



GMHBA Limited
GMHBA SmartCare Starter Extras

\$91.84 / 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 & 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/VMI12D **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 person combined limit for chiropractic, general dental, osteopathy & physiotherapy	- Initial visit: 60% of charge - Subsequent visit: 60% of charge
✓ General dental	2	\$500 per person combined limit for chiropractic, general dental, osteopathy & physiotherapy	- Fluoride treatment: 100% of charge - Scale & clean: 100% of charge - Periodic oral examination: 100% of charge
✓ Osteopathy	2	\$500 per person combined limit for chiropractic, general dental, osteopathy & physiotherapy	- Initial visit: 60% of charge - Subsequent visit: 60% of charge
✓ Physiotherapy	2	\$500 per person combined limit for chiropractic, general dental, osteopathy & physiotherapy	- 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 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



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

GMHBA Limited

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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/VMII2D>