

Private Health Information Statement - General treatment policy

GMHBA SmartCare Starter Extras with sub-limits

GMHBA Limited

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1300 4 GMHBA (46422)

Monthly Premium

\$29.15 #

(before any rebate or insurer discount)

Covers only one person

Available in Queensland

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 | \$250 per service up to \$500 per policy (combined limit for general dental, physiotherapy, chiropractic & osteopathy - Sub-limits apply) | Periodic oral examination - 100% of charge Scale & clean - 100% of charge Fluoride treatment - 100% 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 |
| Osteopathy | 2 | | Initial visit - 60% of charge Subsequent visit - 60% of charge |

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

| | | |
|--------------------------|---------------------------|--|
| ✗ Acupuncture | ✗ Major dental | ✗ Podiatry |
| ✗ Blood glucose monitors | ✗ Non PBS pharmaceuticals | ✗ Psychology |
| ✗ Endodontic | ✗ Optical | ✗ Remedial massage |
| ✗ Hearing aids | ✗ Orthodontic | ✗ 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.

Ambulance cover

Ambulance cover is provided by the State government for Queensland residents (<https://www.ambulance.qld.gov.au/>). This includes cover whilst interstate.

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.