



Complete Extras

	Benefits up to	Maximum per person per calendar year	Waiting periods
Accommodation If travel is required for treatment	\$43 per night	\$645 per membership	2 months
Ambulance	100%	100% covered for emergency services and 100% covered for one non-emergency service. \$40 co-payment applies for all subsequent non-emergency services (all services must be medically necessary)	1 day
Ante-Natal Classes Payable only on completed series of classes	\$60	1 series of classes per year	12 months
Audiology			2 months
Initial consultations	\$42	\$375	
Subsequent consultations	\$30		
Report to Otolaryngologist	\$22		
Chiropractic			2 months
Initial consultations	\$37	\$500 combined benefit limit with osteopathy.	
Subsequent consultations	\$26		
Chiropractic x-rays	\$66		
Clinical Psychology			12 months
Initial consultations	\$70	\$800	
Subsequent consultations	\$52		
Group psychotherapy	\$47		
Dental, General			6 months
Consultations/examinations	\$30 - \$53	\$850 (<5yrs) \$2000 (>5yrs) \$2500 (>10 yrs) Combined benefit limit for all dental services including orthodontic.	12 months
X-rays	\$26 - \$50		
Scale and clean (1st visit)	\$70		
Extractions	\$95 - \$232		
General Restorations (e.g. 1 surface adhesive filling)	\$82		
Mouthguard	\$80		
Dental, Major			
Crowns-bridges	\$74 - \$634.50		
Full Dentures [#]	\$883		
Orthodontic [^] - full arch banding (two arches)	\$850 (<5yrs) \$2000 (>5yrs) \$2500 (>10yrs) for complete course of treatment.		
Dietetics			2 months
Initial consultation	\$50	1 per year	
Subsequent consultations	\$23	\$350 combined benefit limit with nutritionist	
Group consultations	\$13		
Exercise Physiology			2 months
Initial consultation	\$42	1 per year	
Subsequent consultations	\$33	\$600 combined benefit limit with physiotherapy	
Group consultations	\$14		
Hearing Aids	\$860	1 every 5 yrs	24 months
Health management aids and appliances such as:[†] (Letter from Medical Practitioner is required)	(80% of charge up to)		12-36 months
Braces - spine, leg or arm	\$100	1 per year	
Glucose monitor	\$150	1 per 3 yrs	
Nebuliser	\$150	1 per 3 yrs	
Blood Pressure machine	\$200	1 per 3 yrs	
Wheelchair	\$1000	1 per 5 yrs	

[#]Benefit is once per member every 2 years

[^]Benefits are per person per lifetime. The benefit limit for orthodontic treatment is determined from the date the current treatment commenced and is included as part of annual maximums.

[†]Benefit of 80% of the account with an annual maximum of \$1500 per person per year. Individual benefits are limited to the maximum amounts listed. Subject to items listed on the GMF Health Management Aid and Appliance Schedule.

	Benefits up to	Maximum per person per calendar year	Waiting periods
Home nursing	\$80 per day	\$1800	2 months
Hospital Boarders	\$43 per day	\$645 per membership	2 months
Natural Therapy			2 months
Acupuncture – per consultation	\$32	\$550 combined benefit limit with natural therapies extra	
Naturopathy – per consultation	\$32		
Massage Therapy – per consultation	\$32		
Natural Therapies Extra			2 months
Myotherapy	\$32	Yoga & Pilates 1 program per year Combined benefit limit with natural therapies	
Reflexology	\$32		
Yoga Program	\$100 per Program		
Pilates Programs	\$100 per Program		
Traditional Chinese Medicine Consultations	\$32 per consult		
Homeopathy	\$32 per consult		
Nutritionist			2 months
Initial consultation	\$50	1 per year	
Subsequent consultations	\$23	\$350 combined benefit limit with dietetics	
Group consultations	\$13		
Occupational Therapy			2 months
Consults - Initial consultation	\$44	\$440	
- Subsequent consultations	\$29		
Group therapy	\$17		
Optical – Spectacles			3 months
Frames		\$350 combined spectacles and contacts	
Single vision lenses			
Bi-focal lenses			
Multi-focal lenses	\$350		
Spectacle repairs (including lenses)			
Optical – Contacts			12 months
Disposable contact lenses			
Non disposable contact lenses			
Osteopathy			2 months
Initial consultation	\$37	1 per year	
Subsequent consultations	\$26	\$500 combined benefit limit with chiropractic	
Pharmaceutical		\$350	2 months
GMF Health Pharmacy Schedule less member co-payment (equal to current Government PBS Scheme)			
Physiotherapy			2 months
Initial consultation	\$42	1 per year	
Subsequent consultations	\$33	\$600 combined benefit limit with exercise physiology	
Group & Hydro Therapy	\$14		
Podiatry		\$500 combined benefit limit for foot orthotics and podiatry	2 months
Consultations	\$36		
Orthotic appliances		Limited to 1 pair per year	12 months
Benefit is payable if supplied by a registered Podiatrist or GMF Health approved supplier.			
	80% of cost to max of \$200 for single, \$400 for pair		
Speech & Eye Therapy			2 months
Speech – initial consultations	\$52	1 per year	
Speech – subsequent consultations	\$39		
Orthoptic – initial consultations	\$52	1 per year	
Orthoptic – subsequent consultations	\$39		
\$650 for all orthoptic and speech therapy			
Travel costs	20 cents per km after the first 200kms travelled	\$350 per membership	2 months