GMHBA product and pricing update

What to expect when your cover transfers to GMHBA

Joining GMHBA

RBHS members will have access to:

- Continued support from a not-for-profit health insurer focused on member value.
- GMHBA's broader health and wellbeing offering.
- Additional member programs and services.
- GMHBA member area and mobile app.
- Expanded digital self-service options.

RBA health benefit

- For members currently receiving the RBA-funded health benefit, no changes are expected at this stage and no action is required.

Premiums

- GMHBA expects premiums for the replacement products to remain the same as your current products.
- The new products and price are subject to regulatory approval.*
- Your confirmed premium will be communicated to you prior to the transition.

Discount

- Members covered by these products will receive a 10% discount on their premium as part of the transition, subject to terms and conditions.

Most of your cover stays the same

- Your RBHS cover will transfer to a new RBHS product offered by GMHBA.
- Hospital cover and most extras benefits will remain unchanged.
- Waiting periods already served will be recognised and accumulated rolling extras limits will carry across to GMHBA.
- A small number of benefits, programs and administrative arrangements will change.
- Most extras benefits remain unchanged. Changes include the removal of IVF treatment and mammography benefits, while the psychologist benefit will be expanded to include counsellors, mental health social workers and mental health nurses.
- RBHS members may also incur higher out-of-pocket costs for pathology and radiology services following the transfer, as GMHBA does not have the same medical provider arrangements currently available to RBHS members.
- Full product-specific details will be provided before the transition.
- Dependant coverage remains unchanged. The positive change is that GMHBA require a student declaration after age 21, rather than 18. This may reduce premiums on transfer where the eldest non-student dependant is aged 18–21.

*The transfer of your RBHS cover to GMHBA is subject to GMHBA receiving regulatory approval to merge with RBHS. The information in this update describes what will happen if the merger goes ahead.

Gold Hospital cover changes

The below table contains an outline of comparisons between the RBHS hospital services and the hospital services on the new GMHBA policy effective 1 March 2027.*

Please review in conjunction with the Important Information Guide and Fund Rules.

Policy Details	Current RBHS	Future GMHBA
Cover name	RBHS Gold Hospital	RBHS Gold Hospital
Excess Level	$0	$0
Hospital Tier	Gold	Gold

✓ New inclusions

Reduced waiting periods for treatment as a result of an accident
Reduced waiting period for ambulance cover

✗ New exclusions

None

*This transfer date is subject to GMHBA receiving regulatory approval.

Changes in services

Policy Details	Current RBHS	Future GMHBA
Cover name	RBHS Gold Hospital	RBHS Gold Hospital
Excess Level	$0	$0
Hospital Tier	Gold	Gold
Ambulance Cover waiting period	2 months	0 days
Reduced waiting period for accidents ^	Standard waits apply	0 days

^ If you need hospital treatment as a result of an eligible accident, no waiting periods apply.

Hospital accommodation coverage

Clinical Category coverage	RBHS Gold Hospital	RBHS Gold Hospital with GMHBA	Service information
Hospital Accommodation			
Public hospital accommodation	✓	✓	Cover for hospital accommodation costs including meals and theatre fees, when admitted to a public hospital, as a private patient, for a service covered on your policy. It does not include treatment by doctors or other health professionals. You may incur out of pocket expenses if you request a private room (where available) in a public hospital.
Private hospital accommodation	✓	✓	Cover for hospital accommodation costs including meals and theatre fees, when admitted as a private patient, in a private hospital, for a service covered on your policy. It does not include treatment by doctors or other health professionals.
Shared room	✓	✓	A shared room is one that you share with other patients in the hospital - it is not a private room.
Single room in a private hospital (where available)	✓	✓	You can request a private room (one that is not shared).

