Defence Health Limited

Standard Extras

Restricted Insurer

$90.45 / month

(Before Rebate, Discount & Loading)

Available in NT

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: Two adults & dependants, including non-student dependants (3 or more people, only 2 of whom are adults).

Children (0 - 17), non-classified* dependant (18 - 20), students (21 - 30) and non-students (21 to 30), as well as persons with a disability who qualify as a child, non-classified* dependant, student and non-student in these age ranges.

*Non-classified dependant: We continue to keep kids covered, no questions asked, until they turn 21.

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

This policy can only be purchased with certain hospital policies.
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/DKAY2Y

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 person** combined limit for acupuncture, remedial massage & other services	• Initial visit: $19 • Subsequent visit: $15
✓ Ante-natal/Post-natal classes	2	**$450 per person** combined limit for ante-natal/post-natal classes, chiropractic, osteopathy & physiotherapy	• Initial visit: $10 • Subsequent visit: $10
✓ Chiropractic	2	**$450 per person** combined limit for ante-natal/post-natal classes, chiropractic, osteopathy & physiotherapy	• Initial visit: $30 • Subsequent visit: $22
✓ Endodontic	12	**$400 per person** combined limit for endodontic, general dental, major dental & orthodontic	• Filling of one root canal: $121.9
✓ General dental	2	**$400 per person** combined limit for endodontic, general dental, major dental & orthodontic	• Fluoride treatment: $14.8 • Scale & clean: $55 • Periodic oral examination: $30

✓ **Major dental**	12	**$400 per person** combined limit for endodontic, general dental, major dental & orthodontic	• Surgical tooth extraction: $81.6 • Full crown veneered: $400
✓ **Non PBS pharmaceuticals**	2	**$250 per person**	• Per eligible prescription: $50
✓ **Optical**	2	**$150 per person**	• Multi-focal lenses & frames: 100% of charge • Single vision lenses & frames: 100% of charge
✓ **Orthodontic**	12	**$400 per person** combined limit for endodontic, general dental, major dental & orthodontic	• Braces for upper & lower teeth, including removal plus fitting of retainer: $400
✓ **Osteopathy**	2	**$450 per person** combined limit for ante-natal/post-natal classes, chiropractic, osteopathy & physiotherapy	• Initial visit: $30 • Subsequent visit: $22
✓ **Physiotherapy**	2	**$450 per person** combined limit for ante-natal/post-natal classes, chiropractic, osteopathy & physiotherapy	• Initial visit: $30 • Subsequent visit: $22
✓ **Remedial massage**	2	**$150 per person** combined limit for acupuncture, remedial massage & other services	• Initial visit: $19 • Subsequent visit: $15
✓ **Vaccinations**	2	**$250 per person**	• 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

- ✗ Audiology
- ✗ Blood glucose monitors
- ✗ Chinese medicine
- ✗ Dietetics/dietary advice
- ✗ Exercise physiology
- ✗ Eye therapy (orthoptics)
- ✗ Health management / Healthy lifestyle
- ✗ Hearing aids
- ✗ Home nursing
- ✗ Occupational therapy
- ✗ Orthotics (podiatric orthoses)
- ✗ Podiatry
- ✗ Psychology
- ✗ 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 NT 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

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http://www.defencehealth.com.au

info@defencehealth.com.au

1800 335 425

Disclaimer: This document is not a Private Health Information Statement (PHIS), and it is not intended to replace that document. The details contained in the **healthslips.com.au Policy Information** was provided by the insurer to the Australian Government. It is intended as general information. It may not take into account your circumstances. For further information contact the insurer. Information used is Licensed from the Commonwealth of Australia under a Creative Commons 3.0 licence.

Private Health Information Statement is available from the Private Health Insurance Ombudsman website at https://privatehealth.gov.au/dynamic/Premium/PHIS/AHB/I2/DKAY2Y