



**GMHBA Limited**  
GMHBA Top Extras 75% Benefits

**\$292.80 / 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/I6C/NGOP2D

Source: Private Health Information Statement (PHIS).

## Extras Cover

This policy **includes** General treatment (Extras) cover for

Note, for treatments marked with \*: Non PBS Pharmaceuticals must be a private Schedule 4 or Schedule 8 and dispensed via a provider in private practice.

Treatment & waiting period (months)		Benefit limits per 12 months unless otherwise stated	Examples of maximum benefits
✓ Acupuncture	2	\$350 per person up to \$700 per policy combined limit for acupuncture & remedial massage	<ul style="list-style-type: none"> <li>Initial visit: 75% of charge</li> <li>Subsequent visit: 75% of charge</li> </ul>
✓ Ante-natal/Post-natal classes	2	\$350 per person	<ul style="list-style-type: none"> <li>Initial visit: 75% of charge</li> <li>Subsequent visit: 75% of charge</li> </ul>
✓ Audiology	2	\$500 per person	<ul style="list-style-type: none"> <li>Initial visit: 75% of charge</li> <li>Subsequent visit: 75% of charge</li> </ul>
✓ Blood glucose monitors	12	\$200 per policy	<ul style="list-style-type: none"> <li>Per monitor: 75% of charge</li> </ul>
✓ Chiropractic	2	\$350 per person up to \$700 per policy combined limit for chiropractic, osteopathy & other services sub-limits apply	<ul style="list-style-type: none"> <li>Initial visit: 75% of charge</li> <li>Subsequent visit: 75% of charge</li> </ul>
✓ Dietetics/dietary advice	2	\$500 per person	<ul style="list-style-type: none"> <li>Initial visit: 75% of charge</li> <li>Subsequent visit: 75% of charge</li> </ul>
✓ Endodontic	12	\$2,000 per person combined limit for endodontic, general dental, major dental, orthodontic & other services	<ul style="list-style-type: none"> <li>Filling of one root canal: 75% of charge</li> </ul>

✓ Exercise physiology	2	<b>\$500 per person up to \$1,000 per policy</b> combined limit for exercise physiology, physiotherapy & other services	<ul style="list-style-type: none"> <li>Initial visit: 75% of charge</li> <li>Subsequent visit: 75% of charge</li> </ul>
✓ Eye therapy (orthoptics)	2	<b>\$500 per person</b> combined limit for eye therapy (orthoptics) & speech therapy	<ul style="list-style-type: none"> <li>Initial visit: 75% of charge</li> <li>Subsequent visit: 75% of charge</li> </ul>
✓ General dental	2	<b>\$2,000 per person</b> combined limit for endodontic, general dental, major dental, orthodontic & other services sub-limits apply	<ul style="list-style-type: none"> <li>Fluoride treatment: 75% of charge</li> <li>Scale &amp; clean: 75% of charge</li> <li>Periodic oral examination: 75% of charge</li> </ul>
✓ Hearing aids	12	<b>\$1,500 per person</b> sub-limits apply	<ul style="list-style-type: none"> <li>Hearing aid: 75% of charge</li> </ul>
✓ Major dental	12	<b>\$2,000 per person</b> combined limit for endodontic, general dental, major dental, orthodontic & other services sub-limits apply	<ul style="list-style-type: none"> <li>Surgical tooth extraction: 75% of charge</li> <li>Full crown veneered: 75% of charge</li> </ul>
✓ Non PBS pharmaceuticals*	2	<b>\$350 per person up to \$550 per policy</b> combined limit for non pbs pharmaceuticals & vaccinations sub-limits apply	<ul style="list-style-type: none"> <li>Per eligible prescription: 75% of charge</li> </ul>
✓ Occupational therapy	2	<b>\$500 per person up to \$1,000 per policy</b>	<ul style="list-style-type: none"> <li>Initial visit: 75% of charge</li> <li>Subsequent visit: 75% of charge</li> </ul>
✓ Optical	6	<b>\$250 per person</b>	<ul style="list-style-type: none"> <li>Multi-focal lenses &amp; frames: 75% of charge</li> <li>Single vision lenses &amp; frames: 75% of charge</li> </ul>
✓ Orthodontic	12	<b>\$2,000 per person</b> \$3,200 lifetime limit combined limit for endodontic, general dental, major dental, orthodontic & other services sub-limits apply	<ul style="list-style-type: none"> <li>Braces for upper &amp; lower teeth, including removal plus fitting of retainer: 75% of charge</li> </ul>
✓ Orthotics (podiatric orthoses)	2	<b>\$250 per person up to \$115 per service up to \$450 per policy</b>	<ul style="list-style-type: none"> <li>Orthotics supply &amp; fit: 75% of charge</li> </ul>
✓ Osteopathy	2	<b>\$350 per person up to \$700 per policy</b> combined limit for chiropractic, osteopathy & other services	<ul style="list-style-type: none"> <li>Initial visit: 75% of charge</li> <li>Subsequent visit: 75% of charge</li> </ul>
✓ Physiotherapy	2	<b>\$500 per person up to \$1,000 per policy</b> combined limit for exercise physiology, physiotherapy & other services sub-limits apply	<ul style="list-style-type: none"> <li>Initial visit: 75% of charge</li> <li>Subsequent visit: 75% of charge</li> </ul>
✓ Podiatry	2	<b>\$300 per person</b> sub-limits apply	<ul style="list-style-type: none"> <li>Initial visit: 75% of charge</li> <li>Subsequent visit: 75% of charge</li> </ul>
✓ Psychology	2	<b>\$500 per person up to \$800 per policy</b> sub-limits apply	<ul style="list-style-type: none"> <li>Initial visit: 75% of charge</li> <li>Subsequent visit: 75% of charge</li> </ul>
✓ Remedial massage	2	<b>\$350 per person up to \$700 per policy</b> combined limit for acupuncture & remedial massage	<ul style="list-style-type: none"> <li>Initial visit: 75% of charge</li> <li>Subsequent visit: 75% of charge</li> </ul>

✓ <b>Speech therapy</b>	2	<b>\$500 per person</b> combined limit for eye therapy (orthoptics) & speech therapy	<ul style="list-style-type: none"> <li>Initial visit: 75% of charge</li> <li>Subsequent visit: 75% of charge</li> </ul>
✓ <b>Vaccinations</b>	2	<b>\$350 per person up to \$550 per policy</b> combined limit for non pbs pharmaceuticals & vaccinations	<ul style="list-style-type: none"> <li>Per service: 75% of charge</li> </ul>

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

- ✗ Chinese medicine
- ✗ Health management / Healthy lifestyle
- ✗ Home nursing

**Other features of this general treatment cover:** Annual sub-limit up to \$500 p/p per year applies for preventative dental. Rates discounted for direct debit.

## 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**

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- [service@gmhba.com.au](mailto:service@gmhba.com.au)
- 1300 4 GMHBA (46422)**

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