

## Private Health Information Statement - General treatment policy

### GMHBA SmartCare Starter Boost Extras with sub-limits

#### GMHBA Limited

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

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

1300 4 GMHBA (46422)

#### Monthly Premium

**\$58.30 #**

(before any rebate or insurer discount)

Covers 2 adults (and no-one else)

Available in NSW & ACT

# 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 policy can only be purchased with certain hospital policies.

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 - <b>Sub-limits apply</b> ) | Periodic oral examination - 100% of charge<br>Scale & clean - 100% of charge<br>Fluoride treatment - 100% of charge |
| Optical        | 6                       | \$150 per person  | Single vision lenses & frames - 100% of charge  |
| Physiotherapy  | 2                       | Combined limit - see General dental   | Initial visit - 60% of charge<br>Subsequent visit - 60% of charge   |
| Chiropractic   | 2                       | Combined limit - see General dental   | Initial visit - 60% of charge<br>Subsequent visit - 60% of charge   |
| Osteopathy     | 2                       | Combined limit - see General dental   | Initial visit - 60% of charge<br>Subsequent visit - 60% of charge   |

This product includes limit rollover on 1st January after 12-month tenure (excludes Optical).

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

|                                 |                                  |   |
|---------------------------------|----------------------------------|---|
| <b>✗</b> Acupuncture            | <b>✗</b> Major dental            | <b>✗</b> Psychology                                 |
| <b>✗</b> Blood glucose monitors | <b>✗</b> Non PBS pharmaceuticals | <b>✗</b> Remedial massage                           |
| <b>✗</b> Endodontic             | <b>✗</b> Orthodontic             | <b>✗</b> Other treatments - check with your insurer |
| <b>✗</b> Hearing aids           | <b>✗</b> Podiatry                |   |

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

Health Care Concession Card, Pensioner Concession Card, and Commonwealth Seniors Health Card holders are entitled to free ambulance transport services. If you are not eligible for a concession and want to be covered, you can purchase insurance from a private health fund.

### 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.