

**GMHBA Limited**
GMHBA Top Extras Set Benefits**\$228.70 / 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: 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/I6D/VGPW2D

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"> Initial visit: \$29 Subsequent visit: \$22
✓ Ante-natal/Post-natal classes	2	\$350 per person	<ul style="list-style-type: none"> Initial visit: \$48 Subsequent visit: \$42
✓ Audiology	2	\$500 per person	<ul style="list-style-type: none"> Initial visit: \$41 Subsequent visit: \$31
✓ Blood glucose monitors	12	\$200 per policy	<ul style="list-style-type: none"> Per monitor: 100% of charge
✓ 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"> Initial visit: \$29 Subsequent visit: \$22
✓ Dietetics/dietary advice	2	\$500 per person	<ul style="list-style-type: none"> Initial visit: \$60 Subsequent visit: \$45
✓ Endodontic	12	\$2,000 per person combined limit for endodontic, general dental, major dental, orthodontic & other services	<ul style="list-style-type: none"> Filling of one root canal: \$99.45
✓ Exercise physiology	2	\$500 per person up to \$1,000 per policy combined limit for exercise physiology, physiotherapy & other services	<ul style="list-style-type: none"> Initial visit: \$40 Subsequent visit: \$30

✓ Eye therapy (orthoptics)	2	\$500 per person combined limit for eye therapy (orthoptics) & speech therapy	<ul style="list-style-type: none"> • Initial visit: \$35 • Subsequent visit: \$26
✓ General dental	2	\$2,000 per person combined limit for endodontic, general dental, major dental, orthodontic & other services sub-limits apply	<ul style="list-style-type: none"> • Fluoride treatment: \$33 • Scale & clean: \$105 • Periodic oral examination: \$56.35
✓ Hearing aids	12	\$1,500 per person up to \$859 per service	<ul style="list-style-type: none"> • Hearing aid: 100% of charge
✓ Major dental	12	\$2,000 per person combined limit for endodontic, general dental, major dental, orthodontic & other services sub-limits apply	<ul style="list-style-type: none"> • Surgical tooth extraction: \$144.05 • Full crown veneered: \$600
✓ Non PBS pharmaceuticals*	2	\$350 per person up to \$550 per policy combined limit for non pbs pharmaceuticals & vaccinations sub-limits apply	<ul style="list-style-type: none"> • Per eligible prescription: \$28
✓ Occupational therapy	2	\$500 per person up to \$1,000 per policy	<ul style="list-style-type: none"> • Initial visit: \$42 • Subsequent visit: \$31
✓ Optical	6	\$250 per person	<ul style="list-style-type: none"> • Multi-focal lenses & frames: 100% of charge • Single vision lenses & frames: 100% of charge
✓ Orthodontic	12	\$2,000 per person \$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: \$700
✓ Orthotics (podiatric orthoses)	12	\$250 per person up to \$450 per policy	<ul style="list-style-type: none"> • Orthotics supply & fit: \$103
✓ Osteopathy	2	\$350 per person up to \$700 per policy combined limit for chiropractic, osteopathy & other services	<ul style="list-style-type: none"> • Initial visit: \$29 • Subsequent visit: \$22
✓ Physiotherapy	2	\$500 per person up to \$1,000 per policy combined limit for exercise physiology, physiotherapy & other services sub-limits apply	<ul style="list-style-type: none"> • Initial visit: \$43 • Subsequent visit: \$33
✓ Podiatry	2	\$300 per person sub-limits apply	<ul style="list-style-type: none"> • Initial visit: \$43 • Subsequent visit: \$43
✓ Psychology	2	\$500 per person up to \$800 per policy	<ul style="list-style-type: none"> • Initial visit: \$47 • Subsequent visit: \$36
✓ Remedial massage	2	\$350 per person up to \$700 per policy combined limit for acupuncture & remedial massage	<ul style="list-style-type: none"> • Initial visit: \$29 • Subsequent visit: \$22
✓ Speech therapy	2	\$500 per person combined limit for eye therapy (orthoptics) & speech therapy	<ul style="list-style-type: none"> • Initial visit: \$35 • Subsequent visit: \$26

- ✓ **Vaccinations** 2 **\$350 per person up to \$550 per policy** • Per service: \$28
combined limit for non pbs pharmaceuticals & vaccinations

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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