

## GMHBA PRODUCT INFORMATION SHEET

**Fund Name:** GMHBA Limited (including GMHBA & FRANK)

**Address:** 60-68 Moorabool Street  
Geelong VIC 3220

**Telephone:** 1300 446 422  
**Facsimile:** 03 5221 4582  
**E-mail:** [service@gmhba.com.au](mailto:service@gmhba.com.au)

**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:** [Accident Only Hospital \(Basic\) GAH3 \(Open\)](#)

**Description:** Accident Protection provides cover for hospital treatment that is required as the result of an accident. If you have an accident, you'll be covered for treatments that are normally excluded or restricted on your cover, when initial treatment is sought through a doctor or an Emergency Department within 48 hours of sustaining the injury. Any related hospital admission must occur within 90 days from date of injury, and an Accident Declaration form must be supplied to GMHBA for benefits to be

**Other:**

**Inclusions (Private):** Accident Protection - See description

**Exclusions:**

- \* Brain and nervous system
- \* Eye (not cataracts)
- \* Ear, nose and throat
- \* Tonsils, adenoids and grommets
- \* Bone, joint and muscle
- \* Joint reconstructions
- \* Kidney and bladder
- \* Male reproductive system
- \* Digestive system
- \* Hernia and appendix
- \* Gastrointestinal endoscopy
- \* Gynaecology
- \* Miscarriage and termination of pregnancy
- \* Chemotherapy, radiotherapy and immunotherapy for cancer
- \* Pain Management
- \* Skin
- \* Breast surgery (medically necessary)
- \* Diabetes management (excluding insulin pumps)
- \* Heart and vascular system
- \* Lung & Chest
- \* Blood
- \* Back, neck and spine
- \* Plastic and reconstructive surgery (medically necessary)
- \* Dental surgery
- \* Podiatric surgery (provided by an accredited podiatric surgeon)
- \* Implantation of hearing devices
- \* Cataracts
- \* Joint replacements
- \* Dialysis for chronic kidney failure
- \* Pregnancy and birth
- \* Assisted reproductive services
- \* Weight loss surgery
- \* Insulin pumps
- \* Pain Management with Device
- \* Sleep studies

**Restrictions:** Rehabilitation  
Hospital psychiatric services  
Palliative care

**Moiety per day:** n/a

**Excess:**

Excess Options Table	Level 0 Excess	Level 1 Excess	Level 2 Excess	Level 3 Excess
Admission excess (private hospital – overnight)	-	-	-	\$750
Waived for private hospital day stays	-	-	-	YES
Admission excess (public hospital or day stay)	-	-	-	\$375
Maximum annual excess - per person	-	-	-	\$750
Maximum annual excess – singles	-	-	-	\$750
Maximum annual excess – families	-	-	-	\$1,500
Excess waived for child dependants under 21	-	-	-	No

**Product:** GMHBA Basic Plus Hospital: BH0 (Closed), BH1 (Closed), BH2 (Closed)

**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 (shared room default benefits as prescribed by commonwealth government).  
PROSTHESES: Benefits are as Government prescribes.

**Other:**

**Inclusions (Private):** n/a

**Exclusions:**

- \* Dialysis for chronic kidney failure
- \* Weight loss surgery
- \* Insulin pumps

**Restrictions:**

Rehabilitation	Breast surgery (medically necessary)
Hospital psychiatric services	Diabetes management (excluding insulin pumps)
Palliative care	Heart and vascular system
Brain and nervous system	Lung & Chest
Eye (not cataracts)	Blood
Ear, nose and throat	Back, neck and spine
Tonsils, adenoids and grommets	Plastic and reconstructive surgery (medically necessary)
Bone, joint and muscle	Dental surgery
Joint reconstructions	Podiatric surgery (provided by an accredited podiatric surgeon)
Kidney and bladder	Implantation of hearing devices
Male reproductive system	Cataracts
Digestive system	Joint replacements
Hernia and appendix	Pregnancy and birth
Gastrointestinal endoscopy	Assisted reproductive services
Gynaecology	Pain Management with Device
Miscarriage and termination of pregnancy	Sleep studies
Chemotherapy, radiotherapy and immunotherapy for cancer	
Pain Management	
Skin	

**Moiety per day:** n/a

**Excess:**

Excess Options Table	Level 0 Excess BHO	Level 1 Excess BH1	Level 2 Excess BH2	Level 3 Excess
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:** [Basic Plus Starter Hospital BPs3 \(Open\)](#)

**Description:** Covered as a private patient in participating private hospitals. Shared room default benefits apply in public hospitals and non-participating private hospitals.

**Other:**

**Inclusions (Private):**

- ✓ Tonsils, adenoids and grommets
- ✓ Joint reconstructions
- ✓ Hernia and appendix
- ✓ Tonsils, adenoids and grommets
- ✓ Gynaecology

**Exclusions:**

- \* Brain and nervous system
- \* Eye (not cataracts)
- \* Ear, nose and throat
- \* Bone, joint and muscle
- \* Kidney and bladder
- \* Male reproductive system
- \* Digestive system
- \* Heart and vascular system
- \* Lung & Chest
- \* Blood
- \* Back, neck and spine
- \* Plastic and reconstructive surgery (medically necessary)
- \* Podiatric surgery (provided by an accredited podiatric surgeon)
- \* Implantation of hearing devices
- \* Cataracts
- \* Joint replacements
- \* Dialysis for chronic kidney failure
- \* Pregnancy and birth
- \* Assisted reproductive services
- \* Weight loss surgery
- \* Insulin pumps
- \* Pain Management with Device
- \* Sleep studies

**Restrictions:**

- Rehabilitation
- Hospital psychiatric services
- Palliative care

**Moiety per day:** n/a

**Excess:**

Excess Options Table	Level 0 Excess	Level 1 Excess	Level 2 Excess	Level 3 Excess BPs3
Admission excess (private hospital – overnight)	-	-	-	\$750
Waived for private hospital day stays	-	-	-	Yes
Admission excess (public hospital or day stay)	-	-	-	\$375
Maximum annual excess - per person	-	-	-	\$750
Maximum annual excess – singles	-	-	-	\$750
Maximum annual excess – families	-	-	-	\$1,500
Excess waived for child dependants under 21	-	-	-	No

**Product:** [Basic Plus Starter Family Package GSFp1 \(Closed\)](#) [GSFp2 \(Closed\)](#)

**Description:** Covered as a private patient in participating private hospitals. Shared room default benefits apply in public hospitals and non-participating private hospitals.

**Other:**

**Inclusions (Private):**

- ✓ Tonsils, adenoids and grommets
- ✓ Joint reconstructions
- ✓ Hernia and appendix
- ✓ Gastrointestinal endoscopy
- ✓ Dental surgery

**Exclusions:**

- \* Gynaecology
- \* Dental surgery

- \* Podiatric surgery (provided by an accredited podiatric surgeon)
- \* Implantation of hearing devices
- \* Dialysis for chronic kidney failure
- \* Weight loss surgery
- \* Insulin pumps

<b>Restrictions:</b>	<ul style="list-style-type: none"> <li>Rehabilitation</li> <li>Hospital psychiatric services</li> <li>Palliative care</li> <li>Brain and nervous system</li> <li>Eye (not cataracts)</li> <li>Ear, nose and throat</li> <li>Bone, joint and muscle</li> <li>Kidney and bladder</li> <li>Male reproductive system</li> <li>Digestive system</li> <li>Miscarriage and termination of pregnancy</li> <li>Chemotherapy, radiotherapy and immunotherapy for cancer</li> <li>Pain Management</li> </ul>	<ul style="list-style-type: none"> <li>Skin</li> <li>Breast surgery (medically necessary)</li> <li>Diabetes management (excluding insulin pumps)</li> <li>Heart and vascular system</li> <li>Lung &amp; Chest</li> <li>Blood</li> <li>Back, neck and spine</li> <li>Plastic and reconstructive surgery (medically necessary)</li> <li>Podiatric surgery (provided by an accredited podiatric surgeon)</li> <li>Implantation of hearing devices</li> <li>Cataracts</li> <li>Joint replacements</li> <li>Pregnancy and birth</li> </ul>	<ul style="list-style-type: none"> <li>Assisted reproductive services</li> <li>Pain Management with Device</li> <li>Sleep studies</li> </ul>
<b>Moiety per day:</b>	n/a		

Excess:	Level 0 Excess	Level 1 Excess GSFp1	Level 2 Excess GSFp2	Level 3 Excess
Excess Options Table				
Admission excess (private hospital – overnight)	-	\$250	\$500	-
Waived for private hospital day stays	-	\$125	\$250	-
Admission excess (public hospital or day stay)	-	\$125	\$250	-
Maximum annual excess - per person	-	\$250	\$500	-
Maximum annual excess – singles	-	\$250	\$500	-
Maximum annual excess – families	-	\$500	\$1,000	-
Excess waived for child dependants under 21	-	Yes	Yes	-

**Product:** [GMHBA Bronze Essential Hospital: VBE3 \(Closed\)](#)  
**Description:** Covered as a private patient in participating private hospitals. Shared room default benefits apply in public hospitals and non-participating private hospitals.

