

**Defence Health Limited**  
**Top Extras****Restricted Insurer****\$64.65 / month**  
(Before Rebate, Discount & Loading)  
Available in WA

You may be entitled to an Australian Government Rebate on the above premium. Your premium may also include an insurer discount. Check with your insurer for details.

**This policy covers:** Only one person.

**Restricted insurer:** Membership of this insurer is restricted to current or former members of the ADF and the Defence community and their families.

Visit a network dentist for quality dental care at special member prices. Plus, network optical providers offer no-gap glasses and discounts on other optical purchases up to the optical limit. See <https://www.defencehealth.com.au/Health-Insurance/Find-Providers-and-Hospitals>.

**Policy ID:** AHB/I1/WCAU10**Source:** Private Health Information Statement (PHIS)

## Extras Cover

This policy **includes** General treatment (Extras) cover for

Treatment & waiting period (months)		Benefit limits per 12 months unless otherwise stated	Examples of maximum benefits
✓ Acupuncture	2	<b>\$300 per policy</b> combined limit for acupuncture, exercise physiology, health management / healthy lifestyle, remedial massage & other services	<ul style="list-style-type: none"><li>Initial visit: \$31</li><li>Subsequent visit: \$27</li></ul>
✓ Ante-natal/Post-natal classes	2	<b>\$550 per policy</b> combined limit for ante-natal/post-natal classes & physiotherapy	<ul style="list-style-type: none"><li>Initial visit: \$20</li><li>Subsequent visit: \$20</li></ul>
✓ Audiology	2	<b>\$200 per policy</b>	<ul style="list-style-type: none"><li>Initial visit: \$60</li><li>Subsequent visit: \$40</li></ul>
✓ Blood glucose monitors	12	<b>\$1,000 per policy</b> combined limit for blood glucose monitors, hearing aids, orthotics (podiatric orthoses) & other services sub-limits apply	<ul style="list-style-type: none"><li>Per monitor: \$400</li></ul>
✓ Chiropractic	2	<b>\$450 per policy</b> combined limit for chiropractic & osteopathy	<ul style="list-style-type: none"><li>Initial visit: \$45</li><li>Subsequent visit: \$32</li></ul>
✓ Dietetics/dietary advice	2	<b>\$250 per policy</b>	<ul style="list-style-type: none"><li>Initial visit: \$50</li><li>Subsequent visit: \$30</li></ul>
✓ Endodontic	12	<b>\$850 per policy</b> combined limit for endodontic & major dental	<ul style="list-style-type: none"><li>Filling of one root canal: \$136.7</li></ul>

✓ Exercise physiology	2	<b>\$300 per policy</b> combined limit for acupuncture, exercise physiology, health management / healthy lifestyle, remedial massage & other services	<ul style="list-style-type: none"> <li>Initial visit: \$31</li> <li>Subsequent visit: \$27</li> </ul>
✓ Eye therapy (orthoptics)	2	<b>\$500 per policy</b>	<ul style="list-style-type: none"> <li>Initial visit: \$50</li> <li>Subsequent visit: \$35</li> </ul>
✓ General dental	2	<b>No annual limit</b>	<ul style="list-style-type: none"> <li>Fluoride treatment: \$19</li> <li>Scale &amp; clean: \$66.2</li> <li>Periodic oral examination: \$35.4</li> </ul>
✓ Health management / Healthy lifestyle	2	<b>\$300 per policy</b> combined limit for acupuncture, exercise physiology, health management / healthy lifestyle, remedial massage & other services	<ul style="list-style-type: none"> <li>Health management: \$80</li> </ul>
✓ Hearing aids	12	<b>\$1,000 per policy</b> combined limit for blood glucose monitors, hearing aids, orthotics (podiatric orthoses) & other services sub-limits apply	<ul style="list-style-type: none"> <li>Hearing aid: \$1000</li> </ul>
✓ Home nursing	2	<b>\$1,000 per policy</b>	<ul style="list-style-type: none"> <li>Initial visit: \$32</li> <li>Subsequent visit: \$32</li> </ul>
✓ Major dental	12	<b>\$850 per policy</b> combined limit for endodontic & major dental	<ul style="list-style-type: none"> <li>Surgical tooth extraction: \$132.5</li> <li>Full crown veneered: \$714.2</li> </ul>
✓ Non PBS pharmaceuticals	2	<b>\$500 per policy</b> combined limit for non pbs pharmaceuticals & vaccinations	<ul style="list-style-type: none"> <li>Per eligible prescription: \$80</li> </ul>
✓ Occupational therapy	2	<b>\$500 per policy</b>	<ul style="list-style-type: none"> <li>Initial visit: \$65</li> <li>Subsequent visit: \$40</li> </ul>
✓ Optical	2	<b>\$255 per policy</b>	<ul style="list-style-type: none"> <li>Multi-focal lenses &amp; frames: 100% of charge</li> <li>Single vision lenses &amp; frames: 100% of charge</li> </ul>
✓ Orthodontic	12	<b>\$800 per policy</b>	<ul style="list-style-type: none"> <li>Braces for upper &amp; lower teeth, including removal plus fitting of retainer: \$800</li> </ul>
✓ Orthotics (podiatric orthoses)	12	<b>\$1,000 per policy</b> combined limit for blood glucose monitors, hearing aids, orthotics (podiatric orthoses) & other services sub-limits apply	<ul style="list-style-type: none"> <li>Orthotics supply &amp; fit: \$220</li> </ul>
✓ Osteopathy	2	<b>\$450 per policy</b> combined limit for chiropractic & osteopathy	<ul style="list-style-type: none"> <li>Initial visit: \$45</li> <li>Subsequent visit: \$32</li> </ul>
✓ Physiotherapy	2	<b>\$550 per policy</b> combined limit for ante-natal/post-natal classes & physiotherapy	<ul style="list-style-type: none"> <li>Initial visit: \$50</li> <li>Subsequent visit: \$39</li> </ul>
✓ Podiatry	2	<b>\$300 per policy</b>	<ul style="list-style-type: none"> <li>Initial visit: \$45</li> <li>Subsequent visit: \$32</li> </ul>
✓ Psychology	2	<b>\$400 per policy</b>	<ul style="list-style-type: none"> <li>Initial visit: \$80</li> <li>Subsequent visit: \$70</li> </ul>

