



GMHBA Limited
GMHBA SmartCare Everyday Extras with sub-limits

\$56.12 / 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: Only one person.

This health insurer does not operate a preferred provider scheme.

Policy ID: GMH/I45/VMFA10

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>\$500 per service up to \$1,000 per policy</p> <p>combined limit for acupuncture, chiropractic, endodontic, general dental, major dental, 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
✓ Chiropractic	2	<p>\$500 per service up to \$1,000 per policy</p> <p>combined limit for acupuncture, chiropractic, endodontic, general dental, major dental, 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
✓ Endodontic	12	<p>\$500 per service up to \$1,000 per policy</p> <p>combined limit for acupuncture, chiropractic, endodontic, general dental, major dental, 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
✓ General dental	2	<p>\$500 per service up to \$1,000 per policy</p> <p>combined limit for acupuncture, chiropractic, endodontic, general dental, major dental, 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

✓ Major dental	12	\$500 per service up to \$1,000 per policy 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"> Surgical tooth extraction: 60% of charge Full crown veneered: 60% of charge
✓ Orthotics (podiatric orthoses)	12	\$500 per service up to \$1,000 per policy 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"> Orthotics supply & fit: 60% of charge
✓ Osteopathy	2	\$500 per service up to \$1,000 per policy 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"> Initial visit: 60% of charge Subsequent visit: 60% of charge
✓ Physiotherapy	2	\$500 per service up to \$1,000 per policy 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"> Initial visit: 60% of charge Subsequent visit: 60% of charge
✓ Podiatry	2	\$500 per service up to \$1,000 per policy 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"> Initial visit: 60% of charge Subsequent visit: 60% of charge
✓ Psychology	2	\$500 per service up to \$1,000 per policy 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"> Initial visit: \$60
✓ Remedial massage	2	\$500 per service up to \$1,000 per policy 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"> 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 |
| ✗ 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

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

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