

# THANKS FOR COMPARING HEALTH INSURANCE

It's a good idea to read through the following pages to learn more about this policy. If you have any questions or need more information, chat with one of our health insurance specialists by calling **1800 46 29 55.** 

On the other hand, if you're ready to buy, here's what you need to do:

- 1. Review the enclosed policy brochure to ensure it meets your health insurance needs
- 2. Buy direct at **compare**the**market**.com.au; or
- 3. Call **1800 46 29 55** to speak to one of our Health Insurance Specialists

Thank you for not getting muddle with comparethemeerkat.com.au

It is much appreciate!



Need assistance? Call **1800 46 29 55** 

# **Bronze Extras**

## Set Benefits BS

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

Bronze Extras is an ideal option if you want to claim on popular extras services such as general dental and optical.

### **Waiting periods**

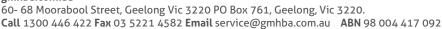
Waiting periods exist to protect members from claims made by those who join the fund or increase their level of cover because they have an ailment or illness that may require treatment.

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 Services	Waiting Periods	Benefit	
Dental			
General 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.  General Dental – There are a range of dental procedures 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.  Preventative Dental – Benefits are based on specific item numbers. We recommend you contact GMHBA for a benefit estimate to confirm the benefit payable.			
a) Diagnostic services	2 months	Set benefits apply	
b) Preventative services e.g. periodic examination 2 per calendar year, removal of plaque 3 per calendar year. Annual limit per person per calendar year.	2 months	Up to \$300 per person	
d) Restorative services (limited benefits apply to precious restorations)	2 months	Set benefits apply	
Annual limit per person each calendar year	2 months	\$1,000	
Fluoride dietary supplement	2 months		
Benefits are only payable towards the cost of dietary fluoride supplements (tablet or liquid form) dispensed by a chemist or dentist in private practice.			
Benefit of up to		\$16	
Maximum benefit per person each calendar year		\$45	
Occupational therapy	2 months	•	
Initial visit		\$30	
Subsequent visit		\$23	
Annual limits per person /single membership each calendar year		\$300	
Annual limit per family membership each calendar year		\$600	
Optical	6 months		
Non-prescription sunglasses and repairs are excluded.			
Prescription spectacles, contact lenses and frames – benefit of up to		80%	
Annual limit per person each calendar year		\$150	







Orthopaedic appliances	12 months	
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. 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.		
Benefit of up to	\$71	
Limit per person every 3 years	\$200	
Orthopaedic appliance repairs	2 months	
Annual limit per person each calendar year	\$30	
Pharmacy including travel vaccinations – private script	2 months	
Private Script Benefits are only payable towards the cost of prescription pharmaceuticals that are dispensed through a provider in private practice. Pharmaceuticals must be classed as either Schedule 4 or Schedule 8 for benefits to be paid. Please refer to the Important Information Guide for claiming guidelines.		
Members pay the first maximum PBS contribution then the followerest is paid towards the balance	lowing \$20	
Annual limit per person/single membership each calendar yea	r \$150	
Annual limit per family membership each calendar year	\$350	
Physiotherapy/Myotherapy/Hydrotherapy	2 months	
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. Physiotherapy consultation must be for a minimum of 15 – 20 minutes to qualify for one-on-one physiotherapy benefits.		
Initial visit	\$30	
Subsequent visits	\$22	
Class attendance	\$15	
Annual limit per person/single membership each calendar yea	r \$300	
Annual limit per family membership each calendar year	\$600	
Pressure garments	12 months	
Are used for the treatment of burns, varicose veins, 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 private practice. A doctor's letter of recommending the appliance must accompany each claim for benefits.		
Benefit of up to	\$42	
Maximum benefit per person every 3 years	\$100	

### **Preventative Health Benefits**

We give you access to a range of preventative health benefits listed below

Preventative health	Service limit
FOBT Kits (purchased through GMHBA)	1 every 2 years
Melanoma Surveillance Photography	1 per year
Quit smoking programs	1 per year
Nicotine replacement patches	1 x 12 week course of patches per year
Annual limit per person/single membership each calendar year	\$50
Annual limit per family membership each calendar year	\$100



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





# Why **compare**the**market**.com.au?

It's simple; we're here to help you save time and money off your next household bill. One quick search with **compare**the**market**.com.au can bring you results from some of Australia's award winning insurance and utility brands, so you can compare them side-by-side. We don't mark up policies, so if you do choose to purchase a product or service, you'll only be charged the provider's premium or fee.

So whether you're looking for car insurance, home and contents insurance or perhaps a better deal on your energy bill, compare with us. Visit our website for more information.

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