Clinical category coverage

Clinical Category coverage	RBHS Gold Hospital	RBHS Gold Hospital with GMHBA	Service information
Clinical category coverage			
Rehabilitation	✓	✓	Hospital treatment for physical rehabilitation for a patient related to surgery or illness.
Hospital Psychiatric Services	✓	✓	Hospital treatment for the treatment and care of patients with psychiatric, mental, addiction or behavioural disorders.
Palliative Care	✓	✓	Hospital treatment for care where the intent is primarily providing quality of life for a patient with a terminal illness, including treatment to alleviate and manage pain.
Brain & Nervous System	✓	✓	Hospital treatment for the investigation and treatment of the brain, brain-related conditions, spinal cord and peripheral nervous system.
Eye (Not Cataracts)	✓	✓	Hospital treatment for the investigation and treatment of the eye and the contents of the eye socket.
Ear, Nose & Throat	✓	✓	Hospital treatment for the investigation and treatment of the ear, nose, throat, middle ear, thyroid, parathyroid, larynx, lymph nodes and related areas of the head and neck.
Tonsils, Adenoids & Grommets	✓	✓	Hospital treatment of the tonsils, adenoids and insertion or removal of grommets.
Bone, Joint & Muscle	✓	✓	Hospital treatment for the investigation and treatment of diseases, disorders and injuries of the musculoskeletal system.
Joint Reconstructions	✓	✓	Hospital treatment for surgery for joint reconstructions.
Kidney & Bladder	✓	✓	Hospital treatment for the investigation and treatment of the kidney, adrenal gland and bladder.
Male Reproductive System	✓	✓	Hospital treatment for the investigation and treatment of the male reproductive system including the prostate.
Digestive System	✓	✓	Hospital treatment for the investigation and treatment of the digestive system, including the oesophagus, stomach, gall bladder, pancreas, spleen, liver and bowel.
Hernia & Appendix	✓	✓	Hospital treatment for the investigation and treatment of a hernia or appendicitis.
Gastrointestinal Endoscopy	✓	✓	Hospital treatment for the diagnosis, investigation and treatment of the internal parts of the gastrointestinal system using an endoscope.
Gynecology	✓	✓	Hospital treatment for the investigation and treatment of the female reproductive system.
Miscarriage & Termination of Pregnancy	✓	✓	Hospital treatment for the investigation and treatment of a miscarriage, or for termination of pregnancy.

Clinical category coverage

Clinical Category coverage	RBHS Gold Hospital	RBHS Gold Hospital with GMHBA	Service information
Clinical category coverage			
Chemotherapy, Radiotherapy & Immunotherapy for Cancer	✓	✓	Hospital treatment for chemotherapy, radiotherapy and immunotherapy for the treatment of cancer or benign tumours.
Pain Management	✓	✓	Hospital treatment for pain management that does not require the insertion or surgical management of a device.
Skin	✓	✓	Hospital treatment for the investigation and treatment of skin, skin-related conditions and nails.
Breast Surgery (Medically Necessary)	✓	✓	Hospital treatment for the investigation and treatment of breast disorders and associated lymph nodes, and reconstruction and/or reduction following breast surgery or a preventative mastectomy.
Diabetes Management (excluding Insulin Pumps)	✓	✓	Hospital treatment for the investigation and management of diabetes.
Heart & Vascular System	✓	✓	Hospital treatment for the investigation and treatment of the heart, heart-related conditions and vascular system.
Lung & Chest	✓	✓	Hospital treatment for the investigation and treatment of the lungs, lung-related conditions, mediastinum and chest.
Blood	✓	✓	Hospital treatment for the investigation and treatment of blood and blood-related conditions.
Back, Neck & Spine	✓	✓	Hospital treatment for the investigation and treatment of the back, neck and spinal column, including spinal fusion.
Plastic & Reconstructive Surgery (Medically Necessary)	✓	✓	Hospital treatment which is medically necessary for the investigation and treatment of any physical deformity, whether acquired as a result of illness or accident, or congenital.
Dental Surgery	✓	✓	Hospital treatment for surgery to the teeth and gums.
Podiatric Surgery (by a registered Surgical Podiatrist)	✓	✓	Hospital treatment for the investigation and treatment of conditions affecting the foot and/ or ankle, provided by a registered surgical podiatrist.
Implantation of Hearing Devices	✓	✓	Hospital treatment to correct hearing loss, including implantation of a prosthetic hearing device.
Cataracts	✓	✓	Hospital treatment for surgery to remove a cataract and replace it with an artificial lens.
Joint Replacements	✓	✓	Hospital treatment for surgery for joint replacements, including revisions, resurfacing, partial replacements and removal of prostheses.
Dialysis for Chronic Kidney Failure	✓	✓	Hospital treatment for dialysis treatment for chronic kidney failure.