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

- Exclusions:**
- \* Heart and vascular system
  - \* Lung & Chest
  - \* Blood
  - \* Back, neck and spine
  - \* Plastic and reconstructive surgery (medically necessary)
  - \* Dental surgery
  - \* Podiatric surgery (provided by an accredited podiatric surgeon)
  - \* Implantation of hearing devices
  - \* Cataracts
  - \* Joint replacements
  - \* Dialysis for chronic kidney failure
  - \* Pregnancy and birth
  - \* Assisted reproductive services
  - \* Weight loss surgery
  - \* Insulin pumps
  - \* Pain Management with Device
  - \* Sleep studies

**Restrictions:**

- Rehabilitation
- Hospital psychiatric services
- Palliative care

**Moiety per day:** n/a

Excess:	Level 0 Excess	Level 1 Excess	Level 2 Excess	Level 3 Excess VBE3
Excess Options Table				
Admission excess (private hospital – overnight)	-	-	-	\$750
Waived for private hospital day stays	-	-	-	YES
Admission excess (public hospital or day stay)	-	-	-	\$375
Maximum annual excess - per person	-	-	-	\$750
Maximum annual excess – singles	-	-	-	\$750
Maximum annual excess – families	-	-	-	\$1,500
Excess waived for child dependants under 21	-	-	-	Yes

**Product:** [GMHBA Bronze Hospital Plus: BPH2 \(Open\)](#)  
**Description:** Covered as a private patient in participating private hospitals. Shared room default benefits apply in public hospitals and non-participating private hospitals.

- Other:**
- Inclusions (Private):**
- ✓ Brain and nervous system
  - ✓ Eye (not cataracts)
  - ✓ Ear, nose and throat
  - ✓ Tonsils, adenoids and grommets
  - ✓ Bone, joint and muscle
  - ✓ Joint reconstructions
  - ✓ Kidney and bladder
  - ✓ Male reproductive system
  - ✓ Digestive system
  - ✓ Hernia and appendix
  - ✓ Gastrointestinal endoscopy
  - ✓ Gynaecology
  - ✓ Miscarriage and termination of pregnancy
  - ✓ Chemotherapy, radiotherapy and immunotherapy for cancer
  - ✓ Pain Management
  - ✓ Skin

- ✓ Breast surgery (medically necessary)
- ✓ Diabetes management (excluding insulin pumps)
- ✓ Blood
- ✓ Plastic and reconstructive surgery (medically necessary)
- ✓ Dental surgery

**Exclusions:**

- \* Heart and vascular system
- \* Lung & Chest
- \* Back, neck and spine
- \* Podiatric surgery (provided by an accredited podiatric surgeon)
- \* Implantation of hearing devices
- \* Cataracts
- \* Joint replacements
- \* Dialysis for chronic kidney failure
- \* Pregnancy and birth
- \* Assisted reproductive services
- \* Weight loss surgery
- \* Insulin pumps
- \* Pain Management with Device
- \* Sleep studies

**Restrictions:**

- Rehabilitation
- Hospital psychiatric services
- Palliative care

**Moiety per day:**

n/a

**Excess:**

Excess Options Table	Level 0 Excess	Level 1 Excess	Level 2 Excess	Level 3 Excess BPH2
Admission excess (private hospital – overnight)	-	-	-	\$750
Waived for private hospital day stays	-	-	-	Yes
Admission excess (public hospital or day stay)	-	-	-	\$375
Maximum annual excess - per person	-	-	-	\$750
Maximum annual excess – singles	-	-	-	\$750
Maximum annual excess – families	-	-	-	\$1,500
Excess waived for child dependants under 21	-	-	-	No

**Product:**

**Bronze Plus Advantage Hospital: BzP2 (Open) BzP3 (Open)**

**Description:**

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

**Other:**

**Inclusions (Private):**

- ✓ Brain and nervous system
- ✓ Eye (not cataracts)
- ✓ Ear, nose and throat
- ✓ Tonsils, adenoids and grommets
- ✓ Bone, joint and muscle
- ✓ Joint reconstructions
- ✓ Kidney and bladder
- ✓ Male reproductive system
- ✓ Digestive system
- ✓ Hernia and appendix
- ✓ Gastrointestinal endoscopy
- ✓ Gynaecology
- ✓ Miscarriage and termination of pregnancy
- ✓ Chemotherapy, radiotherapy and immunotherapy for cancer
- ✓ Pain Management
- ✓ Skin
- ✓ Breast surgery (medically necessary)
- ✓ Diabetes management (excluding insulin pumps)
- ✓ Blood
- ✓ Back, neck and spine
- ✓ Plastic and reconstructive surgery (medically necessary)
- ✓ Dental surgery
- ✓ Podiatric surgery (provided by an accredited podiatric surgeon)
- ✓ Sleep studies

**Exclusions:**

- \* Heart and vascular system
- \* Lung & Chest
- \* Implantation of hearing devices
- \* Cataracts
- \* Joint replacements
- \* Dialysis for chronic kidney failure
- \* Pregnancy and birth
- \* Assisted reproductive services
- \* Weight loss surgery
- \* Insulin pumps
- \* Pain Management with Device
- \* Sleep studies
- \* Pregnancy and birth
- \* Assisted reproductive services
- \* Weight loss surgery
- \* Insulin pumps
- \* Pain Management with Device
- \* Sleep studies

**Restrictions:**

- Rehabilitation
- Hospital psychiatric services
- Palliative care

**Moiety per day:**

n/a

**Excess:**

Excess Options Table	Level 0 Excess	Level 1 Excess	Level 2 Excess BzP2	Level 3 Excess BzP3
Admission excess (private hospital – overnight)	-	-	\$500	\$750
Waived for private hospital day stays	-	-	Yes	Yes
Admission excess (public hospital or day stay)	-	-	\$250	\$375
Maximum annual excess - per person	-	-	\$500	\$750
Maximum annual excess – singles	-	-	\$500	\$750
Maximum annual excess – families	-	-	\$1,000	\$1,500
Excess waived for child dependants under 21	-	-	No	No

**Product:**

**GMHBA Bronze Plus Hospital: CBH2 (Open)**

**Description:**

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

**Other:**

**Inclusions (Private):**

- ✓ Brain and nervous system
- ✓ Eye (not cataracts)
- ✓ Ear, nose and throat
- ✓ Tonsils, adenoids and grommets

- ✓ Bone, joint and muscle
- ✓ Joint reconstructions
- ✓ Kidney and bladder
- ✓ Male reproductive system
- ✓ Digestive system
- ✓ Hernia and appendix
- ✓ Gastrointestinal endoscopy
- ✓ Gynaecology
- ✓ Miscarriage and termination of pregnancy
- ✓ Chemotherapy, radiotherapy and immunotherapy for cancer
- ✓ Pain Management
- ✓ Skin
- ✓ Breast surgery (medically necessary)
- ✓ Diabetes management (excluding insulin pumps)
- ✓ Blood
- ✓ Back, neck and spine
- ✓ Plastic and reconstructive surgery (medically necessary)
- ✓ Dental surgery
- ✓ Podiatric surgery (provided by an accredited podiatric surgeon)
- ✓ Implantation of hearing devices
- ✓ Sleep studies

**Exclusions:**

- \* Heart and vascular system
- \* Lung & Chest
- \* Cataracts
- \* Joint replacements
- \* Dialysis for chronic kidney failure
- \* Pregnancy and birth
- \* Assisted reproductive services
- \* Weight loss surgery
- \* Insulin pumps
- \* Pain Management with Device

**Restrictions:**

- Rehabilitation
- Hospital psychiatric services
- Palliative care

**Moiety per day:**

n/a

**Excess:**

Excess Options Table	Level 0 Excess	Level 1 Excess	Level 2 Excess		Level 3 Excess
			CBH2		
Admission excess (private hospital – overnight)	-	-	\$500	-	-
Waived for private hospital day stays	-	-	Yes	-	-
Admission excess (public hospital or day stay)	-	-	\$250	-	-
Maximum annual excess - per person	-	-	\$500	-	-
Maximum annual excess – singles	-	-	\$500	-	-
Maximum annual excess – families	-	-	\$1,000	-	-
Excess waived for child dependants under 21	-	-	No	-	-

**Product:**

GMHBA Silver Core Hospital: VSC2 (Closed), VSC3 (Closed)

**Description:**

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

**Other:**

**Inclusions (Private):**

- ✓ Brain and nervous system
- ✓ Eye (not cataracts)
- ✓ Ear, nose and throat
- ✓ Tonsils, adenoids and grommets
- ✓ Bone, joint and muscle
- ✓ Joint reconstructions
- ✓ Kidney and bladder
- ✓ Male reproductive system
- ✓ Digestive system
- ✓ Hernia and appendix
- ✓ Gastrointestinal endoscopy
- ✓ Gynaecology
- ✓ Miscarriage and termination of pregnancy
- ✓ Chemotherapy, radiotherapy and immunotherapy for cancer
- ✓ Pain Management
- ✓ Skin
- ✓ Breast surgery (medically necessary)
- ✓ Diabetes management (excluding insulin pumps)
- ✓ Heart and vascular system
- ✓ Lung & Chest
- ✓ Blood
- ✓ Back, neck and spine
- ✓ Plastic and reconstructive surgery (medically necessary)
- ✓ Dental surgery
- ✓ Podiatric surgery (provided by an accredited podiatric surgeon)
- ✓ Implantation of hearing devices

**Exclusions:**

- \* Cataracts
- \* Joint replacements
- \* Dialysis for chronic kidney failure
- \* Pregnancy and birth
- \* Assisted reproductive services
- \* Weight loss surgery
- \* Insulin pumps
- \* Pain Management with Device
- \* Sleep studies

**Restrictions:**

- Rehabilitation
- Hospital psychiatric services
- Palliative care

**Moiety per day:**

n/a

**Excess:**

Excess Options Table	Level 0 Excess	Level 1 Excess	Level 2 Excess		Level 3 Excess
			VSC2	VSC3	
Admission excess (private hospital – overnight)	-	-	\$500	\$750	-
Waived for private hospital day stays	-	-	Yes	Yes	-
Admission excess (public hospital or day stay)	-	-	\$250	\$375	-
Maximum annual excess - per person	-	-	\$500	\$750	-
Maximum annual excess – singles	-	-	\$500	\$750	-
Maximum annual excess – families	-	-	\$1,000	\$1,500	-
Excess waived for child dependants under 21	-	-	Yes	Yes	-

**Product:**

Silver Hospital NCP: SH0 (Closed), SH1 (Closed), SH2 (Closed)

**Description:** Covered as a private patient in participating private hospitals. Shared room default benefits apply in public hospitals and non-participating private hospitals.

