

Private Health Information Statement - General treatment policy

GMHBA Basic Extras

GMHBA Limited

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 1300 4 GMHBA (46422)

Monthly Premium

\$71.70 #

(before any rebate or insurer discount)

Covers two adults & dependants (3 or more people, only 2 of whom are adults)

Available in Northern Territory
 Closed to new members

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	\$1,000 per person (combined limit for general dental, major dental, endodontic, orthodontic & other services - Sub-limits apply) \$1,050 lifetime limit for Orthodontic	Periodic oral examination - \$39.20 Scale & clean - \$84.00 Fluoride treatment - \$31.50
Major dental	12		Surgical tooth extraction - \$83.30 Full crown veneered - \$225.00
Endodontic	12		Filling of one root canal - \$60.50
Orthodontic	12		Braces for upper & lower teeth, including removal plus fitting of retainer - \$300.00
Optical	6	\$170 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 \$400 per policy (combined limit for non pbs pharmaceuticals & vaccinations - Sub-limits apply)	Per eligible prescription - \$40.00
Physiotherapy	2	\$350 per person up to \$600 per policy (combined limit for physiotherapy & other services - Sub-limits apply)	Initial visit - \$31.00 Subsequent visit - \$21.00
Occupational therapy	2	\$350 per person up to \$600 per policy	Initial visit - \$31.00 Subsequent visit - \$21.00
Vaccinations	2	Combined limit - see Non PBS pharmaceuticals	Per service - \$40.00

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

 Acupuncture	 Hearing aids	 Remedial massage
 Blood glucose monitors	 Podiatry	 Other treatments - check with your insurer
 Chiropractic	 Psychology	

Other features of this general treatment cover

An annual sub-limit up to \$200 per person per calendar year applies for preventative dental. Rates discounted for premiums paid by direct debit.

Ambulance cover

Pensioner Concession Card and Commonwealth Seniors Health Card holders are entitled to free ambulance transport services. St John's ambulance offers a subscription service for ambulance cover in the Northern Territory (<https://www.stjohnnt.org.au/ambulance/ambulance-cover.php>). Cover is included whilst interstate for less than 21 days.

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.