Clinical category coverage

Clinical Category coverage	RBHS Gold Hospital	RBHS Gold Hospital with GMHBA	Service information
Clinical category coverage			
Pregnancy & Birth	✓	✓	Hospital treatment for investigation and treatment of conditions associated with pregnancy and childbirth.
Assisted Reproductive Services	✓	✓	Hospital treatment for fertility treatments or procedures.
Weight Loss Surgery	✓	✓	Hospital treatment for surgery that is designed to reduce a person's weight, remove excess skin due to weight loss, and reversal of a bariatric procedure.
Insulin Pumps	✓	✓	Treatment for the provision and replacement of insulin pumps for treatment of diabetes.
Pain Management with Device	✓	✓	Hospital treatment for the implantation, replacement or other surgical management of a device required for the treatment of pain.
Sleep Studies	✓	✓	Hospital treatment for the investigation of sleep patterns and anomalies.

✓ **Included** - A procedure, condition or service for which benefits are available on your membership within your level of hospital cover and limits, other than any agreed excess or co-payments.

X **Excluded** - A procedure, condition or service which is not covered on the membership and for which no benefits are payable.

R **Restricted** - Services are limited to a minimum (default) benefit as set by the Australian Government for accommodation as a private patient in a shared room of a public hospital. The benefit does not cover the cost of a private room in a public hospital or any room in a private hospital, and does not cover theatre costs. If you are admitted to a private hospital for treatment that is restricted by your policy, large out of pocket expenses will apply.

Bronze Plus Hospital cover changes

The below table contains an outline of comparisons between the RBHS hospital services and the hospital services on the new GMHBA policy effective 1 March 2027.*

Please review in conjunction with the Important Information Guide and Fund Rules.

Policy Details	Current RBHS	Future GMHBA
Cover name	RBHS Bronze Plus Hospital	RBHS Bronze Plus Hospital
Excess Level	$500 / $750	$500 / $750
Hospital Tier	Bronze	Bronze

✓ New inclusions

Reduced waiting periods for treatment as a result of an accident and access to GMHBA's Accident Protection feature
Reduced waiting period for ambulance cover
Excess waiver for same day procedures
Age-based discount

✗ New exclusions

None

*This transfer date is subject to GMHBA receiving regulatory approval.

Changes in services

Policy Details	Current RBHS	Future GMHBA
Cover name	RBHS Bronze Plus Hospital	RBHS Bronze Plus Hospital
Excess Level	$500 / $750	$500 / $750
Hospital Tier	Bronze	Bronze
Ambulance Cover waiting period	2 months	0 days
Reduced waiting period for accidents	Standard waits apply	0 days
Accident protection feature *	Not included	✓
Excess waiver for same day procedures **	Not included	✓
Eligible for age-based discount ***	Not included	✓

* Accident Protection provides cover for hospital treatment needed as a result of an accident, including some treatments that would normally be excluded or restricted on your cover.

** GMHBA waives the hospital excess for eligible same-day admissions, meaning you won't have to pay your hospital excess if you're admitted to and discharged from hospital on the same day, provided your treatment is covered under your policy and all applicable waiting periods have been served.

*** Members aged 18-29 may be eligible for an age-based discount on their hospital cover premiums.

Hospital accommodation coverage

Clinical Category coverage	RBHS Bronze Plus Hospital	RBHS Bronze Plus Hospital with GMHBA	Service information
Hospital Accommodation			
Public hospital accommodation	✓	✓	Cover for hospital accommodation costs including meals and theatre fees, when admitted to a public hospital, as a private patient, for a service covered on your policy. It does not include treatment by doctors or other health professionals. You may incur out of pocket expenses if you request a private room (where available) in a public hospital.
Private hospital accommodation	✓	✓	Cover for hospital accommodation costs including meals and theatre fees, when admitted as a private patient, in a private hospital, for a service covered on your policy. It does not include treatment by doctors or other health professionals.
Shared room	✓	✓	A shared room is one that you share with other patients in the hospital - it is not a private room.
Single room in a private hospital (where available)	✓	✓	You can request a private room (one that is not shared).

