



GMHBA Limited

GMHBA SmartCare Everyday Boost 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 policy can only be purchased with certain hospital policies.

This health insurer does not operate a preferred provider scheme.

Policy ID: GMH/I46/NMDL1D

**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><br>combined limit for acupuncture, chiropractic, endodontic, general dental, major dental, orthotics (podiatric orthoses), osteopathy, physiotherapy, podiatry, psychology & remedial massage<br>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><br>combined limit for acupuncture, chiropractic, endodontic, general dental, major dental, orthotics (podiatric orthoses), osteopathy, physiotherapy, podiatry, psychology & remedial massage<br>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><br>combined limit for acupuncture, chiropractic, endodontic, general dental, major dental, orthotics (podiatric orthoses), osteopathy, physiotherapy, podiatry, psychology & remedial massage<br>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><br>combined limit for acupuncture, chiropractic, endodontic, general dental, major dental, orthotics (podiatric orthoses), osteopathy, physiotherapy, podiatry, psychology & remedial massage<br>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> |
| ✓ Major dental                   | 12 | <b>\$1,000 per person up to \$500 per service</b><br>combined limit for acupuncture, chiropractic, endodontic, general dental, major dental, orthotics (podiatric orthoses), osteopathy, physiotherapy, podiatry, psychology & remedial massage<br>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>                                             |
| ✓ Optical                        | 6  | <b>\$200 per person</b>                                                                                                                                                                                                                                             | <ul style="list-style-type: none"> <li>Single vision lenses &amp; frames: 100% of charge</li> </ul>                                                                                |
| ✓ Orthotics (podiatric orthoses) | 12 | <b>\$1,000 per person up to \$500 per service</b><br>combined limit for acupuncture, chiropractic, endodontic, general dental, major dental, orthotics (podiatric orthoses), osteopathy, physiotherapy, podiatry, psychology & remedial massage<br>sub-limits apply | <ul style="list-style-type: none"> <li>Orthotics supply &amp; fit: 60% of charge</li> </ul>                                                                                        |
| ✓ Osteopathy                     | 2  | <b>\$1,000 per person up to \$500 per service</b><br>combined limit for acupuncture, chiropractic, endodontic, general dental, major dental, orthotics (podiatric orthoses), osteopathy, physiotherapy, podiatry, psychology & remedial massage<br>sub-limits apply | <ul style="list-style-type: none"> <li>Initial visit: 60% of charge</li> <li>Subsequent visit: 60% of charge</li> </ul>                                                            |
| ✓ Physiotherapy                  | 2  | <b>\$1,000 per person up to \$500 per service</b><br>combined limit for acupuncture, chiropractic, endodontic, general dental, major dental, orthotics (podiatric orthoses), osteopathy, physiotherapy, podiatry, psychology & remedial massage<br>sub-limits apply | <ul style="list-style-type: none"> <li>Initial visit: 60% of charge</li> <li>Subsequent visit: 60% of charge</li> </ul>                                                            |
| ✓ Podiatry                       | 2  | <b>\$1,000 per person up to \$500 per service</b><br>combined limit for acupuncture, chiropractic, endodontic, general dental, major dental, orthotics (podiatric orthoses), osteopathy, physiotherapy, podiatry, psychology & remedial massage<br>sub-limits apply | <ul style="list-style-type: none"> <li>Initial visit: 60% of charge</li> <li>Subsequent visit: 60% of charge</li> </ul>                                                            |
| ✓ Psychology                     | 2  | <b>\$1,000 per person up to \$500 per service</b><br>combined limit for acupuncture, chiropractic, endodontic, general dental, major dental, orthotics (podiatric orthoses), osteopathy, physiotherapy, podiatry, psychology & remedial massage<br>sub-limits apply | <ul style="list-style-type: none"> <li>Initial visit: 60% of charge</li> </ul>                                                                                                     |
| ✓ Remedial massage               | 2  | <b>\$1,000 per person up to \$500 per service</b><br>combined limit for acupuncture, chiropractic, endodontic, general dental, major dental, orthotics (podiatric orthoses), osteopathy, physiotherapy, podiatry, psychology & remedial massage<br>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 product includes 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 | ✗ Exercise physiology                   | ✗ Non PBS pharmaceuticals |
| ✗ Audiology                     | ✗ Eye therapy (orthoptics)              | ✗ Occupational therapy    |
| ✗ Blood glucose monitors        | ✗ Health management / Healthy lifestyle | ✗ Orthodontic             |
| ✗ Chinese medicine              | ✗ Hearing aids                          | ✗ Speech therapy          |
| ✗ Dietetics/dietary advice      | ✗ Home nursing                          | ✗ Vaccinations            |

**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

**GMHBA Limited**

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**\$112.24 / month**(Before Rebate, Discount & Loading)  
Available in NSW & ACTCall now **1300 4 GMHBA (46422)**  
Sponsor link**GMHBA Limited** <http://www.gmhba.com.au> [service@gmhba.com.au](mailto:service@gmhba.com.au) **1300 4 GMHBA (46422)**

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