

**GMHBA Limited**
GMHBA SmartCare Starter Extras**\$36.73 / month**
(Before Rebate, Discount & Loading)
Available in NT

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/I49/DMHM10

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
✓ Chiropractic	2	\$500 per policy combined limit for chiropractic, general dental, osteopathy & physiotherapy	<ul style="list-style-type: none"> Initial visit: 60% of charge Subsequent visit: 60% of charge
✓ General dental	2	\$500 per policy combined limit for chiropractic, general dental, osteopathy & physiotherapy	<ul style="list-style-type: none"> Fluoride treatment: 100% of charge Scale & clean: 100% of charge Periodic oral examination: 100% of charge
✓ Osteopathy	2	\$500 per policy combined limit for chiropractic, general dental, osteopathy & physiotherapy	<ul style="list-style-type: none"> Initial visit: 60% of charge Subsequent visit: 60% of charge
✓ Physiotherapy	2	\$500 per policy combined limit for chiropractic, general dental, osteopathy & physiotherapy	<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

- | | | |
|---------------------------------|---|----------------------------------|
| ✗ Acupuncture | ✗ Eye therapy (orthoptics) | ✗ Optical |
| ✗ Ante-natal/Post-natal classes | ✗ Health management / Healthy lifestyle | ✗ Orthodontic |
| ✗ Audiology | ✗ Hearing aids | ✗ Orthotics (podiatric orthoses) |
| ✗ Blood glucose monitors | ✗ Home nursing | ✗ Podiatry |
| ✗ Chinese medicine | ✗ Major dental | ✗ Psychology |
| ✗ Dietetics/dietary advice | ✗ Non PBS pharmaceuticals | ✗ Remedial massage |
| ✗ Endodontic | ✗ Occupational therapy | ✗ Speech therapy |
| ✗ Exercise physiology | | ✗ Vaccinations |

Other features of this general treatment cover: Preventative dental pays at 100% of provider fee up to product limit. General dental pays at 60% of provider fee up to product limit.

Ambulance cover

Pensioner Concession Card and Commonwealth Seniors Health Card holders are entitled to free ambulance transport services. St John's ambulance offers a subscription service for ambulance cover in the Northern Territory (<https://www.stjohnnt.org.au/ambulance/ambulance-cover.php>). Cover is included whilst interstate for less than 21 days.

Insurer Details



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

GMHBA Limited

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

service@gmhba.com.au

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Private Health Information Statement is available from the Private Health Insurance Ombudsman website at <https://privatehealth.gov.au/dynamic/Premium/PHIS/GMH/I49/DMHM10>