



**GMHBA Limited**  
GMHBA SmartCare Everyday Boost 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:** Two adults (and no-one else).

This policy can only be purchased with certain hospital policies.  
This health insurer does not operate a preferred provider scheme.

**Policy ID:** GMH/I46/VMDZ20

**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>

✓ Major dental	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>
✓ 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> 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>
✓ Osteopathy	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>
✓ Physiotherapy	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>
✓ Podiatry	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>
✓ Psychology	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> </ul>
✓ Remedial massage	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 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

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**(Before Rebate, Discount & Loading)  
Available in VICCall 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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