**GMHBA Limited**

GMHBA SmartCare Starter Extras with sub-limits

**$71.43 / 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/I51/NMJW2D** **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 up to $250 per service**<br>combined limit for chiropractic, general dental, osteopathy & physiotherapy<br>sub-limits apply | • Initial visit: 60% of charge<br>• Subsequent visit: 60% of charge |
| ✓ **General dental** | 2 | **$500 per person up to $250 per service**<br>combined limit for chiropractic, general dental, osteopathy & physiotherapy<br>sub-limits apply | • Fluoride treatment: 100% of charge<br>• Scale & clean: 100% of charge<br>• Periodic oral examination: 100% of charge |
| ✓ **Osteopathy** | 2 | **$500 per person up to $250 per service**<br>combined limit for chiropractic, general dental, osteopathy & physiotherapy<br>sub-limits apply | • Initial visit: 60% of charge<br>• Subsequent visit: 60% of charge |
| ✓ **Physiotherapy** | 2 | **$500 per person up to $250 per service**<br>combined limit for chiropractic, general dental, osteopathy & physiotherapy<br>sub-limits apply | • Initial visit: 60% of charge<br>• Subsequent visit: 60% of charge |

**This policy does not include General treatment (Extras) cover for**

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

# 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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**Disclaimer:** This document is not a Private Health Information Statement (PHIS), and it is not intended to replace that document. The details contained in the **healthslips.com.au Policy Information** was provided by the insurer to the Australian Government. It is intended as general information. It may not take into account your circumstances. For further information contact the insurer. Information used is Licensed from the Commonwealth of Australia under a Creative Commons 3.0 licence.

Private Health Information Statement is available from the Private Health Insurance Ombudsman website at https://privatehealth.gov.au/dynamic/Premium/PHIS/GMH/I51/NMJW2D