Clinical category coverage

Clinical Category coverage	RBHS Bronze Plus Hospital	RBHS Bronze Plus Hospital with GMHBA	Service information
Clinical category coverage			
Rehabilitation	R	R	Hospital treatment for physical rehabilitation for a patient related to surgery or illness.
Hospital Psychiatric Services	R	R	Hospital treatment for the treatment and care of patients with psychiatric, mental, addiction or behavioural disorders.
Palliative Care	✓	✓	Hospital treatment for care where the intent is primarily providing quality of life for a patient with a terminal illness, including treatment to alleviate and manage pain.
Brain & Nervous System	✓	✓	Hospital treatment for the investigation and treatment of the brain, brain-related conditions, spinal cord and peripheral nervous system.
Eye (Not Cataracts)	✓	✓	Hospital treatment for the investigation and treatment of the eye and the contents of the eye socket.
Ear, Nose & Throat	✓	✓	Hospital treatment for the investigation and treatment of the ear, nose, throat, middle ear, thyroid, parathyroid, larynx, lymph nodes and related areas of the head and neck.
Tonsils, Adenoids & Grommets	✓	✓	Hospital treatment of the tonsils, adenoids and insertion or removal of grommets.
Bone, Joint & Muscle	✓	✓	Hospital treatment for the investigation and treatment of diseases, disorders and injuries of the musculoskeletal system.
Joint Reconstructions	✓	✓	Hospital treatment for surgery for joint reconstructions.
Kidney & Bladder	✓	✓	Hospital treatment for the investigation and treatment of the kidney, adrenal gland and bladder.
Male Reproductive System	✓	✓	Hospital treatment for the investigation and treatment of the male reproductive system including the prostate.
Digestive System	✓	✓	Hospital treatment for the investigation and treatment of the digestive system, including the oesophagus, stomach, gall bladder, pancreas, spleen, liver and bowel.
Hernia & Appendix	✓	✓	Hospital treatment for the investigation and treatment of a hernia or appendicitis.
Gastrointestinal Endoscopy	✓	✓	Hospital treatment for the diagnosis, investigation and treatment of the internal parts of the gastrointestinal system using an endoscope.
Gynecology	✓	✓	Hospital treatment for the investigation and treatment of the female reproductive system.
Miscarriage & Termination of Pregnancy	✓	✓	Hospital treatment for the investigation and treatment of a miscarriage, or for termination of pregnancy.

Clinical category coverage

Clinical Category coverage	RBHS Bronze Plus Hospital	RBHS Bronze Plus Hospital with GMHBA	Service information
Clinical category coverage			
Chemotherapy, Radiotherapy & Immunotherapy for Cancer	✓	✓	Hospital treatment for chemotherapy, radiotherapy and immunotherapy for the treatment of cancer or benign tumours.
Pain Management	✓	✓	Hospital treatment for pain management that does not require the insertion or surgical management of a device.
Skin	✓	✓	Hospital treatment for the investigation and treatment of skin, skin-related conditions and nails.
Breast Surgery (Medically Necessary)	✓	✓	Hospital treatment for the investigation and treatment of breast disorders and associated lymph nodes, and reconstruction and/or reduction following breast surgery or a preventative mastectomy.
Diabetes Management (excluding Insulin Pumps)	✓	✓	Hospital treatment for the investigation and management of diabetes.
Lung & Chest	✓	✓	Hospital treatment for the investigation and treatment of the lungs, lung-related conditions, mediastinum and chest.
Blood	✓	✓	Hospital treatment for the investigation and treatment of blood and blood-related conditions.
Dental Surgery	✓	✓	Hospital treatment for surgery to the teeth and gums.
Podiatric Surgery (by a registered Surgical Podiatrist)	✓	✓	Hospital treatment for the investigation and treatment of conditions affecting the foot and/ or ankle, provided by a registered surgical podiatrist.
Sleep Studies	✓	✓	Hospital treatment for the investigation of sleep patterns and anomalies.

✓ **Included** - A procedure, condition or service for which benefits are available on your membership within your level of hospital cover and limits, other than any agreed excess or co-payments.

