

Private Health Information Statement - General treatment policy

GMHBA SmartCare Complete Boost Extras with sub-limits

GMHBA Limited

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1300 4 GMHBA (46422)

Monthly Premium

\$223.80[#]

(before any rebate or insurer discount)

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

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 policy can only be purchased with certain hospital policies.

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
Optical	6	\$250 per person	Single vision lenses & frames - 100% of charge
Physiotherapy	2	Combined limit - see General dental	Initial visit - 60% of charge Subsequent visit - 60% of charge
Chiropractic	2	Combined limit - see General dental	Initial visit - 60% of charge Subsequent visit - 60% of charge
Podiatry	2	Combined limit - see General dental	Initial visit - 60% of charge Subsequent visit - 60% of charge
Psychology	2	Combined limit - see General dental	Initial visit - 60% of charge Subsequent visit - 60% of charge
Acupuncture	2	Combined limit - see General dental	Initial visit - 60% of charge Subsequent visit - 60% of charge
Remedial massage	2	Combined limit - see General dental	Initial visit - 60% of charge Subsequent visit - 60% of charge
Hearing aids	12	Combined limit - see General dental	Hearing aid - 60% of charge
Blood glucose monitors	12	Combined limit - see General dental	Per monitor - 60% of charge
Audiology	2	Combined limit - see General dental	Initial visit - 60% of charge Subsequent visit - 60% of charge
Orthotics (podiatric orthoses)	12	Combined limit - see General dental	Orthotics supply & fit - 60% of charge

Osteopathy	2	Combined limit - see General dental	Initial visit - 60% of charge Subsequent visit - 60% of charge
This product includes unused limit rollover on 1st January after 12-month tenure (excludes Optical).			

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

X Non PBS pharmaceuticals	X Other treatments - check with your insurer
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Other features of this general treatment cover

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 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. See fact sheet for more information on limit rollover.

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.