

## Private Health Information Statement - General treatment policy

### GMHBA SmartCare Complete Extras

#### GMHBA Limited

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

[service@gmhba.com.au](mailto:service@gmhba.com.au)

1300 4 GMHBA (46422)

#### Monthly Premium

**\$109.30<sup>#</sup>**

(before any rebate or insurer discount)

Covers only one person  
Available in Northern Territory

<sup>#</sup> 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	<b>\$1,500 per policy</b> (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)	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](http://PrivateHealth.gov.au)

PolicyID: GMH/143/DMCC10

Date statement issued: 01 April 2026

Page 1 of 2

Preventative dental pays at 100% of provider fee up to product limit. General dental pays at 60% of provider fee up to product limit. Orthodontic has a lifetime limit of \$3,000 per person. Psychology also includes Counselling, Mental Health Social Workers and Mental Health Nurses.

## 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.