✓ Remedial massage	2	<b>\$300 per policy</b> combined limit for acupuncture, exercise physiology, health management / healthy lifestyle, remedial massage & other services	<ul style="list-style-type: none"><li>Initial visit: \$31</li><li>Subsequent visit: \$27</li></ul>
✓ Speech therapy	2	<b>\$500 per policy</b>	<ul style="list-style-type: none"><li>Initial visit: \$85</li><li>Subsequent visit: \$45</li></ul>
✓ Vaccinations	2	<b>\$500 per policy</b> combined limit for non pbs pharmaceuticals & vaccinations	<ul style="list-style-type: none"><li>Per service: \$80</li></ul>

Health and Wellbeing annual limit \$300 includes: Acupuncture, Remedial Massage, Exercise Physiology, Myotherapy - initial consultation: \$31.00, subsequent consultation: \$27.00, Health Management and Group Physiotherapy - \$17.00 per session. Also includes cover for Laser Refractive Eye Surgery - annual limit: \$1,000 every two financial years; School Accident - annual limit: \$600. Health appliances limit also includes: Orthopaedic Shoes - sub-limit: \$250; Nebuliser - sub-limit: \$250 every three financial years; Spacer - sub-limit: \$250.

**This policy does not include General treatment (Extras) cover for**

✗ Chinese medicine

**Other features of this general treatment cover:** No lifetime limit on orthodontics. All benefits are per person. Benefits reset on 1 July each year. Details and claim conditions are in product guides available at [defencehealth.com.au](https://defencehealth.com.au)

**For further information about this policy see:** <https://www.defencehealth.com.au/>

## Ambulance cover

In WA this policy provides:

Emergency: Unlimited with a waiting period of 2 months.

Non-emergency: Unlimited transport with a waiting period of 2 months.

Call-out fees: Will be paid for each attendance, including emergency treatment without transport to hospital.


**Other features of this ambulance cover:** Comprehensive cover for ambulance services by state-appointed ambulance providers across Australia. This includes emergency services, non-emergency dispatch, mobile intensive care and air and sea ambulance services. Non-emergency services are those that are classed as clinically necessary; for example, you need to be monitored by a paramedic during transport. Patient transfer services and transport services by Patient Transport vehicles are not ambulance services and are not claimable.

**For further information about this policy see:** <https://www.defencehealth.com.au/>

## Insurer Details

**Defence Health Limited**  
**Top Extras**

Restricted Insurer

**\$64.65 / month**  
(Before Rebate, Discount & Loading)  
Available in WACall now  **1800 335 425**  
Sponsor link**Defence Health Limited** <http://www.defencehealth.com.au> [info@defencehealth.com.au](mailto:info@defencehealth.com.au) **1800 335 425**

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Private Health Information Statement is available from the Private Health Insurance Ombudsman website at <https://privatehealth.gov.au/dynamic/Premium/PHIS/AHB/I1/WCAU10>