

GMHBA PRODUCT INFORMATION SHEET

Fund Name: GMHBA Limited (including GMHBA & FRANK)

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Chief Executive Officer: Mr David Greig
Claims Enquiries: Claims Department via Provider telephone number (1300 301 437)
Membership Enquires: Membership Department via Service telephone number (1300 446 422)

Eligibility: [Patient eligibility and membership level of cover should be confirmed at https://echeck.hambs.com.au/Login/tabid/63/Default.aspx?returnurl=%2fdefault.aspx prior to patient admission.](https://echeck.hambs.com.au/Login/tabid/63/Default.aspx?returnurl=%2fdefault.aspx)

GMHBA Health Insurance

Product:	GMHBA Basic Plus Hospital: BH0 (Closed), BH1 (Closed), BH2 (Open)	
Description:	Covered in a public hospital as a private patient in a shared room, but will face considerable out-of-pocket costs if treated in a private hospital (s benefits as prescribed by commonwealth government). PROSTHESES: Benefits are as Government prescribes.	
Other:		
Inclusions (Private):	n/a	
Exclusions:	<ul style="list-style-type: none">* Dialysis for chronic kidney failure* Weight loss surgery* Insulin pumps	
Restrictions:	<ul style="list-style-type: none">RehabilitationHospital psychiatric servicesPalliative careBrain and nervous systemEye (not cataracts)Ear, nose and throatTonsils, adenoids and grommetsBone, joint and muscleJoint reconstructionsKidney and bladderMale reproductive systemDigestive systemHernia and appendixGastrointestinal endoscopyGynaecologyMiscarriage and termination of pregnancyChemotherapy, radiotherapy and immunotherapy for cancerPain ManagementSkin	<ul style="list-style-type: none">Breast surgery (medically necessary)Diabetes management (excluding insulin pumps)Heart and vascular systemLung & ChestBloodBack, neck and spinePlastic and reconstructive surgery (medically necessary)Dental surgeryPodiatric surgery (provided by an accredited podiatric surgeon)Implantation of hearing devicesCataractsJoint replacementsPregnancy and birthAssisted reproductive servicesPain Management with DeviceSleep studies
Moiety per day:	n/a	

Excess:

Excess Options Table	Level 0 Excess BH0	Level 1 Excess BH1	Level 2 Excess BH2
Admission excess (private hospital – overnight)	\$0	\$250	\$500
Waived for private hospital day stays	No	No	No
Admission excess (public hospital or day stay)	\$0	\$250	\$500
Maximum annual excess - per person	\$0	\$250	\$500
Maximum annual excess – singles	\$0	\$250	\$500
Maximum annual excess – families	\$0	\$500	\$1,000
Excess waived for child dependants under 21	No	No	No

Product:**GMHBA Bronze Essential Hospital: VBE3 (Open)****Description:**

Covered as a private patient in participating private hospitals. Shared room default benefits apply in public hospitals and non-participating private hospitals. Benefits are as Government prescribes.

Other:**Inclusions (Private):**

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|----------------------------------|---|
| ✓ Brain and nervous system | ✓ Hernia and appendix |
| ✓ Eye (not cataracts) | ✓ Gastrointestinal endoscopy |
| ✓ Ear, nose and throat | ✓ Gynaecology |
| ✓ Tonsils, adenoids and grommets | ✓ Miscarriage and termination of pregnancy |
| ✓ Bone, joint and muscle | ✓ Chemotherapy, radiotherapy and immunotherapy for cancer |
| ✓ Joint reconstructions | ✓ Pain Management |
| ✓ Kidney and bladder | ✓ Skin |
| ✓ Male reproductive system | ✓ Breast surgery (medically necessary) |
| ✓ Digestive system | ✓ Diabetes management (excluding insulin pumps) |

Exclusions:

- | | |
|--|---------------------------------------|
| * Heart and vascular system | * Cataracts |
| * Lung & Chest | * Joint replacements |
| * Blood | * Dialysis for chronic kidney failure |
| * Back, neck and spine | * Pregnancy and birth |
| * Plastic and reconstructive surgery (medically necessary) | * Assisted reproductive services |
| * Dental surgery | * Weight loss surgery |