

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

\$72.85 #

(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 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	\$500 per person up to \$250 per service (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

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.