

## Private Health Information Statement - Combined policy

### GMHBA Silver Everyday Family Package (No Pregnancy) \$250

#### GMHBA Limited

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 1300 4 GMHBA (46422)

#### Monthly Premium

**\$800.00 #**

(before any rebate, loading or discount)

Covers two adults & dependants (3 or more people, only 2 of whom are adults)

Available in Tasmania  
 Closed to new members

# You may be entitled to an Australian Government rebate on the above premium. Your premium may also include a Lifetime Health Cover loading, an age-based discount or 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.

### Hospital cover

This policy exempts you from the Medicare Levy Surcharge.

This policy does not provide accident cover or benefits for travel and accommodation (outside of hospital).

#### ✓ Covered

For information on what is covered under each category, see <https://privatehealth.gov.au/categories>

#### R Restricted

Restricted categories partially cover your hospital costs as a private patient in a public hospital. You may incur significant expenses in a private room or private hospital.

#### ✗ Not Covered

These categories are not covered by this policy.

This policy ✓ includes cover for

|   |                                   |   |
|---|-----------------------------------|---|
| ✓ Back, neck and spine                                    | ✓ Eye (not cataracts)             | ✓ Miscarriage and termination of pregnancy  |
| ✓ Blood   | ✓ Gastrointestinal endoscopy      | ✓ Pain management   |
| ✓ Bone, joint and muscle                                  | ✓ Gynaecology                     | ✓ Plastic and reconstructive surgery (medically necessary)                          |
| ✓ Brain and nervous system                                | ✓ Heart and vascular system       | ✓ Podiatric surgery (provided by a registered podiatric surgeon - limited benefits) |
| ✓ Breast surgery (medically necessary)                    | ✓ Hernia and appendix             | ✓ Skin  |
| ✓ Chemotherapy, radiotherapy and immunotherapy for cancer | ✓ Implantation of hearing devices | ✓ Tonsils, adenoids and grommets  |
| ✓ Dental surgery  | ✓ Joint reconstructions           | R Hospital psychiatric services   |
| ✓ Diabetes management (excluding insulin pumps)           | ✓ Kidney and bladder              | R Palliative care   |
| ✓ Digestive system  | ✓ Lung and chest                  | R Rehabilitation  |
| ✓ Ear, nose and throat                                    | ✓ Male reproductive system        |   |

This policy ✗ does not include cover for

|                                       |                               |                       |
|---------------------------------------|-------------------------------|-----------------------|
| ✗ Assisted reproductive services      | ✗ Insulin pumps               | ✗ Pregnancy and birth |
| ✗ Cataracts                           | ✗ Joint replacements          | ✗ Sleep studies       |
| ✗ Dialysis for chronic kidney failure | ✗ Pain management with device | ✗ Weight loss surgery |

The benefits paid for hospital treatment will depend on the type of cover you purchase and whether your fund has an agreement in place with the hospital in which you are treated. See 'Agreement Hospitals' on [privatehealth.gov.au](https://privatehealth.gov.au) for which hospitals have arrangements with your insurer – <https://privatehealth.gov.au/dynamic/agreementhospitals>.

Under this policy, you may have to pay out-of-pocket costs above what you get from Medicare or your private health insurer. Before you go to hospital, you should ask your doctors, hospital and health insurer about any out-of-pocket costs that may apply to you.

#### The following payments may also apply for hospital admissions

**Excess:** You will have to pay an excess of \$250 per admission. This is limited to a maximum of \$250 per person and \$500 per policy per year.

Excess payments do not apply to hospital admissions for dependants.

**Co-payments:** No co-payments

#### The following waiting periods for hospital admissions apply to new or upgrading members

##### Waiting periods:

- 2 months for palliative care, rehabilitation and hospital psychiatric treatments, even if pre-existing
- 12 months for other pre-existing conditions
- 2 months for all other treatments

#### Gap Cover

This provider offers '[known gap](#)' or '[no gap](#)' cover for medical bills for this product.

The [Medical Costs Finder](#) lets you find out more about the cost of specialist medical services.

#### Other features of this hospital cover

Covers fund approved hospital-substitution & chronic disease management services. Rates disc. for premiums paid by direct debit.

