

Silver Standard Extras (Vic) SDE (Closed to new members)

This information is important, please read and retain for future reference.

Moderate level of cover on a commonly used range of services with a medium level of benefits and annual limits.

Waiting periods

Waiting periods exist to protect members from claims made by those who join the fund or increase their level of cover because they have an ailment or illness that may require treatment.

Waiting periods will apply to:

- New memberships (previously uninsured).
- Additions to a membership (unless the addition/s has already served all waiting periods with GMHBA or another fund) except newborns, adopted and permanent foster children where the family membership has been in existence for at least 2 months.
- Existing GMHBA memberships, and transfers to GMHBA from another fund where the level of cover and/or benefit entitlement is upgraded or increased and/or where the waiting periods have not been completed.

Extras Service	Waiting Periods	Benefit
Audiology ¹	2 months	
Initial visit		\$25
Subsequent visit		\$20
Annual limit per person each calendar year		\$400
Blood glucose monitor ²	12 months	
Benefit		\$150
Chiropractic / Osteopathy ³	2 months	
Initial visit		\$25
2-10 subsequent visits		\$17
Chiropractic x-ray (1 per person)		\$40
Annual limit per person/single membership each calendar year		\$100
Annual limit per family membership each calendar year		\$150
Dental		
Major Dental (see important note for dental)	12 months	
Orthodontic – Benefits example: Fixed appliance treatment – upper and lower jaw treatment by a registered specialist	12 months	
Maximum benefits per calendar year		75% up to \$300 per year
Maximum benefit per course of treatment		\$900
Lifetime benefit limit		\$1,050
Dentures (see important note for dental)	12 months	
New full upper and lower dentures per 2 years		\$420

Important note: The table opposite must be read along with the footnotes below

- Audiology The annual limit of \$400 per person each calendar year includes combined benefits for audiology, speech therapy and eye therapy.
- Blood glucose monitor Benefits are limited to one monitor per membership every three years. A doctor's letter of recommendation must accompany each claim for benefits.
- **3. Chiropractic/Osteopathy** There is a limit of one chiropractic x-ray per person/single membership each calendar year.

The annual limit of \$100 per person/single membership and \$150 per family membership each calendar year includes combined benefits for chiropractic (including chiropractic, x-rays), osteopathy, naturopathy, homeopathy and acupuncture.

Important note for Dental: The benefits shown are the annual limits for each type of dental service. There are further sub limits within some of these dental services. e.g. the individual benefit for one crown on Silver Standard Extras cover is \$225.

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Annual limit per family membership each calendar \$150			\$100
	Annual limit per family membership each calendar		\$150

General Dental - There are a range of dental procedure that cannot be claimed when provided on the same day e.g. a filling on a tooth that has been removed. There are also limits on the number of dental procedures you can have e.g. periodic examinations are limited to two per calendar year.

Dental benefits for some procedures cannot be paid unless tooth identifications (ID) are supplied by the provider.

The general dental limits for dental examinations and scale and clean procedures are available per person on a calendar year basis.

For services other than Dental, benefits for one initial consolation are available each calendar year.

Preventative Dental – Benefits are based on specific item numbers. We recommend you contact GMHBA for a benefit estimate to confirm the benefit payable.

- 4. Extremity pump Benefits are limited to one extremity pump per membership every three years. A doctor's letter of recommendation must accompany each claim for benefits
- 5. Eye therapy and speech therapy The annual limit of \$400 per person each calendar year includes combined benefits for audiology, eye therapy and speech therapy.
- 6. Fluoride dietary supplement Benefits are only payable towards the cost of dietary fluoride supplements (tablet or liquid form) dispensed by a chemist or dentist in private practice.
- 7. Naturopathy/Homeopathy/Acupuncture Benefits will be paid for one consultation and/or treatment per provider per day. The annual limit of \$100 per person/single membership and \$150 per family membership each calendar year includes combined benefits for naturopathy, homeopathy, acupuncture, chiropractic and osteopathy.

