



GMHBA Limited
GMHBA SmartCare Starter Boost Extras with sub-limits

\$28.57 / 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: Only one person.

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

Policy ID: GMH/I52/NMKW10

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	\$250 per service up to \$500 per policy combined limit for chiropractic, general dental, osteopathy & physiotherapy sub-limits apply	<ul style="list-style-type: none"> Initial visit: 60% of charge Subsequent visit: 60% of charge
✓ General dental	2	\$250 per service up to \$500 per policy combined limit for chiropractic, general dental, osteopathy & physiotherapy sub-limits apply	<ul style="list-style-type: none"> Fluoride treatment: 100% of charge Scale & clean: 100% of charge Periodic oral examination: 100% of charge
✓ Optical	6	\$150 per policy	<ul style="list-style-type: none"> Single vision lenses & frames: 100% of charge
✓ Osteopathy	2	\$250 per service up to \$500 per policy combined limit for chiropractic, general dental, osteopathy & physiotherapy sub-limits apply	<ul style="list-style-type: none"> Initial visit: 60% of charge Subsequent visit: 60% of charge
✓ Physiotherapy	2	\$250 per service up to \$500 per policy combined limit for chiropractic, general dental, osteopathy & physiotherapy sub-limits apply	<ul style="list-style-type: none"> Initial visit: 60% of charge Subsequent visit: 60% of charge

This product includes limit rollover on 1st January after 12-month tenure (excludes Optical).

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

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

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

**GMHBA Limited**

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

GMHBA Limited <http://www.gmhba.com.au> 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/I52/NMKW10>