



Defence Health Limited

Standard Extras

Restricted Insurer

\$32.16 / month

(Before Rebate, Discount & Loading)

Available in All States

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/I2/AARL10

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 \$150 per policy combined limit for acupuncture, remedial massage & other services	<ul style="list-style-type: none"> Initial visit: \$19 Subsequent visit: \$15
✓ Ante-natal/Post-natal classes	2 \$450 per policy combined limit for ante-natal/post-natal classes, chiropractic, osteopathy & physiotherapy	<ul style="list-style-type: none"> Initial visit: \$10 Subsequent visit: \$10
✓ Chiropractic	2 \$450 per policy combined limit for ante-natal/post-natal classes, chiropractic, osteopathy & physiotherapy	<ul style="list-style-type: none"> Initial visit: \$30 Subsequent visit: \$22
✓ Endodontic	12 \$400 per policy combined limit for endodontic, general dental, major dental & orthodontic	<ul style="list-style-type: none"> Filling of one root canal: \$121.9
✓ General dental	2 \$400 per policy combined limit for endodontic, general dental, major dental & orthodontic	<ul style="list-style-type: none"> Fluoride treatment: \$14.8 Scale & clean: \$55 Periodic oral examination: \$30
✓ Major dental	12 \$400 per policy combined limit for endodontic, general dental, major dental & orthodontic	<ul style="list-style-type: none"> Surgical tooth extraction: \$81.6 Full crown veneered: \$400
✓ Non PBS pharmaceuticals	2 \$250 per policy	<ul style="list-style-type: none"> Per eligible prescription: \$50

✓ Optical	2	\$150 per policy	<ul style="list-style-type: none"> Multi-focal lenses & frames: 100% of charge Single vision lenses & frames: 100% of charge
✓ Orthodontic	12	\$400 per policy	<ul style="list-style-type: none"> combined limit for endodontic, general dental, major dental & orthodontic
✓ Osteopathy	2	\$450 per policy	<ul style="list-style-type: none"> combined limit for ante-natal/post-natal classes, chiropractic, osteopathy & physiotherapy
✓ Physiotherapy	2	\$450 per policy	<ul style="list-style-type: none"> combined limit for ante-natal/post-natal classes, chiropractic, osteopathy & physiotherapy
✓ Remedial massage	2	\$150 per policy	<ul style="list-style-type: none"> combined limit for acupuncture, remedial massage & other services
✓ Vaccinations	2	\$250 per policy	<ul style="list-style-type: none"> Per service: \$50

Health and Wellbeing annual limit \$150 includes: Acupuncture, Remedial Massage, Myotherapy - initial consultation: \$19.00, subsequent consultation: \$15.00, and Group Physiotherapy - \$10.00 per session.

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

<input checked="" type="checkbox"/> Audiology	<input checked="" type="checkbox"/> Eye therapy (orthoptics)	<input checked="" type="checkbox"/> Occupational therapy
<input checked="" type="checkbox"/> Blood glucose monitors	<input checked="" type="checkbox"/> Health management / Healthy lifestyle	<input checked="" type="checkbox"/> Orthotics (podiatric orthoses)
<input checked="" type="checkbox"/> Chinese medicine	<input checked="" type="checkbox"/> Hearing aids	<input checked="" type="checkbox"/> Podiatry
<input checked="" type="checkbox"/> Dietetics/dietary advice	<input checked="" type="checkbox"/> Home nursing	<input checked="" type="checkbox"/> Psychology
<input checked="" type="checkbox"/> Exercise physiology		<input checked="" type="checkbox"/> Speech therapy

Other features of this general treatment cover: All benefits are per person. Benefits reset on 1 July each year. Details and claim conditions are provided in product guides available at defencehealth.com.au or 1800 335 425.

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

Ambulance cover

In all states 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.

State schemes provide ambulance services for residents of Tasmania (https://www.health.tas.gov.au/ambulance/fees_and_accounts) and Queensland (<https://www.ambulance.qld.gov.au>).

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

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Call now **1800 335 425**
Sponsor link**Defence Health Limited** <http://www.defencehealth.com.au> info@defencehealth.com.au [1800 335 425](tel:1800335425)

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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/I2/AARL10>