Nebuliser pumps 12 months 5150	year		
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Prescription spectacles, contact lenses and frames – benefit of up to Annual limit per person each calendar year Orthopaedic appliances 12 Benefit of up to Maximum benefit per item Limit per person every 3 years Orthopaedic appliance repairs Annual limit per person each calendar year Orthotic appliances (foot) 3 Benefit of up to Annual limit per person each calendar year Orthotic appliances (foot) 3 Benefit of up to Annual limit per person/single membership each calendar year Annual limit per family membership each calendar year Pharmacy – private script 4 Members pay the first maximum PBS contribution then the following benefit is paid towards the balance Annual limit per family membership each calendar year Annual limit per family membership each calendar year Physiotherapy/Myotherapy/Hydrotherapy 5 Physiotherapy/Myotherapy/Hydrotherapy 5 Initial visit 2-10 subsequent visits \$17 Class attendance	• • • • • • • • • • • • • • • • • • • •		\$600
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Benefit of up to 80% Maximum benefit per item \$115 Limit per person every 3 years \$400 Orthopaedic appliance repairs 2 months Annual limit per person each calendar year \$40 Orthotic appliances (foot) ¹³ 12 months Benefit of up to 80% Annual limit per person/single membership each calendar year Annual limit per family membership each calendar year Pharmacy – private script ¹⁴ 2 months Members pay the first maximum PBS contribution then the following benefit is paid towards the balance Annual limit per person/single membership each calendar year Annual limit per person/single membership each calendar year Physiotherapy/Myotherapy/Hydrotherapy 5 2 months Initial visit 531 2-10 subsequent visits \$21 Further visits \$17 Class attendance \$10	Annual limit per person each calendar year		\$170
Maximum benefit per item Limit per person every 3 years Orthopaedic appliance repairs Annual limit per person each calendar year Orthotic appliances (foot) ¹³ Benefit of up to Annual limit per person/single membership each calendar year Annual limit per family membership each calendar year Pharmacy – private script ¹⁴ Pharmacy – private script ¹⁴ Annual limit per person/single membership each calendar year Annual limit per farsily membership each calendar year Pharmacy – private script ¹⁴ Annual limit per person/single membership each calendar year Annual limit per person/single membership each calendar year Annual limit per family membership each calendar year Physiotherapy/Myotherapy/Hydrotherapy ¹⁵ 2 months Initial visit \$31 2-10 subsequent visits \$21 Further visits	Orthopaedic appliances ¹²	12 months	
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Orthopaedic appliance repairs Annual limit per person each calendar year Orthotic appliances (foot) ¹³ Benefit of up to Annual limit per person/single membership each calendar year Annual limit per family membership each calendar year Annual limit per family membership each calendar year Pharmacy – private script ¹⁴ Members pay the first maximum PBS contribution then the following benefit is paid towards the balance Annual limit per person/single membership each calendar year Annual limit per family membership each calendar year Annual limit per family membership each calendar year Physiotherapy/Myotherapy/Hydrotherapy ¹⁵ 2 months Initial visit 2-10 subsequent visits \$17 Class attendance	Maximum benefit per item		\$115
Annual limit per person each calendar year Orthotic appliances (foot) ¹³ Benefit of up to Annual limit per person/single membership each calendar year Annual limit per family membership each calendar year Pharmacy – private script ¹⁴ Members pay the first maximum PBS contribution then the following benefit is paid towards the balance Annual limit per person/single membership each calendar year Annual limit per person/single membership each calendar year Physiotherapy/Myotherapy/Hydrotherapy ¹⁵ Initial visit 2 months \$400 \$400 \$400 \$400 \$510 \$510 Class attendance	Limit per person every 3 years		\$400
Orthotic appliances (foot) ¹³ Benefit of up to Annual limit per person/single membership each calendar year Annual limit per family membership each calendar year Pharmacy – private script ¹⁴ Members pay the first maximum PBS contribution then the following benefit is paid towards the balance Annual limit per person/single membership each calendar year Annual limit per family membership each calendar year Physiotherapy/Myotherapy/Hydrotherapy ¹⁵ Initial visit 2 months \$400 \$250 \$400 \$400 \$400 \$400 \$5250	Orthopaedic appliance repairs	2 months	
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Annual limit per person/single membership each calendar year Annual limit per family membership each calendar year Pharmacy – private script 14 Members pay the first maximum PBS contribution then the following benefit is paid towards the balance Annual limit per person/single membership each calendar year Annual limit per family membership each calendar year Physiotherapy/Myotherapy/Hydrotherapy 15 Initial visit \$31 2-10 subsequent visits \$21 Further visits \$17 Class attendance \$10	Orthotic appliances (foot) ¹³	12 months	
Annual limit per family membership each calendar year Pharmacy – private script 14 Members pay the first maximum PBS contribution then the following benefit is paid towards the balance Annual limit per person/single membership each calendar year Annual limit per family membership each calendar year Physiotherapy/Myotherapy/Hydrotherapy 15 Initial visit \$31 2-10 subsequent visits \$17 Class attendance \$10	Benefit of up to		80%
Pharmacy – private script ¹⁴ 2 months Members pay the first maximum PBS contribution then the following benefit is paid towards the balance Annual limit per person/single membership each calendar year Annual limit per family membership each calendar year Physiotherapy/Myotherapy/Hydrotherapy ¹⁵ 2 months Initial visit 2-10 subsequent visits \$17 Class attendance	· · · · · · · · · · · · · · · · · · ·		\$115
Members pay the first maximum PBS contribution then the following benefit is paid towards the balance Annual limit per person/single membership each calendar year Annual limit per family membership each calendar year Physiotherapy/Myotherapy/Hydrotherapy ¹⁵ 2 months Initial visit 2-10 subsequent visits \$17 Class attendance			\$400
then the following benefit is paid towards the balance Annual limit per person/single membership each calendar year Annual limit per family membership each calendar year Physiotherapy/Myotherapy/Hydrotherapy ¹⁵ 2 months Initial visit 2-10 subsequent visits Further visits \$17 Class attendance	Pharmacy – private script ¹⁴	2 months	
Annual limit per family membership each calendar year Physiotherapy/Myotherapy/Hydrotherapy ¹⁵ 2 months Initial visit 2-10 subsequent visits Further visits \$17 Class attendance	then the following benefit is paid towards the		\$40
Physiotherapy/Myotherapy/Hydrotherapy ¹⁵ 2 months Initial visit \$31 2-10 subsequent visits \$21 Further visits \$17 Class attendance \$10			\$250
Initial visit \$31 2-10 subsequent visits \$21 Further visits \$17 Class attendance \$10			\$400
2-10 subsequent visits \$21 Further visits \$17 Class attendance \$10	Physiotherapy/Myotherapy/Hydrotherapy ¹⁵	2 months	
Further visits \$17 Class attendance \$10	Initial visit		\$31
Class attendance \$10	2-10 subsequent visits		\$21
1	Further visits		\$17
Annual limit per person/single membership each \$350	Class attendance		\$10
	Annual limit per person/single membership each		\$350

