

**GMHBA Limited**
GMHBA Silver Hospital Young Singles NCP**\$224.60 / 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 a Lifetime Health Cover Loading, an Age-based Discount or an insurer discount. Check with your insurer for details.

This policy covers: Only one person.

- This policy exempts you from the Medicare Levy Surcharge.
- This policy does not provide accident cover.
- This policy does not provide benefits for travel or accommodation outside of hospital.

Policy ID: GMH/J1/VLHM10**Source:** Private Health Information Statement (PHIS)

Hospital Cover

✓ Covered

R Restricted Cover

✗ Not Covered

This policy includes cover for

- | | | |
|---|-----------------------------------|--|
| ✓ Back, neck and spine | ✓ Ear, nose and throat | ✓ Male reproductive system |
| ✓ Blood | ✓ Eye (not cataracts) | ✓ Miscarriage and termination of pregnancy |
| ✓ Bone, joint and muscle | ✓ Gastrointestinal endoscopy | ✓ Pain management |
| ✓ Brain and nervous system | ✓ Gynaecology | R Palliative care |
| ✓ Breast surgery (medically necessary) | ✓ Heart and vascular system | ✓ Plastic and reconstructive surgery (medically necessary) |
| ✓ Chemotherapy, radiotherapy and immunotherapy for cancer | ✓ Hernia and appendix | ✓ Podiatric surgery (provided by a registered podiatric surgeon) |
| ✓ Dental surgery | R Hospital psychiatric services | R Rehabilitation |
| ✓ Diabetes management (excluding insulin pumps) | ✓ Implantation of hearing devices | ✓ Skin |
| ✓ Digestive system | ✓ Joint reconstructions | ✓ Tonsils, adenoids and grommets |
| | ✓ Kidney and bladder | |
| | ✓ Lung and chest | |

This policy does not include cover for

- | | | |
|---------------------------------------|-------------------------------|-----------------------|
| ✗ Assisted reproductive services | ✗ Insulin pumps | ✗ Pregnancy and birth |
| ✗ Cataracts | ✗ Joint replacements | ✗ Sleep studies |
| ✗ Dialysis for chronic kidney failure | ✗ Pain management with device | ✗ Weight loss surgery |

The benefits paid for hospital treatment will depend on the type of cover you purchase and whether your fund has an agreement in place with the hospital in which you are treated. See 'Agreement Hospitals' on privatehealth.gov.au for which hospitals have arrangements with your insurer – <https://privatehealth.gov.au/dynamic/agreementhospitals>.

Under this policy, you may have to pay out-of-pocket costs above what you get from Medicare or your private health insurer. Before you go to hospital, you should ask your doctors, hospital and health insurer about any out-of-pocket costs that may apply to you.

The following payments may also apply for hospital admissions

Excess: You will have to pay an excess of \$250 per admission. This is limited to a maximum of \$250 per policy per year.

Co-payments: No co-payments

The following waiting periods for hospital admissions apply to new or upgrading members

Waiting periods:

- 2 months for palliative care, rehabilitation and hospital psychiatric treatments, even if pre-existing
- 12 months for other pre-existing conditions
- 2 months for all other treatments

Gap Cover

This provider offers 'known gap' or 'no gap' cover for medical bills for this product. The Medical Costs Finder (<https://www.health.gov.au/resources/apps-and-tools/medical-costs-finder>) lets you find out more about the cost of specialist medical services.

Other features of this hospital cover

Covers fund approved hospital-substitution & chronic disease management services. Rates discounted for premiums paid by direct debit.

This health insurer does not operate a preferred provider scheme.

Policy ID: GMH/J1/VLHM10 Source: [Private Health Information Statement \(PHIS\)](#)

Extras Cover

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

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, chiropractic, osteopathy, physiotherapy & other services sub-limits apply	• Initial visit: \$17 • Subsequent visit: \$17
✓ Chiropractic	2	\$350 per policy combined limit for acupuncture, chiropractic, osteopathy, physiotherapy & other services sub-limits apply	• Initial visit: \$17 • Subsequent visit: \$17
✓ Endodontic	12	\$500 per policy combined limit for endodontic, general dental, major dental, orthodontic & other services	• Filling of one root canal: \$60.5
✓ General dental	2	\$500 per policy combined limit for endodontic, general dental, major dental, orthodontic & other services sub-limits apply	• Fluoride treatment: \$31.5 • Scale & clean: \$84 • Periodic oral examination: \$39.2

✓ Major dental	12	\$500 per policy combined limit for endodontic, general dental, major dental, orthodontic & other services sub-limits apply	- Surgical tooth extraction: \$83.3 - Full crown veneered: \$225
✓ Optical	6	\$120 per policy	- Multi-focal lenses & frames: 80% of charge - Single vision lenses & frames: 80% of charge
✓ Orthodontic	12	\$500 per policy \$1,050 lifetime limit combined limit for endodontic, general dental, major dental, orthodontic & other services sub-limits apply	Braces for upper & lower teeth, including removal plus fitting of retainer: \$300
✓ Osteopathy	2	\$350 per policy combined limit for acupuncture, chiropractic, osteopathy, physiotherapy & other services	- Initial visit: \$17 - Subsequent visit: \$17
✓ Physiotherapy	2	\$350 per policy combined limit for acupuncture, chiropractic, osteopathy, physiotherapy & other services sub-limits apply	- Initial visit: \$17 - Subsequent visit: \$17

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

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

Other features of this general treatment cover: An annual sub-limit up to \$200.00 per person per calendar year applies for preventative dental.

Ambulance cover

In VIC this policy provides:

Emergency: Unlimited with no waiting period.

Call-out fees: Will be paid for each attendance, including emergency treatment without transport to hospital.

Other features of this ambulance cover: Benefits for emergency transportations are available on hospital and selected eligible extras covers. To avoid unexpected out of pockets, we strongly recommend taking out a subscription to be covered Australia wide, regardless of your health insurance. If you have eligible extras cover, provide us with the subscription receipt to receive a benefit up to 100% of the subscription cost.

Insurer Details



GMHBA Limited

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Call now  1300 4 GMHBA (46422) Sponsor link

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