

**GMHBA Limited**
GMHBA Basic Plus Package**\$341.00 / 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 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 does not provide accident cover.
- This policy does not provide benefits for travel or accommodation outside of hospital.

Policy ID: GMH/J81/NKIR20

Source: Private Health Information Statement (PHIS)

Hospital Cover

✓ Covered

R Restricted Cover

✗ Not Covered

This policy includes cover for

- | | | |
|------------------------|---------------------------------|----------------------------------|
| ✓ Dental surgery | ✓ Hernia and appendix | R Palliative care |
| ✓ Ear, nose and throat | R Hospital psychiatric services | R Rehabilitation |
| ✓ Eye (not cataracts) | ✓ Joint reconstructions | ✓ Tonsils, adenoids and grommets |

This policy does not include cover for

- | | | |
|---|---------------------------------------|--|
| ✗ Assisted reproductive services | ✗ Dialysis for chronic kidney failure | ✗ Miscarriage and termination of pregnancy |
| ✗ Back, neck and spine | ✗ Digestive system | ✗ Pain management |
| ✗ Blood | ✗ Gastrointestinal endoscopy | ✗ Pain management with device |
| ✗ Bone, joint and muscle | ✗ Gynaecology | ✗ Plastic and reconstructive surgery (medically necessary) |
| ✗ Brain and nervous system | ✗ Heart and vascular system | ✗ Podiatric surgery (provided by a registered podiatric surgeon) |
| ✗ Breast surgery (medically necessary) | ✗ Implantation of hearing devices | ✗ Pregnancy and birth |
| ✗ Cataracts | ✗ Insulin pumps | ✗ Skin |
| ✗ Chemotherapy, radiotherapy and immunotherapy for cancer | ✗ Joint replacements | ✗ Sleep studies |
| ✗ Diabetes management (excluding insulin pumps) | ✗ Kidney and bladder | ✗ Weight loss surgery |
| | ✗ Lung and chest | |
| | ✗ Male reproductive system | |

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 \$750 per admission. This is limited to a maximum of \$750 per person and \$1500 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.

This health insurer does not operate a preferred provider scheme.

Policy ID: GMH/J81/NKIR20 Source: [Private Health Information Statement \(PHIS\)](#)

Extras Cover

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

Note, for treatments marked with *: Emergency ambulance cover

Treatment & waiting period (months)		Benefit limits per 12 months unless otherwise stated	Examples of maximum benefits
✓ Acupuncture	2	\$200 per person up to \$400 per policy combined limit for acupuncture, chinese medicine, remedial massage & other services	• Initial visit: \$30 • Subsequent visit: \$30
✓ Chinese medicine	2	\$200 per person up to \$400 per policy combined limit for acupuncture, chinese medicine, remedial massage & other services	• Initial visit: \$30 • Subsequent visit: \$30
✓ Chiropractic	2	\$200 per person up to \$400 per policy combined limit for chiropractic & osteopathy	• Initial visit: \$32 • Subsequent visit: \$32
✓ Exercise physiology	2	\$200 per person up to \$400 per policy combined limit for exercise physiology, physiotherapy & other services	• Initial visit: \$25 • Subsequent visit: \$25
✓ General dental	2	\$600 per person up to \$1,200 per policy	• Fluoride treatment: \$17.9 • Scale & clean: \$60.2 • Periodic oral examination: \$29.6
✓ Optical	6	\$150 per person up to \$300 per policy	• Multi-focal lenses & frames: 100% of charge • Single vision lenses & frames: 100% of charge

✓ Osteopathy	2	\$200 per person up to \$400 per policy combined limit for chiropractic & osteopathy	- Initial visit: \$32 - Subsequent visit: \$32
✓ Physiotherapy	2	\$200 per person up to \$400 per policy combined limit for exercise physiology, physiotherapy & other services	- Initial visit: \$40 - Subsequent visit: \$40
✓ Remedial massage	2	\$200 per person up to \$400 per policy combined limit for acupuncture, chinese medicine, remedial massage & other services	- Initial visit: \$25 - Subsequent visit: \$25

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

- | | | |
|---------------------------------|---|----------------------------------|
| ✗ Ante-natal/Post-natal classes | ✗ Health management / Healthy lifestyle | ✗ Orthodontic |
| ✗ Audiology | ✗ Hearing aids | ✗ Orthotics (podiatric orthoses) |
| ✗ Blood glucose monitors | ✗ Home nursing | ✗ Podiatry |
| ✗ Dietetics/dietary advice | ✗ Major dental | ✗ Psychology |
| ✗ Endodontic | ✗ Non PBS pharmaceuticals | ✗ Speech therapy |
| ✗ Eye therapy (orthoptics) | ✗ Occupational therapy | ✗ Vaccinations |

Other features of this general treatment cover: Excludes chiropractic x-rays.**Ambulance cover**

In NSW & ACT 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: If you are a resident of NSW or ACT take out any hospital cover, you are automatically covered for emergency transportation within NSW. Ambulance NSW is a Levy Based Scheme which is why it operates under your hospital cover. If an ambulance is called, you will receive a bill. If you have a hospital product with us, you can send this bill on to us, and we'll let the NSW/ACT Ambulance service know you're covered.**Insurer Details**



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Call now  1300 4 GMHBA (46422) Sponsor link

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