**Other:**

**Inclusions (Private):**

- ✓ Brain and nervous system
- ✓ Eye (not cataracts)
- ✓ Ear, nose and throat
- ✓ Tonsils, adenoids and grommets
- ✓ Bone, joint and muscle
- ✓ Joint reconstructions
- ✓ Kidney and bladder
- ✓ Male reproductive system
- ✓ Digestive system
- ✓ Hernia and appendix
- ✓ Gastrointestinal endoscopy
- ✓ Gynaecology
- ✓ Miscarriage and termination of pregnancy
- ✓ Chemotherapy, radiotherapy and immunotherapy for cancer
- ✓ Pain Management
- ✓ Skin
- ✓ Breast surgery (medically necessary)
- ✓ Diabetes management (excluding insulin pumps)
- ✓ Heart and vascular system
- ✓ Lung & Chest
- ✓ Blood
- ✓ Back, neck and spine
- ✓ Plastic and reconstructive surgery (medically necessary)
- ✓ Dental surgery
- ✓ Podiatric surgery (provided by an accredited podiatric surgeon)
- ✓ Implantation of hearing devices

**Exclusions:**

- \* Cataracts
- \* Joint replacements
- \* Dialysis for chronic kidney failure
- \* Pregnancy and birth
- \* Assisted reproductive services
- \* Weight loss surgery
- \* Insulin pumps
- \* Pain Management with Device
- \* Sleep studies

**Restrictions:**

- Rehabilitation
- Hospital psychiatric services
- Palliative care

**Moiety per day:**

**Excess:**

Excess Options Table	Level 0 Excess SH0	Level 1 Excess SH1	Level 2 Excess SH2	Level 3 Excess
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	\$125	\$250	-
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 Silver Plus Hospital: SPH0 (Closed), SPH1 (Closed), SPH2 (Open), SPH3 (Open)

**Description:** Covered as a private patient in participating private hospitals. Shared room default benefits apply in public hospitals and non-participating private hospitals.

**Other:**

**Inclusions (Private):**

- ✓ Rehabilitation
- ✓ Palliative care
- ✓ Brain and nervous system
- ✓ Eye (not cataracts)
- ✓ Ear, nose and throat
- ✓ Tonsils, adenoids and grommets
- ✓ Bone, joint and muscle
- ✓ Joint reconstructions
- ✓ Kidney and bladder
- ✓ Male reproductive system
- ✓ Digestive system
- ✓ Hernia and appendix
- ✓ Gastrointestinal endoscopy
- ✓ Gynaecology
- ✓ Miscarriage and termination of pregnancy
- ✓ Chemotherapy, radiotherapy and immunotherapy for cancer
- ✓ Pain Management
- ✓ Skin
- ✓ Breast surgery (medically necessary)
- ✓ Diabetes management (excluding insulin pumps)
- ✓ Heart and vascular system
- ✓ Lung & Chest
- ✓ Blood
- ✓ Back, neck and spine
- ✓ Plastic and reconstructive surgery (medically necessary)
- ✓ Dental surgery
- ✓ Podiatric surgery (provided by an accredited podiatric surgeon)
- ✓ Implantation of hearing devices
- ✓ Sleep studies

**Exclusions:**

- \* Cataracts
- \* Joint replacements
- \* Dialysis for chronic kidney failure
- \* Pregnancy and birth
- \* Assisted reproductive services
- \* Weight loss surgery
- \* Insulin pumps
- \* Pain Management with Device

**Restrictions:**

- Hospital psychiatric services

**Moiety per day:**

n/a

**Excess:**

Excess Options Table	Level 0 Excess SPH0	Level 1 Excess SPH1	Level 2 Excess SPH2	Level 3 Excess SPH3
Admission excess (private hospital – overnight)	\$0	\$250	\$500	\$750
Waived for private hospital day stays	Yes	Yes	Yes	Yes
Admission excess (public hospital or day stay)	\$0	\$125	\$250	\$375

Maximum annual excess - per person	\$0	\$250	\$500	\$750
Maximum annual excess – singles	\$0	\$250	\$500	\$750
Maximum annual excess – families	\$0	\$500	\$1,000	\$1,500
Excess waived for child dependants under 21	Yes	Yes	Yes	Yes

**Product:** [GMHBA Silver Plus Classic Hospital: VPN1 \(Closed\), VPN2 \(Closed\), VPN3 \(Closed\)](#)  
**Description:** Covered as a private patient in participating private hospitals. Shared room default benefits apply in public hospitals and non-participating private hospitals.

**Other:**

**Inclusions (Private):**

- ✓ Rehabilitation
- ✓ Palliative care
- ✓ Brain and nervous system
- ✓ Eye (not cataracts)
- ✓ Ear, nose and throat
- ✓ Tonsils, adenoids and grommets
- ✓ Bone, joint and muscle
- ✓ Joint reconstructions
- ✓ Kidney and bladder
- ✓ Male reproductive system
- ✓ Digestive system
- ✓ Hernia and appendix
- ✓ Gastrointestinal endoscopy
- ✓ Gynaecology
- ✓ Miscarriage and termination of pregnancy
- ✓ Chemotherapy, radiotherapy and immunotherapy for cancer
- ✓ Pain Management
- ✓ Skin
- ✓ Breast surgery (medically necessary)
- ✓ Diabetes management (excluding insulin pumps)
- ✓ Heart and vascular system
- ✓ Lung & Chest
- ✓ Blood
- ✓ Back, neck and spine
- ✓ Plastic and reconstructive surgery (medically necessary)
- ✓ Dental surgery
- ✓ Podiatric surgery (provided by an accredited podiatric surgeon)
- ✓ Implantation of hearing devices
- ✓ Cataracts
- ✓ Joint replacements
- ✓ Dialysis for chronic kidney failure
- ✓ Insulin pumps
- ✓ Pain Management with Device
- ✓ Sleep studies

**Exclusions:**

- \* Pregnancy and birth
- \* Assisted reproductive services
- \* Weight loss surgery

**Restrictions:** Hospital psychiatric services

**Moiety per day:** n/a

**Excess:**

Excess Options Table	Level 0 Excess	Level 1 Excess VPN1	Level 2 Excess VPN2	Level 3 Excess VPN3
Admission excess (private hospital – overnight)	-	\$250	\$500	\$750
Waived for private hospital day stays	-	Yes	Yes	Yes
Admission excess (public hospital or day stay)	-	\$125	\$250	\$375
Maximum annual excess - per person	-	\$250	\$500	\$750
Maximum annual excess – singles	-	\$250	\$500	\$750
Maximum annual excess – families	-	\$500	\$1,000	\$1,500
Excess waived for child dependants under 21	-	Yes	Yes	Yes

**Product:** [GMHBA Silver Plus Premium Hospital: PrN1 \(Closed\), PrN2 \(Open\), PrN3 \(Open\)](#)  
**Description:** Covered as a private patient in participating private hospitals. Shared room default benefits apply in public hospitals and non-participating private hospitals.

**Other:**

**Inclusions (Private):**

- ✓ Rehabilitation
- ✓ Palliative care
- ✓ Brain and nervous system
- ✓ Eye (not cataracts)
- ✓ Ear, nose and throat
- ✓ Tonsils, adenoids and grommets
- ✓ Bone, joint and muscle
- ✓ Joint reconstructions
- ✓ Kidney and bladder
- ✓ Male reproductive system
- ✓ Digestive system
- ✓ Hernia and appendix
- ✓ Gastrointestinal endoscopy
- ✓ Gynaecology
- ✓ Miscarriage and termination of pregnancy
- ✓ Chemotherapy, radiotherapy and immunotherapy for cancer
- ✓ Pain Management
- ✓ Skin
- ✓ Breast surgery (medically necessary)
- ✓ Diabetes management (excluding insulin pumps)
- ✓ Heart and vascular system
- ✓ Lung & Chest
- ✓ Blood
- ✓ Back, neck and spine
- ✓ Plastic and reconstructive surgery (medically necessary)
- ✓ Dental surgery
- ✓ Podiatric surgery (provided by an accredited podiatric surgeon)
- ✓ Implantation of hearing devices
- ✓ Cataracts
- ✓ Joint replacements
- ✓ Dialysis for chronic kidney failure
- ✓ Insulin pumps
- ✓ Pain Management with Device
- ✓ Sleep studies

**Exclusions:**

- \* Pregnancy and birth
- \* Assisted reproductive services
- \* Weight loss surgery

**Restrictions:** Hospital psychiatric services

**Moiety per day:** n/a

Excess:

