



GMHBA Limited
GMHBA Top Extras 75% Benefits

\$145.55 / 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: Only one person.

This health insurer does not operate a preferred provider scheme.

Policy ID: GMH/I6C/VGOG10

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 policy combined limit for acupuncture & remedial massage	<ul style="list-style-type: none"> Initial visit: 75% of charge Subsequent visit: 75% of charge
✓ Ante-natal/Post-natal classes	2	\$350 per policy	<ul style="list-style-type: none"> Initial visit: 75% of charge Subsequent visit: 75% of charge
✓ Audiology	2	\$500 per policy	<ul style="list-style-type: none"> Initial visit: 75% of charge Subsequent visit: 75% of charge
✓ Blood glucose monitors	12	\$200 per policy	<ul style="list-style-type: none"> Per monitor: 75% of charge
✓ Chiropractic	2	\$350 per policy combined limit for chiropractic, osteopathy & other services sub-limits apply	<ul style="list-style-type: none"> Initial visit: 75% of charge Subsequent visit: 75% of charge
✓ Dietetics/dietary advice	2	\$500 per policy	<ul style="list-style-type: none"> Initial visit: 75% of charge Subsequent visit: 75% of charge
✓ Endodontic	12	\$2,000 per policy combined limit for endodontic, general dental, major dental, orthodontic & other services	<ul style="list-style-type: none"> Filling of one root canal: 75% of charge
✓ Exercise physiology	2	\$500 per policy combined limit for exercise physiology, physiotherapy & other services	<ul style="list-style-type: none"> Initial visit: 75% of charge Subsequent visit: 75% of charge
✓ Eye therapy (orthoptics)	2	\$500 per policy combined limit for eye therapy (orthoptics) & speech therapy	<ul style="list-style-type: none"> Initial visit: 75% of charge Subsequent visit: 75% of charge

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

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

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 <http://www.gmhba.com.au> service@gmhba.com.au **1300 4 GMHBA (46422)**

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