X **Excluded** - A procedure, condition or service which is not covered on the membership and for which no benefits are payable.

R **Restricted** - Services are limited to a minimum (default) benefit as set by the Australian Government for accommodation as a private patient in a shared room of a public hospital. The benefit does not cover the cost of a private room in a public hospital or any room in a private hospital, and does not cover theatre costs. If you are admitted to a private hospital for treatment that is restricted by your policy, large out of pocket expenses will apply.

Premium Extras cover changes

The below table contains an outline of comparisons between the RBHS Premium Extras services and extras services on the new GMHBA policy effective 1 March 2027.*

Please review in conjunction with the Important Information Guide and Fund Rules.

Policy Details	Current RBHS	Future GMHBA
Cover name	RBHS Premium Extras	RBHS Premium Extras

✓ New inclusions

Reduced waiting period for ambulance cover
Psychologist benefit expanded to include Counsellors, Mental Health Social Workers and Mental Health Nurses

✗ New exclusions

IVF treatment removed
Mammography removed
Social worker removed as a standalone service category

*This transfer date is subject to GMHBA receiving regulatory approval.

Premium Extras comparison

Current RBHS Premium Extras						Future RBHS Premium Extras with GMHBA				
Previous services by benefit group	**Waiting period**	**Rolling limit years**	**Maximum accumulated limit**	**Current RBHS**	**Future GMHBA**	**New services by benefit group**	**Waiting period**	**Rolling limit years**	**Maximum accumulated limit**	**Change**
Dental						**Dental**				
General dental	2 months	N/A	No annual limit	✓	✓	General dental and preventative dental	2 months	N/A	No annual limit	N/A
Major dental - Surgery	12 months	5	$6,500	✓	✓	Major dental - surgery	12 months	5	$6,500	N/A
Major dental- Crowns and bridges		5	$6,000	✓	✓	Major dental - Crowns and bridges		5	$6,000	N/A
Major dental - Dentures		5	$2,500	✓	✓	Major dental - Dentures		5	$2,500	N/A
Endodontics		5	$1,700	✓	✓	Endodontics		5	$1,700	N/A
Orthodontics		5	$4,450	✓	✓	Orthodontics		5	$4,450	N/A
Optical						**Optical**				
Glasses - frames	12 months	2	$920 combined limit	✓	✓	Glasses - frames	12 months	2	$920 combined limit	N/A
N/A		2		✓	✓	Glasses - lens - single		2		
Glasses - lens - bifocal		2		✓	✓	Glasses - lens - bifocal		2		
Glasses - lens - multifocal		2		✓	✓	Glasses - lens - multifocal		2		
Contact lenses - toric		2		✓	✓	Contact lenses - toric		2		
Contact lens - other		2		✓	✓	Contact lens - other		2		
Orthoptic eye therapy	2 months	1	$790	✓	✓	Orthoptic eye therapy	2 months	1	$790	N/A
Excimer laser treatment	12 months	5	$2,700	✓	✓	Excimer laser treatment	12 months	5	$2,700	N/A
Miscellaneous services						**Miscellaneous services**				
Accupuncture	2 months	1	$850	✓	✓	Accupuncture	2 months	1	$850	N/A
Antenatal classes	2 months	1	$260	✓	✓	Antenatal classes	2 months	1	$260	N/A
Ambulance	2 months	N/A	No annual limit	✓	✓	Ambulance	0 day waiting period	N/A	No annual limit	0 day waiting period
Health aids - must be prescribed	12 months	3	$1,040	✓	✓	Health aids - must be prescribed	12 months	3	$1,040	N/A
Chiropody / Podiatry	2 months	1	$750	✓	✓	Chiropody / Podiatry	2 months	1	$750	N/A
Chiropractic / Osteopathy	2 months	1	$920	✓	✓	Chiropractic / Osteopathy	2 months	1	$920	N/A
Chiropractic / Osteopathic x-ray	2 months	1	$140	✓	✓	Chiropractic / Osteopathic x-ray	2 months	1	$140	N/A
CPAP machine	12 months	5	$1,800	✓	✓	CPAP machine	12 months	5	$1,800	N/A