- 8. Nebuliser pump Benefits are limited to one nebuliser pump peer membership every three years.

 A doctor's letter of recommendation must accompany each claim for benefits.
- 9. Nursing Visiting/home/registered nurse (private practice) The annual limit of \$1,000 per person each calendar year includes combined benefits for home (bush) nursing and visiting/registered nurse. Visiting nurse benefits apply towards a registered nurse in private practice on recommendation from a medical practitioner.
- 10. Occupational therapy The annual limit of \$350 per person/single membership and \$600 per family membership each calendar year only includes benefits for physiotherapy, myotherapy, occupational therapy and hydrotherapy.
- Optical Non-prescription sunglasses and repairs are excluded.
- 12. Orthopaedic appliances (GMHBA approved) Must be custom made or approved by GMHBA. A doctor's letter recommending the appliance must accompany each claim for benefits. Orthopaedic appliances attract benefits where the application of which has resulted from, and is required immediately following the injury or surgery to the injury necessitating the appliance, for purposes other than or additional to support. For an appliance to be custom made, a plaster cast or mould must be taken. Customising, heat moulding, trimming or adjusting an existing 'off the shelf' appliance does not involve this process and therefore does not constitute a custom made appliance. There are some conditions therefore we recommend you call 1300 446 422 for a benefit estimate to confirm the benefit payable.

The limit of \$400 per person is available every three years. This limit includes combined benefits for orthopaedic appliances and pressure garments.

