

Private Health Information Statement - General treatment policy

GMHBA SmartCare Everyday Extras with sub-limits

GMHBA Limited

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1300 4 GMHBA (46422)

Monthly Premium

\$114.50[#]

(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

| Treatment | Waiting period (months) | Benefit limits (per 12 months unless otherwise stated) | Examples of maximum benefits |
|--------------------------------|-------------------------|--|---|
| General dental | 2 | \$1,000 per person up to \$500 per service (combined limit for general dental, major dental, endodontic, physiotherapy, chiropractic, podiatry, psychology, acupuncture, remedial massage, 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 |
| 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 - \$60.00 |
| 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 |
| 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

| | | |
|---|---|--|
|  Blood glucose monitors |  Non PBS pharmaceuticals |  Orthodontic |
|  Hearing aids |  Optical |  Other treatments - check with your insurer |

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. Psychology also includes Counselling, Mental Health Social Workers and Mental Health Nurses. Podiatry and Orthotics are combined under the same sub-limit.

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.