental, orthotics (podiatric orthoses), osteopathy, physiotherapy, podiatry, psychology & remedial massage sub-limits apply	<ul style="list-style-type: none"> <li>• Initial visit: 60% of charge</li> <li>• Subsequent visit: 60% of charge</li> </ul>
✓ <b>Podiatry</b>	2	<b>\$1,000 per person up to \$500 per service</b> combined limit for acupuncture, chiropractic, endodontic, general dental, major dental, orthotics (podiatric orthoses), osteopathy, physiotherapy, podiatry, psychology & remedial massage sub-limits apply	<ul style="list-style-type: none"> <li>• Initial visit: 60% of charge</li> <li>• Subsequent visit: 60% of charge</li> </ul>
✓ <b>Psychology</b>	2	<b>\$1,000 per person up to \$500 per service</b> combined limit for acupuncture, chiropractic, endodontic, general dental, major dental, orthotics (podiatric orthoses), osteopathy, physiotherapy, podiatry, psychology & remedial massage sub-limits apply	<ul style="list-style-type: none"> <li>• Initial visit: \$60</li> </ul>
✓ <b>Remedial massage</b>	2	<b>\$1,000 per person up to \$500 per service</b> combined limit for acupuncture, chiropractic, endodontic, general dental, major dental, orthotics (podiatric orthoses), osteopathy, physiotherapy, podiatry, psychology & remedial massage sub-limits apply	<ul style="list-style-type: none"> <li>• Initial visit: 60% of charge</li> <li>• Subsequent visit: 60% of charge</li> </ul>

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

- |                                 |   |                        |
|---------------------------------|---|------------------------|
| ✗ Ante-natal/Post-natal classes | ✗ Eye therapy (orthoptics)              | ✗ Occupational therapy |
| ✗ Audiology                     | ✗ Health management / Healthy lifestyle | ✗ Optical              |
| ✗ Blood glucose monitors        | ✗ Hearing aids                          | ✗ Orthodontic          |
| ✗ Chinese medicine              | ✗ Home nursing                          | ✗ Speech therapy       |
| ✗ Dietetics/dietary advice      | ✗ Non PBS pharmaceuticals               | ✗ Vaccinations         |
| ✗ Exercise physiology           |   |                        |

**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. Psychology also includes Counselling, Mental Health Social Workers and Mental Health Nurses. Podiatry and Orthotics are combined under the same sub-limit.

## Ambulance cover

Health Care Concession Card, Pensioner Concession Card, and Commonwealth Seniors Health Card holders are entitled to free ambulance transport services. If you are not eligible for a concession and want to be covered, you can purchase insurance from a private health fund.

## Insurer Details



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**\$112.24 / month**

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

**GMHBA Limited**

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