## 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                       | \$800 per person  | Periodic oral examination - 100% of charge<br>Scale & clean - 100% of charge<br>Fluoride treatment - 100% of charge |
| Major dental             | 12                      | \$800 per person<br>(combined limit for major dental & endodontic)  | Surgical tooth extraction - 65% of charge<br>Full crown veneered - 65% of charge                                    |
| Endodontic               | 12                      |   | Filling of one root canal - 65% of charge   |
| Orthodontic              | 12                      | \$400 per person<br>\$2,300 lifetime limit  | Braces for upper & lower teeth, including removal plus fitting of retainer - 65% of charge                          |
| Optical                  | 6                       | \$250 per person  | Single vision lenses & frames - 100% of charge<br>Multi-focal lenses & frames - 100% of charge                      |
| Non PBS pharmaceuticals* | 2                       | \$300 per person up to \$35 per service<br>(combined limit for non pbs pharmaceuticals & vaccinations - <b>Sub-limits apply</b> ) | Per eligible prescription - 100% of charge  |
| Physiotherapy            | 2                       | \$500 per person<br>(combined limit for physiotherapy, exercise physiology & other services)                                      | Initial visit - 65% of charge<br>Subsequent visit - 65% of charge   |
| Chiropractic             | 2                       | \$300 per person<br>(combined limit for chiropractic & osteopathy - <b>Sub-limits apply</b> )                                     | Initial visit - 65% of charge<br>Subsequent visit - 65% of charge   |

|                                |    |  |   |
|--------------------------------|----|--|---|
| Podiatry                       | 2  | \$300 per person<br>(combined limit for podiatry & other services - <b>Sub-limits apply</b> )  | Initial visit - 65% of charge<br>Subsequent visit - 65% of charge |
| Psychology                     | 2  | \$300 per person   | Initial visit - 65% of charge<br>Subsequent visit - 65% of charge |
| Acupuncture                    | 2  | \$300 per person<br>(combined limit for acupuncture & remedial massage)                        | Initial visit - 65% of charge<br>Subsequent visit - 65% of charge |
| Remedial massage               | 2  |  | Initial visit - 65% of charge<br>Subsequent visit - 65% of charge |
| Hearing aids                   | 12 | \$400 per person<br>(combined limit for hearing aids, blood glucose monitors & other services) | Hearing aid - 65% of charge                                       |
| Blood glucose monitors         | 12 |  | Per monitor - 65% of charge                                       |
| Audiology                      | 2  | \$300 per person   | Initial visit - 65% of charge<br>Subsequent visit - 65% of charge |
| Dietetics/dietary advice       | 2  | \$300 per person   | Initial visit - 65% of charge<br>Subsequent visit - 65% of charge |
| Exercise physiology            | 2  | Combined limit - see Physiotherapy   | Initial visit - 65% of charge<br>Subsequent visit - 65% of charge |
| Eye therapy (orthoptics)       | 2  | \$300 per person<br>(combined limit for eye therapy (orthoptics) & speech therapy)             | Initial visit - 65% of charge<br>Subsequent visit - 65% of charge |
| Occupational therapy           | 2  | \$300 per person   | Initial visit - 65% of charge<br>Subsequent visit - 65% of charge |
| Orthotics (podiatric orthoses) | 12 | \$300 per person   | Orthotics supply & fit - 65% of charge                            |
| Osteopathy                     | 2  | Combined limit - see Chiropractic  | Initial visit - 65% of charge<br>Subsequent visit - 65% of charge |
| Speech therapy                 | 2  | Combined limit - see Eye therapy (orthoptics)  | Initial visit - 65% of charge<br>Subsequent visit - 65% of charge |
| Vaccinations                   | 2  | Combined limit - see Non PBS pharmaceuticals   | Per service - 65% of charge                                       |

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

**X** Other treatments - check with your insurer

### Other features of this general treatment cover

Exercise physiology, speech therapy, orthotics & preventative health benefits. Receive 100% of charge up to \$500 p/p per year for preventative dental. Rates discounted for direct debit.

### Ambulance cover

Ambulance cover is provided by the State government for residents of Tasmania. This may include cover whilst interstate, except for South Australia and Queensland where no cover applies. In other states please check with Ambulance Tasmania - [https://www.health.tas.gov.au/ambulance/fees\\_and\\_accounts](https://www.health.tas.gov.au/ambulance/fees_and_accounts).

### Other features of this ambulance cover

Tasmanian residents are covered by a State based scheme. Please contact Ambulance Tasmania for more details regarding coverage.

### 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.