Excess Options Table	Level 0 Excess	Level 1 Excess	Level 2 Excess	Level 3 Excess
		PrN1	PrN2	PrN3
Admission excess (private hospital – overnight)	-	\$250	\$500	\$750
Waived for private hospital day stays	-	Yes	Yes	Yes
Admission excess (public hospital or day stay)	-	\$125	\$250	\$375
Maximum annual excess - per person	-	\$250	\$500	\$750
Maximum annual excess – singles	-	\$250	\$500	\$750
Maximum annual excess – families	-	\$500	\$1,000	\$1,500
Excess waived for child dependants under 21	-	Yes	Yes	Yes

Product:

**GMHBA Silver Plus Hospital (No Pregnancy): GN0 (Closed)**

Description:

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

Other:

Inclusions (Private):

- ✓ Rehabilitation
- ✓ Hospital psychiatric services
- ✓ Palliative care
- ✓ Brain and nervous system
- ✓ Eye (not cataracts)
- ✓ Ear, nose and throat
- ✓ Tonsils, adenoids and grommets
- ✓ Bone, joint and muscle
- ✓ Joint reconstructions
- ✓ Kidney and bladder
- ✓ Male reproductive system
- ✓ Digestive system
- ✓ Hernia and appendix
- ✓ Gastrointestinal endoscopy
- ✓ Gynaecology
- ✓ Miscarriage and termination of pregnancy
- ✓ Chemotherapy, radiotherapy and immunotherapy for cancer
- ✓ Pain Management
- ✓ Skin
- ✓ Breast surgery (medically necessary)
- ✓ Diabetes management (excluding insulin pumps)
- ✓ Heart and vascular system
- ✓ Lung & Chest
- ✓ Blood
- ✓ Back, neck and spine
- ✓ Plastic and reconstructive surgery (medically necessary)
- ✓ Dental surgery
- ✓ Podiatric surgery (provided by an accredited podiatric surgeon)
- ✓ Implantation of hearing devices
- ✓ Cataracts
- ✓ Joint replacements
- ✓ Dialysis for chronic kidney failure
- ✓ Weight loss surgery
- ✓ Insulin pumps
- ✓ Pain Management with Device
- ✓ Sleep studies
- \* Pregnancy and birth
- \* Assisted reproductive services

Exclusions:

Restrictions:

Moiety per day:

Excess:

Excess Options Table	Level 0 Excess GN0	Level 1 Excess	Level 2 Excess	Level 3 Excess
		Admission excess (private hospital – overnight)	\$0	-
Waived for private hospital day stays	No	-	-	-
Admission excess (public hospital or day stay)	\$0	-	-	-
Maximum annual excess - per person	\$0	-	-	-
Maximum annual excess – singles	\$0	-	-	-
Maximum annual excess – families	\$0	-	-	-
Excess waived for child dependants under 21	Yes	-	-	-

Product:

**GMHBA Silver Plus Elite Hospital: SPE1 (Closed) SPE2 (Closed)**

Description:

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

Other:

Inclusions (Private):

- ✓ Rehabilitation
- ✓ Hospital psychiatric services
- ✓ Palliative care
- ✓ Brain and nervous system
- ✓ Eye (not cataracts)
- ✓ Ear, nose and throat
- ✓ Tonsils, adenoids and grommets
- ✓ Bone, joint and muscle
- ✓ Joint reconstructions
- ✓ Kidney and bladder
- ✓ Male reproductive system
- ✓ Digestive system
- ✓ Hernia and appendix
- ✓ Gastrointestinal endoscopy
- ✓ Gynaecology
- ✓ Miscarriage and termination of pregnancy
- ✓ Chemotherapy, radiotherapy and immunotherapy for cancer
- ✓ Pain Management
- ✓ Skin
- ✓ Breast surgery (medically necessary)
- ✓ Diabetes management (excluding insulin pumps)
- ✓ Heart and vascular system
- ✓ Lung & Chest
- ✓ Blood
- ✓ Back, neck and spine
- ✓ Plastic and reconstructive surgery (medically necessary)
- ✓ Dental surgery
- ✓ Podiatric surgery (provided by an accredited podiatric surgeon)
- ✓ Implantation of hearing devices
- ✓ Cataracts
- ✓ Joint replacements
- ✓ Dialysis for chronic kidney failure
- ✓ Weight loss surgery

- ✓ Insulin pumps
- ✓ Pain Management with Device
- ✓ Sleep studies
- \* Pregnancy and birth
- \* Assisted reproductive services

Exclusions:

Restrictions:

n/a

Moiety per day:

n/a

Excess:

Excess Options Table	Level 0 Excess	Level 1 Excess SPE1	Level 2 Excess SPE2	Level 3 Excess
Admission excess (private hospital – overnight)	-	\$250	\$500	-
Waived for private hospital day stays	-	Yes	Yes	-
Admission excess (public hospital or day stay)	-	\$125	\$250	-
Maximum annual excess – per person	-	\$250	\$500	-
Maximum annual excess – singles	-	\$250	\$500	-
Maximum annual excess – families	-	\$500	\$1,000	-
Excess waived for child dependants under 21	-	Yes	Yes	-

Product:

GMHBA Silver Plus Hospital (No Pregnancy) with Gap Saver: PGN0 (Closed), PGN1 (Closed), PGN2 (Closed)

Description:

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

Other:

Inclusions (Private):

- ✓ Rehabilitation
- ✓ Hospital psychiatric services
- ✓ Palliative care
- ✓ Brain and nervous system
- ✓ Eye (not cataracts)
- ✓ Ear, nose and throat
- ✓ Tonsils, adenoids and grommets
- ✓ Bone, joint and muscle
- ✓ Joint reconstructions
- ✓ Kidney and bladder
- ✓ Male reproductive system
- ✓ Digestive system
- ✓ Hernia and appendix
- ✓ Gastrointestinal endoscopy
- ✓ Gynaecology
- ✓ Miscarriage and termination of pregnancy
- ✓ Chemotherapy, radiotherapy and immunotherapy for cancer
- ✓ Pain Management
- ✓ Skin
- ✓ Breast surgery (medically necessary)
- ✓ Diabetes management (excluding insulin pumps)
- ✓ Heart and vascular system
- ✓ Lung & Chest
- ✓ Blood
- ✓ Back, neck and spine
- ✓ Plastic and reconstructive surgery (medically necessary)
- ✓ Dental surgery
- ✓ Podiatric surgery (provided by an accredited podiatric surgeon)
- ✓ Implantation of hearing devices
- ✓ Cataracts
- ✓ Joint replacements
- ✓ Dialysis for chronic kidney failure
- ✓ Weight loss surgery
- ✓ Insulin pumps
- ✓ Pain Management with Device
- ✓ Sleep studies

Exclusions:

- \* Pregnancy and birth
- \* Assisted reproductive services

Restrictions:

n/a

Moiety per day:

n/a

Excess:

Excess Options Table	Level 0 Excess PGN0	Level 1 Excess PGN1	Level 2 Excess PGN2	Level 3 Excess
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	\$125	\$250	-
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	Yes	Yes	Yes	-

Product:

GMHBA Gold Hospital: GH0 (Closed), GH1 (Closed), GH2 (Closed)

Description:

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

Other:

Inclusions (Private):

- ✓ Rehabilitation
- ✓ Hospital psychiatric services
- ✓ Palliative care
- ✓ Brain and nervous system
- ✓ Eye (not cataracts)
- ✓ Ear, nose and throat
- ✓ Tonsils, adenoids and grommets
- ✓ Bone, joint and muscle
- ✓ Joint reconstructions
- ✓ Kidney and bladder
- ✓ Male reproductive system
- ✓ Digestive system
- ✓ Hernia and appendix
- ✓ Gastrointestinal endoscopy
- ✓ Gynaecology
- ✓ Miscarriage and termination of pregnancy
- ✓ Chemotherapy, radiotherapy and immunotherapy for cancer
- ✓ Pain Management
- ✓ Skin
- ✓ Breast surgery (medically necessary)
- ✓ Diabetes management (excluding insulin pumps)
- ✓ Heart and vascular system
- ✓ Lung & Chest
- ✓ Blood
- ✓ Back, neck and spine

- ✓ Plastic and reconstructive surgery (medically necessary)
- ✓ Dental surgery
- ✓ Podiatric surgery (provided by an accredited podiatric surgeon)
- ✓ Implantation of hearing devices
- ✓ Cataracts
- ✓ Joint replacements
- ✓ Dialysis for chronic kidney failure
- ✓ Pregnancy and birth
- ✓ Assisted reproductive services
- ✓ Weight loss surgery
- ✓ Insulin pumps
- ✓ Pain Management with Device
- ✓ Sleep studies

Exclusions: n/a

Restrictions: n/a

Moiety per day: n/a

Excess:

Excess Options Table	Level 0 Excess	Level 1 Excess	Level 2 Excess	Level 3 Excess
	GH0	GH1	GH2	
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	\$125	\$250	-
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	Yes	Yes	Yes	-

Product: **GMHBA Gold Premium Hospital: GHp3 (Closed)**

Description: Covered as a private patient in participating private hospitals. Shared room default benefits apply in public hospitals and non-participating private hospitals.

