



**GMHBA Limited**  
GMHBA SmartCare Starter Boost Extras with sub-limits

**\$71.43 / month**  
(Before Rebate, Discount & Loading)  
Available in SA

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

**Policy ID: GMH/I52/SMLG2D**

**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 up to \$250 per service</b> combined limit for chiropractic, general dental, osteopathy & physiotherapy sub-limits apply	<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 up to \$250 per service</b> combined limit for chiropractic, general dental, osteopathy & physiotherapy sub-limits apply	<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>
✓ Optical	6	<b>\$150 per person</b>	<ul style="list-style-type: none"> <li>Single vision lenses &amp; frames: 100% of charge</li> </ul>
✓ Osteopathy	2	<b>\$500 per person up to \$250 per service</b> combined limit for chiropractic, general dental, osteopathy & physiotherapy sub-limits apply	<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 up to \$250 per service</b> combined limit for chiropractic, general dental, osteopathy & physiotherapy sub-limits apply	<ul style="list-style-type: none"> <li>Initial visit: 60% of charge</li> <li>Subsequent visit: 60% of charge</li> </ul>

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
- ✘ 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
- ✘ 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

South Australia has a subscription service to cover ambulance within the state, with an additional fee to cover interstate travel (<http://www.saambulance.com.au/ProductsServices/AmbulanceCover.aspx>).

## 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/I52/SMLG2D>