



**GMHBA Limited**  
GMHBA SmartCare Starter Extras

**\$91.84 / 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:** Two adults & dependants (3 or more people, only 2 of whom are adults).

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/I49/NMHS2D **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 | <b>\$500 per person</b><br>combined limit for chiropractic, general dental, osteopathy & physiotherapy | <ul style="list-style-type: none"><li>Initial visit: 60% of charge</li><li>Subsequent visit: 60% of charge</li></ul>                                                           |
| ✓ General dental                    | 2 | <b>\$500 per person</b><br>combined limit for chiropractic, general dental, osteopathy & physiotherapy | <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> |
| ✓ Osteopathy                        | 2 | <b>\$500 per person</b><br>combined limit for chiropractic, general dental, osteopathy & physiotherapy | <ul style="list-style-type: none"><li>Initial visit: 60% of charge</li><li>Subsequent visit: 60% of charge</li></ul>                                                           |
| ✓ Physiotherapy                     | 2 | <b>\$500 per person</b><br>combined limit for chiropractic, general dental, osteopathy & physiotherapy | <ul style="list-style-type: none"><li>Initial visit: 60% of charge</li><li>Subsequent visit: 60% of charge</li></ul>                                                           |

**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

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



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Call 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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Private Health Information Statement is available from the Private Health Insurance Ombudsman website at <https://privatehealth.gov.au/dynamic/Premium/PHIS/GMH/I49/NMHS2D>