Other:

Inclusions (Private):

- ✓ Rehabilitation
- ✓ Hospital psychiatric services
- ✓ Palliative care
- ✓ Brain and nervous system
- ✓ Eye (not cataracts)
- ✓ Ear, nose and throat
- ✓ Tonsils, adenoids and grommets
- ✓ Bone, joint and muscle
- ✓ Joint reconstructions
- ✓ Kidney and bladder
- ✓ Male reproductive system
- ✓ Digestive system
- ✓ Hernia and appendix
- ✓ Gastrointestinal endoscopy
- ✓ Gynaecology
- ✓ Miscarriage and termination of pregnancy
- ✓ Chemotherapy, radiotherapy and immunotherapy for cancer
- ✓ Pain Management
- ✓ Skin
- ✓ Breast surgery (medically necessary)
- ✓ Diabetes management (excluding insulin pumps)
- ✓ Heart and vascular system
- ✓ Lung & Chest
- ✓ Blood
- ✓ Back, neck and spine
- ✓ Plastic and reconstructive surgery (medically necessary)
- ✓ Dental surgery
- ✓ Podiatric surgery (provided by an accredited podiatric surgeon)
- ✓ Implantation of hearing devices
- ✓ Cataracts
- ✓ Joint replacements
- ✓ Dialysis for chronic kidney failure
- ✓ Pregnancy and birth
- ✓ Assisted reproductive services
- ✓ Weight loss surgery
- ✓ Insulin pumps
- ✓ Pain Management with Device
- ✓ Sleep studies

Exclusions: n/a

Restrictions: n/a

Moiety per day: n/a

Excess:

Excess Options Table	Level 0 Excess	Level 1 Excess	Level 2 Excess	Level 3 Excess
				GHp3
Admission excess (private hospital – overnight)	-	-	-	\$750
Waived for private hospital day stays	-	-	-	No
Admission excess (public hospital or day stay)	-	-	-	\$750
Maximum annual excess - per person	-	-	-	\$750
Maximum annual excess – singles	-	-	-	\$750
Maximum annual excess – families	-	-	-	\$1,500
Excess waived for child dependants under 21	-	-	-	Yes

Product: **GMHBA Gold Ultimate Hospital: VUH1 (Closed), VUH2 (Closed), VUH3 (Closed)**

Description: Covered as a private patient in participating private hospitals. Shared room default benefits apply in public hospitals and non-participating private hospitals.

Other:

Inclusions (Private):

- ✓ Rehabilitation
- ✓ Hospital psychiatric services
- ✓ Palliative care
- ✓ Brain and nervous system
- ✓ Eye (not cataracts)
- ✓ Ear, nose and throat
- ✓ Tonsils, adenoids and grommets
- ✓ Bone, joint and muscle
- ✓ Joint reconstructions
- ✓ Kidney and bladder
- ✓ Male reproductive system
- ✓ Digestive system
- ✓ Hernia and appendix

- ✓ Gastrointestinal endoscopy
- ✓ Gynaecology
- ✓ Miscarriage and termination of pregnancy
- ✓ Chemotherapy, radiotherapy and immunotherapy for cancer
- ✓ Pain Management
- ✓ Skin
- ✓ Breast surgery (medically necessary)
- ✓ Diabetes management (excluding insulin pumps)
- ✓ Heart and vascular system
- ✓ Lung & Chest
- ✓ Blood
- ✓ Back, neck and spine
- ✓ Plastic and reconstructive surgery (medically necessary)
- ✓ Dental surgery
- ✓ Podiatric surgery (provided by an accredited podiatric surgeon)
- ✓ Implantation of hearing devices
- ✓ Cataracts
- ✓ Joint replacements
- ✓ Dialysis for chronic kidney failure
- ✓ Pregnancy and birth
- ✓ Assisted reproductive services
- ✓ Weight loss surgery
- ✓ Insulin pumps
- ✓ Pain Management with Device
- ✓ Sleep studies

Exclusions: n/a

Restrictions: n/a

Moiety per day: n/a

Excess:

Excess Options Table	Level 0 Excess	Level 1 Excess	Level 2 Excess	Level 3 Excess
		VUH1	VUH2	VUH3
Admission excess (private hospital – overnight)	-	\$250	\$500	\$750
Waived for private hospital day stays	-	Yes	Yes	Yes
Admission excess (public hospital or day stay)	-	\$125	\$250	\$375
Maximum annual excess - per person	-	\$250	\$500	\$750
Maximum annual excess – singles	-	\$250	\$500	\$750
Maximum annual excess – families	-	\$500	\$1,000	\$1,500
Excess waived for child dependants under 21	-	Yes	Yes	Yes

Product: [GMHBA Gold Hospital with Gap Saver: PGH0 \(Closed\), PGH1 \(Closed\), PGH2 \(Closed\)](#)

Description: Covered as a private patient in participating private hospitals. Shared room default benefits apply in public hospitals and non-participating private hospitals.

Other:

Inclusions (Private):

- ✓ Rehabilitation
- ✓ Hospital psychiatric services
- ✓ Palliative care
- ✓ Brain and nervous system
- ✓ Eye (not cataracts)
- ✓ Ear, nose and throat
- ✓ Tonsils, adenoids and grommets
- ✓ Bone, joint and muscle
- ✓ Joint reconstructions
- ✓ Kidney and bladder
- ✓ Male reproductive system
- ✓ Digestive system
- ✓ Hernia and appendix
- ✓ Gastrointestinal endoscopy
- ✓ Gynaecology
- ✓ Miscarriage and termination of pregnancy
- ✓ Chemotherapy, radiotherapy and immunotherapy for cancer
- ✓ Pain Management
- ✓ Skin
- ✓ Breast surgery (medically necessary)
- ✓ Diabetes management (excluding insulin pumps)
- ✓ Heart and vascular system
- ✓ Lung & Chest
- ✓ Blood
- ✓ Back, neck and spine
- ✓ Plastic and reconstructive surgery (medically necessary)
- ✓ Dental surgery
- ✓ Podiatric surgery (provided by an accredited podiatric surgeon)
- ✓ Implantation of hearing devices
- ✓ Cataracts
- ✓ Joint replacements
- ✓ Dialysis for chronic kidney failure
- ✓ Pregnancy and birth
- ✓ Assisted reproductive services
- ✓ Weight loss surgery
- ✓ Insulin pumps
- ✓ Pain Management with Device
- ✓ Sleep studies

Exclusions: n/a

Restrictions: n/a

Moiety per day: n/a

Excess:

Excess Options Table	Level 0 Excess	Level 1 Excess	Level 2 Excess	Level 3 Excess
	PGH0	PGH1	PGH2	
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	\$125	\$250	-
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	Yes	Yes	Yes	-

Product: [GMHBA Basic Plus Young Singles Package: BHYSZp \(Closed\)](#)

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 (shared room default benefits as prescribed by commonwealth government).

Other:

Inclusions (Private):

n/a

**Exclusions:**

- \* Cataracts
- \* Joint replacements
- \* Dialysis for chronic kidney failure
- \* Pregnancy and birth
- \* Assisted reproductive services
- \* Weight loss surgery
- \* Insulin pumps

**Restrictions:**

<ul style="list-style-type: none"> <li>Rehabilitation</li> <li>Hospital psychiatric services</li> <li>Palliative care</li> <li>Brain and nervous system</li> <li>Eye (not cataracts)</li> <li>Ear, nose and throat</li> <li>Tonsils, adenoids and grommets</li> <li>Bone, joint and muscle</li> <li>Joint reconstructions</li> <li>Kidney and bladder</li> <li>Male reproductive system</li> <li>Digestive system</li> <li>Hernia and appendix</li> <li>Gastrointestinal endoscopy</li> <li>Gynaecology</li> <li>Miscarriage and termination of pregnancy</li> <li>Chemotherapy, radiotherapy and immunotherapy for cancer</li> <li>Pain Management</li> <li>Skin</li> </ul>	<ul style="list-style-type: none"> <li>Breast surgery (medically necessary)</li> <li>Diabetes management (excluding insulin pumps)</li> <li>Heart and vascular system</li> <li>Lung &amp; Chest</li> <li>Blood</li> <li>Back, neck and spine</li> <li>Plastic and reconstructive surgery (medically necessary)</li> <li>Dental surgery</li> <li>Podiatric surgery (provided by an accredited podiatric surgeon)</li> <li>Implantation of hearing devices</li> <li>Pain Management with Device</li> <li>Sleep studies</li> </ul>
--	---

**Moiety per day:** n/a

**Excess:**

Excess Options Table	Level 0 Excess	Level 1 Excess	Level 2 Excess <i>BHYSZp</i>	Level 3 Excess
Admission excess (private hospital – overnight)	-	-	\$500	-
Waived for private hospital day stays	-	-	No	-
Admission excess (public hospital or day stay)	-	-	\$500	-
Maximum annual excess - per person	-	-	\$500	-
Maximum annual excess – singles	-	-	\$500	-
Maximum annual excess – families	-	-	-	-
Excess waived for child dependants under 21	-	-	No	-

**Product:** [GMHBA Basic Plus Package: bCP3ap \(Open\)](#)

**Description:** Covered as a private patient in participating private hospitals. Shared room default benefits apply in public hospitals and non-participating private hospitals.