Current RBHS Premium Extras						Future RBHS Premium Extras with GMHBA				
Previous Services by benefit group	**Waiting period**	**Rolling limit years**	**Maximum accumulated limit**	**Current RBHS**	**Future GMHBA**	**New services by benefit group**	**Waiting period**	**Rolling limit years**	**Maximum accumulated limit**	**Change**
Miscellaneous services						**Miscellaneous services**				
Diabetic supplies	2 months	1	$500	✓	✓	Diabetic supplies	2 months	1	$500	N/A
Dietician	2 months	1	$425	✓	✓	Dietician	2 months	1	$425	N/A
Health screening	12 months	3	$610	✓	✓	Health screening	12 months	3	$610	N/A
Health management programs	2 months	1	$200	✓	✓	Health management programs	2 months	1	$200	N/A
Hearing aids	12 months	5	$5,440	✓	✓	Hearing aids	12 months	5	$5,440	N/A
Home nursing	2 months	1	$1,500	✓	✓	Home nursing	2 months	1	$1,500	N/A
IVF treatment	12 months	5	$2,800	✓	x	IVF treatment				No longer covered
Mammography	12 months	2	$210	✓	x	Mammography				No longer covered
Complementary therapies	2 months	1	$850	✓	✓	Complementary therapies	2 months	1	$850	N/A
Occupational therapy	2 months	1	$790	✓	✓	Occupational therapy	2 months	1	$790	N/A
Outpatient theatre fee	2 months	N/A	No annual limit	✓	✓	Outpatient theatre fee	2 months	N/A	No annual limit	N/A
Patient support accommodation	2 months	1	$550	✓	✓	Patient support accommodation	2 months	1	$550	N/A
Physiotherapy	2 months	1	$1,000	✓	✓	Physiotherapy	2 months	1	$1,000	N/A
Medical device & human tissue products	2 months	1	$5,000	✓	✓	Medical device & human tissue products	2 months	1	$5,000	N/A
Psychologist	2 months	1	$920	✓	✓	Psychologist	2 months	1	$920	Psychologist benefit expanded to include Counsellors, Mental Health Social Workers and Mental Health Nurses
Serum / Vaccinations	2 months	N/A	No annual limit	✓	✓	Serum / Vaccinations	2 months	N/A	No annual limit	N/A
Social worker	2 months	1	$500	✓	x	Social worker				Removed as a standalone service category
Speech therapy	2 months	1	$1,000	✓	✓	Speech therapy	2 months	1	$1,000	N/A
Pharmaceuticals						**Pharmaceuticals**				
Non-PBS Pharmaceuticals	2 months	1	$1,000	✓	✓	Non-PBS Pharmaceuticals	2 months	1	$1,000	N/A

About GMHBA

GMHBA is an Australian member owned not-for-profit health insurance and care company. We've been placing the needs of our members at the centre of everything we do since 1934.



Personalised health programs and support

Available for eligible members with hospital cover, such as:

- Hospital in the home
- Rehab in the home
- Heart Health programs
- Care Coordination Services
- GMHBA + Baby
- Healthy Weight For Life Program

Learn more: GMHBA health programs and support



Optical benefits

Available for members with extras optical cover:

- Specsavers in-store discount (locations Australia-wide)
- OPSM in-store discount (locations Australia-wide)
- Laubman & Pank in-store discount (selected locations in QLD, SA and WA)
- Bailey Nelson in-store discount (locations across Australia)
- GMHBA eye care (regional Victoria locations)

Learn more: GMHBA optical benefits



Dental benefits with GMHBA and smile.com.au

GMHBA partners with smile.com.au to make dental care more affordable and accessible for our members across Australia.

Available to GMHBA members with extras cover at a smile.com.au dentist only.

Learn more: GMHBA dental benefits

Next steps

You will receive a personalised communication at least 60 days prior to the transition date with further information, key dates and your premium with GMHBA.

To help ensure a smooth transition, please check that your contact details are up to date with RBHS. This will allow you to register for the GMHBA member area and access the app and digital member card from day one. You can then submit claims online while waiting for your physical card to arrive by post.

Choosing email as your communication preference will help us send information to you sooner.

Support

You can contact RBHS for support right up until the transition date.