

Private Health Information Statement - General treatment policy

GMHBA Basic Extras 55% Benefits

GMHBA Limited

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 1300 4 GMHBA (46422)

Monthly Premium

\$90.40 #

(before any rebate or insurer discount)

Covers one adult & dependants (2 or more people, only one of whom is an adult)

Available in Victoria
 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 & other services - Sub-limits apply)	Periodic oral examination - 55% of charge Scale & clean - 55% of charge Fluoride treatment - 55% of charge
Optical	6	\$150 per person	Single vision lenses & frames - 55% of charge Multi-focal lenses & frames - 55% of charge
Non PBS pharmaceuticals*	2	\$150 per person up to \$350 per policy (combined limit for non pbs pharmaceuticals & vaccinations - Sub-limits apply)	Per eligible prescription - 55% of charge
Physiotherapy	2	\$300 per person up to \$600 per policy (combined limit for physiotherapy & other services - Sub-limits apply)	Initial visit - 55% of charge Subsequent visit - 55% of charge
Occupational therapy	2	\$300 per person up to \$600 per policy	Initial visit - 55% of charge Subsequent visit - 55% of charge
Vaccinations	2	Combined limit - see Non PBS pharmaceuticals	Per service - 55% of charge

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

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

Other features of this general treatment cover

An annual sub-limit up to \$300 per person per calendar year applies for preventative dental. Rates discounted for premiums paid by direct debit.

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.