**Other:**

**Inclusions (Private):**

- ✓ Eye (not cataracts)
- ✓ Ear, nose and throat
- ✓ Tonsils, adenoids and grommets
- ✓ Joint reconstructions
- ✓ Hernia and appendix
- ✓ Dental surgery

**Exclusions:**

- \* Brain and nervous system
- \* Bone, joint and muscle
- \* Kidney and bladder
- \* Male reproductive system
- \* Digestive system
- \* Gastrointestinal endoscopy
- \* Gynaecology
- \* Miscarriage and termination of pregnancy
- \* Chemotherapy, radiotherapy and immunotherapy for cancer
- \* Pain Management
- \* Skin
- \* Breast surgery (medically necessary)
- \* Diabetes management (excluding insulin pumps)
- \* Heart and vascular system
- \* Lung & Chest
- \* Blood
- \* Back, neck and spine
- \* Plastic and reconstructive surgery (medically necessary)
- \* Podiatric surgery (provided by an accredited podiatric surgeon)
- \* Implantation of hearing devices
- \* Cataracts
- \* Joint replacements
- \* Dialysis for chronic kidney failure
- \* Pregnancy and birth
- \* Assisted reproductive services
- \* Weight loss surgery
- \* Insulin pumps
- \* Pain Management with Device
- \* Sleep studies

**Restrictions:**

- Rehabilitation
- Hospital psychiatric services
- Palliative care

**Moiety per day:** n/a

**Excess:**

Excess Options Table	Level 0 Excess	Level 1 Excess	Level 2 Excess	Level 3 Excess <i>bCP3ap</i>
Admission excess (private hospital – overnight)	-	-	-	\$750
Waived for private hospital day stays	-	-	-	No
Admission excess (public hospital or day stay)	-	-	-	\$375
Maximum annual excess - per person	-	-	-	\$750
Maximum annual excess – singles	-	-	-	\$750
Maximum annual excess – families	-	-	-	\$1,500
Excess waived for child dependants under 21	-	-	-	No

**Product:** [GMHBA Basic Plus Starter Family Package: GSfp1 \(Closed\), GSfp2 \(Closed\)](#)

**Description:** Covered as a private patient in participating private hospitals. Shared room default benefits apply in public hospitals and non-participating private hospitals.

**Other:**

**Inclusions (Private):**

- ✓ Tonsils, adenoids and grommets
- ✓ Joint reconstructions
- ✓ Hernia and appendix
- ✓ Gastrointestinal endoscopy
- ✓ Dental surgery

**Exclusions:**

- \* Gynaecology

- \* Dialysis for chronic kidney failure
- \* Weight loss surgery
- \* Insulin pumps

<b>Restrictions:</b>	Rehabilitation Hospital psychiatric services Palliative care Brain and nervous system Eye (not cataracts) Ear, nose and throat Bone, joint and muscle Kidney and bladder Male reproductive system Digestive system Miscarriage and termination of pregnancy Chemotherapy, radiotherapy and immunotherapy for cancer Pain Management Skin Breast surgery (medically necessary) Diabetes management (excluding insulin pumps)	Heart and vascular system Lung & Chest Blood Back, neck and spine Plastic and reconstructive surgery (medically necessary) Podiatric surgery (provided by an accredited podiatric surgeon) Implantation of hearing devices Cataracts Joint replacements Pregnancy and birth Assisted reproductive services Pain Management with Device Sleep studies
----------------------	--	--

**Moiety per day:** n/a

Excess:	Level 0 Excess	Level 1 Excess	Level 2 Excess	Level 3 Excess
<b>Excess Options Table</b>		GSFp1	GSFp2	
Admission excess (private hospital – overnight)	-	\$250	\$500	-
Waived for private hospital day stays	-	No	No	-
Admission excess (public hospital or day stay)	-	\$125	\$250	-
Maximum annual excess - per person	-	\$250	\$500	-
Maximum annual excess – singles	-	\$250	\$500	-
Maximum annual excess – families	-	\$500	\$1,000	-
Excess waived for child dependants under 21	-	Yes	Yes	-

**Product:** **GMHBA Bronze Plus Package: brP3ap (Closed)**  
**Description:** Covered as a private patient in participating private hospitals. Shared room default benefits apply in public hospitals and non-participating private hospitals.

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

- Exclusions:**
- \* Heart and vascular system
  - \* Lung & Chest
  - \* Blood
  - \* Back, neck and spine
  - \* Plastic and reconstructive surgery (medically necessary)
  - \* Podiatric surgery (provided by an accredited podiatric surgeon)
  - \* Implantation of hearing devices
  - \* Cataracts
  - \* Joint replacements
  - \* Dialysis for chronic kidney failure
  - \* Pregnancy and birth
  - \* Assisted reproductive services
  - \* Weight loss surgery
  - \* Insulin pumps
  - \* Pain Management with Device
  - \* Sleep studies

<b>Restrictions:</b>	Rehabilitation Hospital psychiatric services Palliative care
----------------------	--

**Moiety per day:** n/a

Excess:	Level 0 Excess	Level 1 Excess	Level 2 Excess	Level 3 Excess
<b>Excess Options Table</b>				brP3ap
Admission excess (private hospital – overnight)	-	-	-	\$750
Waived for private hospital day stays	-	-	-	No
Admission excess (public hospital or day stay)	-	-	-	\$375
Maximum annual excess - per person	-	-	-	\$750
Maximum annual excess – singles	-	-	-	\$750
Maximum annual excess – families	-	-	-	\$1,500
Excess waived for child dependants under 21	-	-	-	No

**Product:** **GMHBA Bronze Plus Choice Package: VBp2 (Closed)**  
**Description:** Covered as a private patient in participating private hospitals. Shared room default benefits apply in public hospitals and non-participating private hospitals.

- Other:**
- Inclusions (Private):**
- ✓ Brain and nervous system
  - ✓ Eye (not cataracts)
  - ✓ Ear, nose and throat
  - ✓ Tonsils, adenoids and grommets
  - ✓ Bone, joint and muscle
  - ✓ Joint reconstructions
  - ✓ Kidney and bladder
  - ✓ Male reproductive system
  - ✓ Digestive system
  - ✓ Hernia and appendix
  - ✓ Gastrointestinal endoscopy
  - ✓ Gynaecology

- ✓ Miscarriage and termination of pregnancy
- ✓ Chemotherapy, radiotherapy and immunotherapy for cancer
- ✓ Pain Management
- ✓ Skin
- ✓ Breast surgery (medically necessary)
- ✓ Diabetes management (excluding insulin pumps)
- ✓ Blood
- ✓ Plastic and reconstructive surgery (medically necessary)
- ✓ Dental surgery

**Exclusions:**

- \* Heart and vascular system
- \* Lung & Chest
- \* Back, neck and spine
- \* Podiatric surgery (provided by an accredited podiatric surgeon)
- \* Implantation of hearing devices
- \* Cataracts
- \* Joint replacements
- \* Dialysis for chronic kidney failure
- \* Pregnancy and birth
- \* Assisted reproductive services
- \* Weight loss surgery
- \* Insulin pumps
- \* Pain Management with Device
- \* Sleep studies

**Restrictions:**

- Rehabilitation
- Hospital psychiatric services
- Palliative care

**Moiety per day:**

n/a

**Excess:**

Excess Options Table	Level 0 Excess	Level 1 Excess	Level 2 Excess	Level 3 Excess
Admission excess (private hospital – overnight)	-	-	-	\$750
Waived for private hospital day stays	-	-	-	No
Admission excess (public hospital or day stay)	-	-	-	\$375
Maximum annual excess - per person	-	-	-	\$750
Maximum annual excess – singles	-	-	-	\$750
Maximum annual excess – families	-	-	-	\$1,500
Excess waived for child dependants under 21	-	-	-	Yes

**Product:**

**GMHBA Silver Hospital Young Singles Package: SHYSZe (Closed)**

**Description:**

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

**Other:**

**Inclusions (Private):**

- ✓ Brain and nervous system
- ✓ Eye (not cataracts)
- ✓ Ear, nose and throat
- ✓ Tonsils, adenoids and grommets
- ✓ Bone, joint and muscle
- ✓ Joint reconstructions
- ✓ Kidney and bladder
- ✓ Male reproductive system
- ✓ Digestive system
- ✓ Hernia and appendix
- ✓ Gastrointestinal endoscopy
- ✓ Gynaecology
- ✓ Miscarriage and termination of pregnancy
- ✓ Chemotherapy, radiotherapy and immunotherapy for cancer
- ✓ Pain Management
- ✓ Skin
- ✓ Breast surgery (medically necessary)
- ✓ Diabetes management (excluding insulin pumps)
- ✓ Heart and vascular system
- ✓ Lung & Chest
- ✓ Blood
- ✓ Back, neck and spine
- ✓ Plastic and reconstructive surgery (medically necessary)
- ✓ Dental surgery
- ✓ Podiatric surgery (provided by an accredited podiatric surgeon)
- ✓ Implantation of hearing devices

**Exclusions:**

- \* Cataracts
- \* Joint replacements
- \* Dialysis for chronic kidney failure
- \* Pregnancy and birth
- \* Assisted reproductive services
- \* Weight loss surgery
- \* Insulin pumps
- \* Pain Management with Device
- \* Sleep studies

**Restrictions:**

- Rehabilitation
- Hospital psychiatric services
- Palliative care

**Moiety per day:**

Applies to private rooms; \$100 per day up to 7 days per admission. Nil applied to shared rooms.

