

Private Health Information Statement - General treatment policy

GMHBA SmartCare Complete Boost Extras with sub-limits

GMHBA Limited

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

service@gmhba.com.au

1300 4 GMHBA (46422)

Monthly Premium

\$179.00 #

(before any rebate or insurer discount)

Covers 2 adults (and no-one else)

Available in South Australia

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 | \$1,500 per person up to \$750 per service (combined limit for general dental, major dental, endodontic, orthodontic, physiotherapy, chiropractic, podiatry, psychology, acupuncture, remedial massage, hearing aids, blood glucose monitors, audiology, orthotics (podiatric orthoses) & osteopathy - Sub-limits apply) | Periodic oral examination - 100% of charge Scale & clean - 100% of charge Fluoride treatment - 100% of charge |
| Major dental | 12 | | Surgical tooth extraction - 60% of charge Full crown veneered - 60% of charge |
| Endodontic | 12 | | Filling of one root canal - 60% of charge |
| Orthodontic | 12 | | Braces for upper & lower teeth, including removal plus fitting of retainer - 60% of charge |
| Optical | 6 | \$250 per person | Single vision lenses & frames - 100% of charge |
| Physiotherapy | 2 | Combined limit - see General dental | Initial visit - 60% of charge Subsequent visit - 60% of charge |
| Chiropractic | 2 | Combined limit - see General dental | Initial visit - 60% of charge Subsequent visit - 60% of charge |
| Podiatry | 2 | Combined limit - see General dental | Initial visit - 60% of charge Subsequent visit - 60% of charge |
| Psychology | 2 | Combined limit - see General dental | Initial visit - 60% of charge Subsequent visit - 60% of charge |
| Acupuncture | 2 | Combined limit - see General dental | Initial visit - 60% of charge Subsequent visit - 60% of charge |
| Remedial massage | 2 | Combined limit - see General dental | Initial visit - 60% of charge Subsequent visit - 60% of charge |
| Hearing aids | 12 | Combined limit - see General dental | Hearing aid - 60% of charge |
| Blood glucose monitors | 12 | Combined limit - see General dental | Per monitor - 60% of charge |
| Audiology | 2 | Combined limit - see General dental | Initial visit - 60% of charge Subsequent visit - 60% of charge |
| Orthotics (podiatric orthoses) | 12 | Combined limit - see General dental | Orthotics supply & fit - 60% of charge |
| Osteopathy | 2 | Combined limit - see General dental | Initial visit - 60% of charge Subsequent visit - 60% of charge |

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

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

X Non PBS pharmaceuticals

X 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. Orthodontic has a lifetime limit of \$3,000 per person. Psychology includes Counselling, Mental Health Social Workers and Mental Health Nurses. Podiatry and Orthotics are combined under the same sub-limit. Audiology and Hearing Aids are combined under the same sub-limit. See fact sheet for more information on limit rollover.

Ambulance cover

South Australia has a subscription service to cover ambulance within the state, with an additional fee to cover interstate travel (<http://www.saambulance.com.au/ProductsServices/AmbulanceCover.aspx>).

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.