

Private Health Information Statement - General treatment policy

GMHBA SmartCare Complete Extras with sub-limits

GMHBA Limited

<http://www.gmhba.com.au>

service@gmhba.com.au

1300 4 GMHBA (46422)

Monthly Premium

\$179.00[#]

(before any rebate or insurer discount)

Covers 2 adults (and no-one else)

Available in South Australia

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.


General Treatment Cover


This health insurer does not operate a preferred provider scheme.


This policy  includes General treatment (Extras) cover for

| Treatment | Waiting period (months) | Benefit limits (per 12 months unless otherwise stated) | Examples of maximum benefits |
|--------------------------------|-------------------------|--|---|
| General dental | 2 | \$1,500 per person up to \$750 per service (combined limit for general dental, major dental, endodontic, orthodontic, physiotherapy, chiropractic, podiatry, psychology, acupuncture, remedial massage, hearing aids, blood glucose monitors, audiology, orthotics (podiatric orthoses) & osteopathy - Sub-limits apply) | Periodic oral examination - 100% of charge Scale & clean - 100% of charge Fluoride treatment - 100% of charge |
| Major dental | 12 | | Surgical tooth extraction - 60% of charge Full crown veneered - 60% of charge |
| Endodontic | 12 | | Filling of one root canal - 60% of charge |
| Orthodontic | 12 | | Braces for upper & lower teeth, including removal plus fitting of retainer - 60% of charge |
| Physiotherapy | 2 | | Initial visit - 60% of charge Subsequent visit - 60% of charge |
| Chiropractic | 2 | | Initial visit - 60% of charge Subsequent visit - 60% of charge |
| Podiatry | 2 | | Initial visit - 60% of charge Subsequent visit - 60% of charge |
| Psychology | 2 | | Initial visit - 60% of charge Subsequent visit - 60% of charge |
| Acupuncture | 2 | | Initial visit - 60% of charge Subsequent visit - 60% of charge |
| Remedial massage | 2 | | Initial visit - 60% of charge Subsequent visit - 60% of charge |
| Hearing aids | 12 | | Hearing aid - 60% of charge |
| Blood glucose monitors | 12 | | Per monitor - 60% of charge |
| Audiology | 2 | | Initial visit - 60% of charge Subsequent visit - 60% of charge |
| Orthotics (podiatric orthoses) | 12 | | Orthotics supply & fit - 60% of charge |
| Osteopathy | 2 | | Initial visit - 60% of charge Subsequent visit - 60% of charge |

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

 Non PBS pharmaceuticals

 Optical

 Other treatments - check with your insurer

Other features of this general treatment cover

PrivateHealth.gov.au

PolicyID: GMH/141/SLZR20

Date statement issued: 01 April 2026

Page 1 of 2

Preventative dental pays at 100% of provider fee up to sub-limit or product limit. General dental pays at 60% of provider fee up to sub-limit or product limit. Orthodontic has a lifetime limit of \$3,000 per person. Psychology also includes Counselling, Mental Health Social Workers and Mental Health Nurses. Podiatry and Orthotics are combined under the same sub-limit. Audiology and Hearing Aids are combined under the same sub-limit.

Ambulance cover

South Australia has a subscription service to cover ambulance within the state, with an additional fee to cover interstate travel (<http://www.saambulance.com.au/ProductsServices/AmbulanceCover.aspx>).

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.