**Excess:**

Excess Options Table	Level 0 Excess	Level 1 Excess	Level 2 Excess	Level 3 Excess
Admission excess (private hospital – overnight)	-	\$250	-	-
Waived for private hospital day stays	-	No	-	-
Admission excess (public hospital or day stay)	-	\$125	-	-
Maximum annual excess - per person	-	\$250	-	-
Maximum annual excess – singles	-	\$250	-	-
Maximum annual excess – families	-	-	-	-
Excess waived for child dependants under 21	-	No	-	-

**Product:**

**GMHBA Silver Package: VMp2 (Closed)**

**Description:**

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

**Other:**

**Inclusions (Private):**

- ✓ Rehabilitation
- ✓ Brain and nervous system
- ✓ Eye (not cataracts)
- ✓ Ear, nose and throat
- ✓ Tonsils, adenoids and grommets
- ✓ Bone, joint and muscle

- ✓ Joint reconstructions
- ✓ Kidney and bladder
- ✓ Male reproductive system
- ✓ Digestive system
- ✓ Hernia and appendix
- ✓ Gastrointestinal endoscopy
- ✓ Gynaecology
- ✓ Miscarriage and termination of pregnancy
- ✓ Chemotherapy, radiotherapy and immunotherapy for cancer
- ✓ Pain Management
- ✓ Skin
- ✓ Breast surgery (medically necessary)
- ✓ Diabetes management (excluding insulin pumps)
- ✓ Heart and vascular system
- ✓ Lung & Chest
- ✓ Blood
- ✓ Back, neck and spine
- ✓ Plastic and reconstructive surgery (medically necessary)
- ✓ Dental surgery
- ✓ Podiatric surgery (provided by an accredited podiatric surgeon)
- ✓ Implantation of hearing devices

**Exclusions:**

- \* Cataracts
- \* Joint replacements
- \* Dialysis for chronic kidney failure
- \* Pregnancy and birth
- \* Assisted reproductive services
- \* Weight loss surgery
- \* Insulin pumps
- \* Pain Management with Device
- \* Sleep studies

**Restrictions:**

Hospital psychiatric services  
Palliative care

**Moiety per day:**

n/a

**Excess:**

Excess Options Table	Level 0 Excess	Level 1 Excess	Level 2 Excess	Level 3 Excess VMp2
Admission excess (private hospital – overnight)	-	-	-	\$750
Waived for private hospital day stays	-	-	-	No
Admission excess (public hospital or day stay)	-	-	-	\$375
Maximum annual excess - per person	-	-	-	\$750
Maximum annual excess – singles	-	-	-	\$750
Maximum annual excess – families	-	-	-	\$1,500
Excess waived for child dependants under 21	-	-	-	Yes

**Product:**

GMHBA Silver Everyday Family Package (No Pregnancy): GEFpN1 (Closed), GEFpN2 (Closed)

**Description:**

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

**Other:**

**Inclusions (Private):**

- ✓ Brain and nervous system
- ✓ Eye (not cataracts)
- ✓ Ear, nose and throat
- ✓ Tonsils, adenoids and grommets
- ✓ Bone, joint and muscle
- ✓ Joint reconstructions
- ✓ Kidney and bladder
- ✓ Male reproductive system
- ✓ Digestive system
- ✓ Hernia and appendix
- ✓ Gastrointestinal endoscopy
- ✓ Gynaecology
- ✓ Miscarriage and termination of pregnancy
- ✓ Chemotherapy, radiotherapy and immunotherapy for cancer
- ✓ Pain Management
- ✓ Skin
- ✓ Breast surgery (medically necessary)
- ✓ Diabetes management (excluding insulin pumps)
- ✓ Heart and vascular system
- ✓ Lung & Chest
- ✓ Blood
- ✓ Back, neck and spine
- ✓ Plastic and reconstructive surgery (medically necessary)
- ✓ Dental surgery
- ✓ Podiatric surgery (provided by an accredited podiatric surgeon)
- ✓ Implantation of hearing devices

**Exclusions:**

- \* Cataracts
- \* Joint replacements
- \* Dialysis for chronic kidney failure
- \* Pregnancy and birth
- \* Assisted reproductive services
- \* Weight loss surgery
- \* Insulin pumps
- \* Pain Management with Device
- \* Sleep studies

**Restrictions:**

Rehabilitation  
Hospital psychiatric services  
Palliative care

**Moiety per day:**

n/a

**Excess:**

Excess Options Table	Level 0 Excess	Level 1 Excess GEFpN1	Level 2 Excess GEFpN2	Level 3 Excess
Admission excess (private hospital – overnight)	-	\$250	\$500	-
Waived for private hospital day stays	-	No	No	-
Admission excess (public hospital or day stay)	-	\$125	\$250	-
Maximum annual excess - per person	-	\$250	\$500	-
Maximum annual excess – singles	-	\$250	\$500	-
Maximum annual excess – families	-	\$500	\$1,000	-
Excess waived for child dependants under 21	-	Yes	Yes	-

**Product:**

GMHBA Silver Plus Everyday Family Package: GEFp1 (Closed), GEFp2 (Closed)

**Description:**

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

Other:

Inclusions (Private):

- ✓ Brain and nervous system
- ✓ Eye (not cataracts)
- ✓ Ear, nose and throat
- ✓ Tonsils, adenoids and grommets
- ✓ Bone, joint and muscle
- ✓ Joint reconstructions
- ✓ Kidney and bladder
- ✓ Male reproductive system
- ✓ Digestive system
- ✓ Hernia and appendix
- ✓ Gastrointestinal endoscopy
- ✓ Gynaecology
- ✓ Miscarriage and termination of pregnancy
- ✓ Chemotherapy, radiotherapy and immunotherapy for cancer
- ✓ Pain Management
- ✓ Skin
- ✓ Breast surgery (medically necessary)
- ✓ Diabetes management (excluding insulin pumps)
- ✓ Heart and vascular system
- ✓ Lung & Chest
- ✓ Blood
- ✓ Back, neck and spine
- ✓ Plastic and reconstructive surgery (medically necessary)
- ✓ Dental surgery
- ✓ Podiatric surgery (provided by an accredited podiatric surgeon)
- ✓ Implantation of hearing devices
- ✓ Pregnancy and birth
- ✓ Assisted reproductive services

Exclusions:

- \* Cataracts
- \* Joint replacements
- \* Dialysis for chronic kidney failure
- \* Weight loss surgery
- \* Insulin pumps
- \* Pain Management with Device
- \* Sleep studies

Restrictions:

Rehabilitation  
Hospital psychiatric services  
Palliative care

Moiety per day:

n/a

Excess:

Excess Options Table	Level 0 Excess	Level 1 Excess GEFp1	Level 2 Excess GEFp2	Level 3 Excess
Admission excess (private hospital – overnight)	-	\$250	\$500	-
Waived for private hospital day stays	-	No	No	-
Admission excess (public hospital or day stay)	-	\$125	\$250	-
Maximum annual excess - per person	-	\$250	\$500	-
Maximum annual excess – singles	-	\$250	\$500	-
Maximum annual excess – families	-	\$500	\$1,000	-
Excess waived for child dependants under 21	-	Yes	Yes	-

Product: **GMHBA Silver Plus Premium Family Package (No Pregnancy): GPFpN1 (Closed), GPFpN1 (Closed)**

Description: Covered as a private patient in participating private hospitals. Shared room default benefits apply in public hospitals and non-participating private hospitals.

Other:

Inclusions (Private):

- ✓ Rehabilitation
- ✓ Hospital psychiatric services
- ✓ Palliative care
- ✓ Brain and nervous system
- ✓ Eye (not cataracts)
- ✓ Ear, nose and throat
- ✓ Tonsils, adenoids and grommets
- ✓ Bone, joint and muscle
- ✓ Joint reconstructions
- ✓ Kidney and bladder
- ✓ Male reproductive system
- ✓ Digestive system
- ✓ Hernia and appendix
- ✓ Gastrointestinal endoscopy
- ✓ Gynaecology
- ✓ Miscarriage and termination of pregnancy
- ✓ Chemotherapy, radiotherapy and immunotherapy for cancer
- ✓ Pain Management
- ✓ Skin
- ✓ Breast surgery (medically necessary)
- ✓ Diabetes management (excluding insulin pumps)
- ✓ Heart and vascular system
- ✓ Lung & Chest
- ✓ Blood
- ✓ Back, neck and spine
- ✓ Plastic and reconstructive surgery (medically necessary)
- ✓ Dental surgery
- ✓ Podiatric surgery (provided by an accredited podiatric surgeon)
- ✓ Implantation of hearing devices
- ✓ Cataracts
- ✓ Joint replacements
- ✓ Dialysis for chronic kidney failure
- ✓ Weight loss surgery
- ✓ Insulin pumps
- ✓ Pain Management with Device
- ✓ Sleep studies

Exclusions:

- \* Pregnancy and birth
- \* Assisted reproductive services

Restrictions:

n/a

Moiety per day:

n/a

Excess:

Excess Options Table	Level 0 Excess	Level 1 Excess GPFpN1	Level 2 Excess GPFpN2	Level 3 Excess
Admission excess (private hospital – overnight)	-	\$250	\$500	-
Waived for private hospital day stays	-	No	No	-
Admission excess (public hospital or day stay)	-	\$125	\$250	-
Maximum annual excess - per person	-	\$250	\$500	-
Maximum annual excess – singles	-	\$250	\$500	-
Maximum annual excess – families	-	\$500	\$1,000	-
Excess waived for child dependants under 21	-	Yes	Yes	-

**Product:** GMHBA Gold Optimum Hospital: GOH2 (Open) GOH3 (Open)

**Description:** Covered as a private patient in participating private hospitals. Shared room default benefits apply in public hospitals and non-participating private hospitals.

