

Private Health Information Statement - General treatment policy

GMHBA Limited
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Monthly Premium
\$121.00 #
(before any rebate or insurer discount)

Covers one adult & dependants (2 or more people, only one of whom is an adult)
Available in Victoria

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 children and other dependants up to and including the age of 20, students up to and including the age of 24, as well as persons with a disability who qualify as a child or other dependant or student in these age ranges.

General Treatment Cover

This health insurer does not operate a preferred provider scheme.

This policy  includes General treatment (Extras) cover for

Note, for items marked with an asterisk *: 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
General dental	2	\$1,500 per person (combined limit for general dental, major dental, endodontic, orthodontic & other services - Sub-limits apply) \$2,400 lifetime limit for Orthodontic	Periodic oral examination - \$36.65 Scale & clean - \$68.25 Fluoride treatment - \$21.45
Major dental	12		Surgical tooth extraction - \$118.60 Full crown veneered - \$520.00
Endodontic	12		Filling of one root canal - \$86.19
Orthodontic	12		Braces for upper & lower teeth, including removal plus fitting of retainer - \$400.00
Optical	6	\$200 per person	Single vision lenses & frames - 80% of charge Multi-focal lenses & frames - 80% of charge
Non PBS pharmaceuticals*	2	\$250 per person up to \$450 per policy (combined limit for non pbs pharmaceuticals & vaccinations - Sub-limits apply)	Per eligible prescription - \$24.00
Physiotherapy	2	\$400 per person up to \$800 per policy (combined limit for physiotherapy & other services - Sub-limits apply)	Initial visit - \$38.00 Subsequent visit - \$29.00
Chiropractic	2	\$300 per person up to \$600 per policy (combined limit for chiropractic, osteopathy & other services - Sub-limits apply)	Initial visit - \$26.00 Subsequent visit - \$20.00
Podiatry	2	\$250 per person (combined limit for podiatry & other services - Sub-limits apply)	Initial visit - \$35.00 Subsequent visit - \$35.00
Psychology	2	\$350 per person up to \$600 per policy (Sub-limits apply)	Initial visit - \$41.00 Subsequent visit - \$31.00
Acupuncture	2	\$300 per person up to \$600 per policy (combined limit for acupuncture & remedial massage)	Initial visit - \$26.00 Subsequent visit - \$20.00
Remedial massage	2		Initial visit - \$26.00 Subsequent visit - \$20.00
Hearing aids	12	\$1,200 per person 1 appliance(s) every 3 years (Sub-limits apply)	Hearing aid - \$744.00

Blood glucose monitors	12	\$150 per policy 1 appliance(s) every 3 years	Per monitor - \$150.00
Audiology	2	\$400 per person	Initial visit - \$35.00 Subsequent visit - \$27.00
Dietetics/dietary advice	2	\$400 per person	Initial visit - \$56.00 Subsequent visit - \$41.00
Eye therapy (orthoptics)	2	\$400 per person (combined limit for eye therapy (orthoptics) & speech therapy)	Initial visit - \$30.00 Subsequent visit - \$23.00
Occupational therapy	2	\$400 per person up to \$800 per policy	Initial visit - \$36.00 Subsequent visit - \$27.00
Orthotics (podiatric orthoses)	12	\$200 per person up to \$400 per policy	Orthotics supply & fit - \$90.00
Osteopathy	2	Combined limit - see Chiropractic	Initial visit - \$26.00 Subsequent visit - \$20.00
Speech therapy	2	Combined limit - see Eye therapy (orthoptics)	Initial visit - \$30.00 Subsequent visit - \$23.00
Vaccinations	2	Combined limit - see Non PBS pharmaceuticals	Per service - \$24.00

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

X Other treatments - check with your insurer

Other features of this general treatment cover

An annual sub-limit up to \$400 p/p per calendar year applies for preventative dental. Rates discounted for direct debit. Ambulance subscription benefits available in selected states & territories. Please contact GMHBA for further detail.

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>).

Disclaimer

The information contained in this Private Health Information Statement was provided by the insurer and is intended as general information. It may not take into account your particular circumstances. For information please contact the insurer.