13. Orthotic appliances (foot) – Orthotic appliances must be custom made. For an orthosis to be custom made, a plaster cast or mould must be taken. Customising, heat moulding, trimming or adjusting an existing 'off the shelf' appliance does not involve this process and therefore does not constitute a custom made appliance.

The annual limit of \$400 per person each calendar year includes combined benefits for podiatry visits, orthotic appliances (foot), and podiatric surgical procedures.

14. Pharmacy - Private Script Benefits are only payable towards the cost of prescription pharmaceuticals dispensed via a provider in a private practice.

Benefits are not payable towards the cost of contraceptives or NHS (PBS) prescriptions, food supplements, natural therapies (including Modifast/Optifast), over the counter items purchased with or without a prescription and pharmaceuticals purchased overseas and not listed on the Australian Register of Therapeutic Goods.

calendar year		
Annual limit per family membership each calendar year		\$600
Podiatry ¹⁶	2 months	
Initial visit		\$27
Subsequent visit		\$21
Comprehensive treatment – initial visit		\$35
Comprehensive treatment – subsequent visit		\$25
Video analysis		\$25
Plaster of paris		\$25
Surgical procedures – benefit of up to	12 months	80%
Maximum benefit per surgical procedure		\$115
Annual limit per person each calendar year		\$400
Pressure garments ¹⁷	12 months	
Benefit of up to		80%
Maximum benefit per item		\$115
Limit per person every 3 years		\$400
Prostheses (non-surgical) ¹⁸	12 months	
Benefit of up to		80%
Maximum benefit per item		\$300
Maximum benefit per person every 3 years		\$400
Psychology	2 months	
Initial visit		\$40
Second visit		\$25
Subsequent visit		\$25
Group therapy initial visit		\$20
Group therapy second visit		\$12.50
Group therapy subsequent visit		\$12.50
Annual limit per person/single membership each calendar year		\$350
Annual limit per family membership each calendar year		\$600
Sleep apnoea monitor ¹⁹	12 months	
Benefit		\$200
Tens monitor ²⁰	12 months	
Benefit		\$100

15. Physiotherapy/Myotherapy/Hydrotherapy – For physiotherapy and hydrotherapy only class attendance is limited to \$240 per person each calendar year and this limit is included with your annual limit. Benefits will be paid for one consultation and/or treatment per provider per day. Physiotherapy consultation must be for a minimum of 15 – 20 minutes to qualify for one-on-one physiotherapy benefits.

The annual limit of \$350 per person/single membership and \$600 per family membership each calendar year includes combined benefits for physiotherapy, myotherapy, occupational therapy and hydrotherapy.

- **16. Podiatry** The annual limit of \$400 per person each calendar year includes combined benefits for podiatry visits, podiatric surgical procedures and orthotic appliances (foot).
- 17. Pressure garments Are used for the treatment of burns, lymphodaema or for post-operative surgery up to 60 days from hospital discharge. For benefits to be payable garments must be supplied through a private company or therapist in a private practice. A doctor's letter recommending the appliance must accompany each claim for benefits. We recommend you contact GMHBA for a benefit estimate to confirm the benefit payable.

The limit of \$400 per person is available every 3 years for pressure garments.

- 18. Prostheses (non-surgical) Prostheses include a range of approved non-surgically implanted prostheses (eg wigs). A doctor's letter of recommendation must accompany each claim for benefits. We recommend you contact GMHBA for a benefit estimate to confirm the benefit payable.
- 19. Sleep apnoea monitor Benefits are limited to one monitor per membership every three years. A doctor's letter of recommendation must accompany each claim for benefits.
- 20. Tens monitor Benefits are limited to one tens monitor per membership every three years. A doctor's letter of recommendation must accompany each claim for benefits.

Important

All extras services must be provided by practitioners in a private practice who are appropriately registered with recognised bodies approved by GMHBA. We recommend you contact us for a benefit estimate before commencing treatment to confirm the benefit payable. For services other than dental, benefits for one initial consultation per therapy type are available each calendar year.

Find out more

If you're planning treatment, please call us to discuss your options to ensure you're covered and have served all relevant waiting and benefit limitation periods.

For further information please call 1300 446 422, visit your local branch or gmhba.com.au.