

**GMHBA Limited****GMHBA SmartCare Everyday Extras with sub-limits****\$112.24 / 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: 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/VMFD1D**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	\$1,000 per person up to \$500 per service combined limit for acupuncture, chiropractic, endodontic, general dental, major dental, orthotics (podiatric orthoses), osteopathy, physiotherapy, podiatry, psychology & remedial massage sub-limits apply	- Initial visit: 60% of charge - Subsequent visit: 60% of charge
✓ Chiropractic	2	\$1,000 per person up to \$500 per service combined limit for acupuncture, chiropractic, endodontic, general dental, major dental, orthotics (podiatric orthoses), osteopathy, physiotherapy, podiatry, psychology & remedial massage sub-limits apply	- Initial visit: 60% of charge - Subsequent visit: 60% of charge
✓ Endodontic	12	\$1,000 per person up to \$500 per service combined limit for acupuncture, chiropractic, endodontic, general dental, major dental, orthotics (podiatric orthoses), osteopathy, physiotherapy, podiatry, psychology & remedial massage sub-limits apply	Filling of one root canal: 60% of charge
✓ General dental	2	\$1,000 per person up to \$500 per service combined limit for acupuncture, chiropractic, endodontic, general dental, major dental, orthotics (podiatric orthoses), osteopathy, physiotherapy, podiatry, psychology & remedial massage sub-limits apply	- Fluoride treatment: 100% of charge - Scale & clean: 100% of charge - Periodic oral examination: 100% of charge

✓ Major dental	12	\$1,000 per person up to \$500 per service combined limit for acupuncture, chiropractic, endodontic, general dental, major dental, orthotics (podiatric orthoses), osteopathy, physiotherapy, podiatry, psychology & remedial massage sub-limits apply	- Surgical tooth extraction: 60% of charge - Full crown veneered: 60% of charge
✓ Orthotics (podiatric orthoses)	12	\$1,000 per person up to \$500 per service combined limit for acupuncture, chiropractic, endodontic, general dental, major dental, orthotics (podiatric orthoses), osteopathy, physiotherapy, podiatry, psychology & remedial massage sub-limits apply	Orthotics supply & fit: 60% of charge
✓ Osteopathy	2	\$1,000 per person up to \$500 per service combined limit for acupuncture, chiropractic, endodontic, general dental, major dental, orthotics (podiatric orthoses), osteopathy, physiotherapy, podiatry, psychology & remedial massage sub-limits apply	- Initial visit: 60% of charge - Subsequent visit: 60% of charge
✓ Physiotherapy	2	\$1,000 per person up to \$500 per service combined limit for acupuncture, chiropractic, endodontic, general dental, major dental, orthotics (podiatric orthoses), osteopathy, physiotherapy, podiatry, psychology & remedial massage sub-limits apply	- Initial visit: 60% of charge - Subsequent visit: 60% of charge
✓ Podiatry	2	\$1,000 per person up to \$500 per service combined limit for acupuncture, chiropractic, endodontic, general dental, major dental, orthotics (podiatric orthoses), osteopathy, physiotherapy, podiatry, psychology & remedial massage sub-limits apply	- Initial visit: 60% of charge - Subsequent visit: 60% of charge
✓ Psychology	2	\$1,000 per person up to \$500 per service combined limit for acupuncture, chiropractic, endodontic, general dental, major dental, orthotics (podiatric orthoses), osteopathy, physiotherapy, podiatry, psychology & remedial massage sub-limits apply	Initial visit: \$60
✓ Remedial massage	2	\$1,000 per person up to \$500 per service combined limit for acupuncture, chiropractic, endodontic, general dental, major dental, orthotics (podiatric orthoses), osteopathy, physiotherapy, podiatry, psychology & remedial massage sub-limits apply	- Initial visit: 60% of charge - Subsequent visit: 60% of charge

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

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



GMHBA Limited

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\$112.24 / month

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

GMHBA Limited

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

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