**Other:**

**Inclusions (Private):**

- ✓ Rehabilitation
- ✓ Hospital psychiatric services
- ✓ Palliative care
- ✓ Brain and nervous system
- ✓ Eye (not cataracts)
- ✓ Ear, nose and throat
- ✓ Tonsils, adenoids and grommets
- ✓ Bone, joint and muscle
- ✓ Joint reconstructions
- ✓ Kidney and bladder
- ✓ Male reproductive system
- ✓ Digestive system
- ✓ Hernia and appendix
- ✓ Gastrointestinal endoscopy
- ✓ Gynaecology
- ✓ Miscarriage and termination of pregnancy
- ✓ Chemotherapy, radiotherapy and immunotherapy for cancer
- ✓ Pain Management
- ✓ Skin
- ✓ Breast surgery (medically necessary)
- ✓ Diabetes management (excluding insulin pumps)
- ✓ Heart and vascular system
- ✓ Lung & Chest
- ✓ Blood
- ✓ Back, neck and spine
- ✓ Plastic and reconstructive surgery (medically necessary)
- ✓ Dental surgery
- ✓ Podiatric surgery (provided by an accredited podiatric surgeon)
- ✓ Implantation of hearing devices
- ✓ Cataracts
- ✓ Joint replacements
- ✓ Dialysis for chronic kidney failure
- ✓ Pregnancy and birth
- ✓ Assisted reproductive services
- ✓ Weight loss surgery
- ✓ Insulin pumps
- ✓ Pain Management with Device
- ✓ Sleep studies

**Exclusions:**

n/a

**Restrictions:**

n/a

**Moiety per day:**

n/a

**Excess:**

Excess Options Table	Level 0 Excess	Level 1 Excess	Level 2 Excess	Level 3 Excess
			GOH2	GOH3
Admission excess (private hospital – overnight)	-	-	\$500	\$750
Waived for private hospital day stays	-	-	Yes	Yes
Admission excess (public hospital or day stay)	-	-	\$250	\$375
Maximum annual excess – per person	-	-	\$500	\$750
Maximum annual excess – singles	-	-	\$500	\$750
Maximum annual excess – families	-	-	\$1,000	\$1,500
Excess waived for child dependants under 21	-	-	Yes	Yes

**Product:** GMHBA Gold Premium Family Package: GPFp1 (Closed), GPFp2 (Closed)

**Description:** Covered as a private patient in participating private hospitals. Shared room default benefits apply in public hospitals and non-participating private hospitals.

**Other:**

**Inclusions (Private):**

- ✓ Rehabilitation
- ✓ Hospital psychiatric services
- ✓ Palliative care
- ✓ Brain and nervous system
- ✓ Eye (not cataracts)
- ✓ Ear, nose and throat
- ✓ Tonsils, adenoids and grommets
- ✓ Bone, joint and muscle
- ✓ Joint reconstructions
- ✓ Kidney and bladder
- ✓ Male reproductive system
- ✓ Digestive system
- ✓ Hernia and appendix
- ✓ Gastrointestinal endoscopy
- ✓ Gynaecology
- ✓ Miscarriage and termination of pregnancy
- ✓ Chemotherapy, radiotherapy and immunotherapy for cancer
- ✓ Pain Management
- ✓ Skin
- ✓ Breast surgery (medically necessary)
- ✓ Diabetes management (excluding insulin pumps)
- ✓ Heart and vascular system
- ✓ Lung & Chest
- ✓ Blood
- ✓ Back, neck and spine
- ✓ Plastic and reconstructive surgery (medically necessary)
- ✓ Dental surgery
- ✓ Podiatric surgery (provided by an accredited podiatric surgeon)
- ✓ Implantation of hearing devices
- ✓ Cataracts
- ✓ Joint replacements
- ✓ Dialysis for chronic kidney failure
- ✓ Pregnancy and birth
- ✓ Assisted reproductive services
- ✓ Weight loss surgery
- ✓ Insulin pumps
- ✓ Pain Management with Device
- ✓ Sleep studies

**Exclusions:**

n/a

**Restrictions:**

n/a

Moiety per day: n/a

Excess:

Excess Options Table	Level 0 Excess	Level 1 Excess GFPp1	Level 2 Excess GFPp2	Level 3 Excess
Admission excess (private hospital – overnight)	-	\$250	\$500	-
Waived for private hospital day stays	-	No	No	-
Admission excess (public hospital or day stay)	-	\$125	\$250	-
Maximum annual excess - per person	-	\$250	\$500	-
Maximum annual excess – singles	-	\$250	\$500	-
Maximum annual excess – families	-	\$500	\$1,000	-
Excess waived for child dependants under 21	-	Yes	Yes	-

Ancillary

Basic Extras	BE	Moderate Ancillary Product	01/04/2008	01/04/2014
Basic Extras Set Benefits	BS	Basic Ancillary Product	01/03/2014	
Basic Extras 55	B55	Basic Ancillary Product	01/03/2014	01/09/2025
Mid Extras (interstate)	SAE	Moderate Ancillary Product	01/04/2008	01/04/2014
Mid Extras (vic)	SDE	Moderate Ancillary Product	01/04/2008	01/04/2014
Special Care Extras	Ye	Moderate Ancillary Product	01/11/2010	01/04/2020
Mid Extras Set Benefits	SS	Moderate Ancillary Product	01/03/2014	
Mid Extras 65	S65	Moderate Ancillary Product	01/03/2014	
Top Extras	GE	Top Ancillary Product	01/04/2008	01/04/2014
Top Extras - Corporate	Qe	Top Ancillary Product	01/04/2008	01/04/2014
Top Extras - Corporate Connect Rewards	QcRe	Top Ancillary Product	01/04/2008	01/04/2014
Top Extras Set Benefits	GS	Top Ancillary Product	01/03/2014	01/09/2025
Top Extras 75	G75	Top Ancillary Product	01/03/2014	01/09/2025
Top Extras No Dental	GNE	Moderate Ancillary Product	01/09/2010	01/04/2014
Platinum Extras	PE	Top Ancillary Product	01/04/2010	01/04/2014
Essential Extras	VE	Basic Ancillary Product	18/12/2018	01/05/2025
Core Extras	VC	Moderate Ancillary Product	18/12/2018	01/05/2025
Premium Extras	VP	Top Ancillary Product	18/12/2018	01/05/2025
Basic Starter Family Package	GSFPE	Basic Ancillary Product	18/02/2016	01/04/2019
Silver Everyday Family Package	GEFNE	Moderate Ancillary Product	18/02/2016	01/04/2019
Silver Plus Everyday Family Package	GEFPE	Moderate Ancillary Product	18/02/2016	01/04/2019
Silver Plus Premium Family Package	GPFNE	Top Ancillary Product	18/02/2016	01/04/2019
Gold Premium Family Package	GFFE	Top Ancillary Product	18/02/2016	01/04/2019
Silver Package	VMpE	Moderate Ancillary Product	14/12/2017	01/04/2023
Bronze Plus Choice Package	VBPpE	Basic Ancillary Product	14/12/2017	01/04/2023
Basic Plus Package	ap	Basic Ancillary Product	01/04/2019	01/04/2023
Bronze Plus Package	ap	Basic Ancillary Product	01/04/2019	01/04/2023
Basic Plus Young Singles \$500 Excess	Zp	Basic Ancillary Product	01/11/2010	01/04/2014
Silver Hospital Young Singles \$250 Excess	Ze	Basic Ancillary Product	01/11/2010	01/04/2014
Budget Direct Basic Extras 55%	BBE5	Moderate Ancillary Product	01/04/2013	06/12/2019
Budget Direct Basic Extras 85%	BBE8	Moderate Ancillary Product	01/04/2013	06/12/2019
Budget Direct Established Family Package	BEFZE	Top Ancillary Product	01/06/2016	06/12/2019
Budget Direct Family Value Package	BFVZE	Top Ancillary Product	01/06/2016	06/12/2019
Budget Direct Freedom Package	BFpZE	Top Ancillary Product	01/06/2016	06/12/2019
Budget Direct New Family Package	BNFZE	Top Ancillary Product	01/06/2016	06/12/2019
Budget Direct Starter Package	BSpZE	Basic Ancillary Product	01/06/2016	06/12/2019
Budget Direct Starter Package Plus	BSpPE	Basic Ancillary Product	01/06/2016	06/12/2019
Budget Direct Top Extras 55%	BTE5	Top Ancillary Product	01/04/2013	06/12/2019
Budget Direct Top Extras 85%	BTE8	Top Ancillary Product	01/04/2013	06/12/2019
SmartCare Starter Extras with sub-limits	CTL	Basic Ancillary Product	04/08/2025	
SmartCare Starter Boost Extras with sub-limits	TBL	Basic Ancillary Product	04/08/2025	
SmartCare Starter Extras	CT	Basic Ancillary Product	04/08/2025	
SmartCare Starter Boost Extras	TB	Basic Ancillary Product	04/08/2025	
SmartCare Everyday Extras with sub-limits	CVL	Moderate Ancillary Product	04/08/2025	
SmartCare Everyday Boost Extras with sub-limits	VBL	Moderate Ancillary Product	04/08/2025	
SmartCare Everyday Extras	CV	Moderate Ancillary Product	04/08/2025	
SmartCareEveryday Boost Extras	VB	Moderate Ancillary Product	04/08/2025	
SmartCare Complete Extras with sub-limits	CCL	Top Ancillary Product	04/08/2025	
SmartCare Complete Boost Extras with sub-limits	CBL	Top Ancillary Product	04/08/2025	
SmartCare Complete Extras	CC	Top Ancillary Product	04/08/2025	
SmartCareComplete Boost Extras	CB	Top Ancillary Product	04/08/2025	