

Private Health Information Statement - General treatment policy

GMHBA SmartCare Starter Extras

GMHBA Limited  
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Monthly Premium  
\$73.47 #  
(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 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 (combined limit for general dental, physiotherapy, chiropractic & osteopathy)	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

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

Other features of this general treatment cover

Preventative dental pays at 100% of provider fee up to product limit. General dental pays at 60% of provider fee up to 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.