GMHBA Limited

GMHBA Basic Plus Starter Family Package $500

$497.75 / month
(Before Rebate, Discount & Loading)
Available in QLD

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: Two adults (and no-one else).

- This policy exempts you from the Medicare Levy Surcharge.
- This policy must be purchased with a general treatment (extras) policy.
- This policy does not provide accident cover.
- This policy does not provide benefits for travel or accommodation outside of hospital.

Policy ID: GMH/J69B/QINC20

Source: Private Health Information Statement (PHIS)

Hospital Cover

✓ Covered | R Restricted Cover | ✗ Not Covered

This policy includes cover for

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

This policy does not include cover for

- ✗ Dialysis for chronic kidney failure
- ✗ Gynaecology
- ✗ Insulin pumps
- ✗ 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 $500 per admission. This is limited to a maximum of $500 per person and $1000 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
- 12 months for pregnancy and birth (obstetrics)
- 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

Private hospital cover for some services. For all other services, except exclusions you are covered as a private patient in a public hospital.

This health insurer does not operate a preferred provider scheme.
Policy ID: GMH/J69B/QINC20 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	**$200 per person** combined limit for acupuncture & remedial massage	• Initial visit: 55% of charge • Subsequent visit: 55% of charge
✓ **Ante-natal/Post-natal classes**	2	**$200 per person**	• Initial visit: 55% of charge • Subsequent visit: 55% of charge
✓ **Audiology**	2	**$200 per person**	• Initial visit: 55% of charge • Subsequent visit: 55% of charge
✓ **Dietetics/dietary advice**	2	**$200 per person**	• Initial visit: 55% of charge • Subsequent visit: 55% of charge
✓ **Endodontic**	12	**$600 per person** combined limit for endodontic & major dental sub-limits apply	• Filling of one root canal: 55% of charge

✓ **Exercise physiology**	2	**$300 per person** combined limit for exercise physiology, physiotherapy & other services	• Initial visit: 55% of charge • Subsequent visit: 55% of charge
✓ **Eye therapy (orthoptics)**	2	**$200 per person** combined limit for eye therapy (orthoptics) & speech therapy	• Initial visit: 55% of charge • Subsequent visit: 55% of charge
✓ **General dental**	2	**$600 per person**	• Fluoride treatment: 100% of charge • Scale & clean: 100% of charge • Periodic oral examination: 100% of charge
✓ **Major dental**	12	**$600 per person** combined limit for endodontic & major dental sub-limits apply	• Surgical tooth extraction: 55% of charge
✓ **Optical**	6	**$200 per person**	• Multi-focal lenses & frames: 100% of charge • Single vision lenses & frames: 100% of charge
✓ **Orthodontic**	12	**$300 per person** $1,100 lifetime limit sub-limits apply	• Braces for upper & lower teeth, including removal plus fitting of retainer: 55% of charge
✓ **Physiotherapy**	2	**$300 per person** combined limit for exercise physiology, physiotherapy & other services	• Initial visit: 55% of charge • Subsequent visit: 55% of charge
✓ **Remedial massage**	2	**$200 per person** combined limit for acupuncture & remedial massage	• Initial visit: 55% of charge • Subsequent visit: 55% of charge
✓ **Speech therapy**	2	**$200 per person** combined limit for eye therapy (orthoptics) & speech therapy	• Initial visit: 55% of charge • Subsequent visit: 55% of charge

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

- ✗ Blood glucose monitors
- ✗ Chinese medicine
- ✗ Chiropractic
- ✗ Health management / Healthy lifestyle
- ✗ Hearing aids
- ✗ Home nursing
- ✗ Non PBS pharmaceuticals
- ✗ Occupational therapy
- ✗ Orthotics (podiatric orthoses)
- ✗ Osteopathy
- ✗ Podiatry
- ✗ Psychology
- ✗ Vaccinations

Other features of this general treatment cover: $400 p/p per year for preventative dental, all other dental benefits pay 65% of the cost. Rates discounted for direct debit.

Ambulance cover

Ambulance cover is provided by the State government for Queensland residents (https://www.ambulance.qld.gov.au). This includes cover whilst interstate.

Other features of this ambulance cover: All Queensland residents are automatically covered for the cost of emergency services Australia wide. This is paid for by the QLD state government.

Insurer Details

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Call now 1300 4 GMHBA (46422) Sponsor link

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