

**Defence Health Limited**
Premier Extras

Restricted Insurer

\$212.15 / month

(Before Rebate, Discount & Loading)

Available in NSW & ACT

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: One adult & dependants (2 or more people, only one of whom is an adult).

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

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/I3/NCFZ1D

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	\$400 per person combined limit for acupuncture, health management / healthy lifestyle, remedial massage & other services	- Initial visit: \$39 - Subsequent visit: \$35
✓ Ante-natal/Post-natal classes	2	\$1,300 per person combined limit for ante-natal/post-natal classes, audiology, dietetics/dietary advice, exercise physiology, eye therapy (orthoptics), occupational therapy, podiatry, psychology & speech therapy	- Initial visit: \$50 - Subsequent visit: \$50
✓ Audiology	2	\$1,300 per person combined limit for ante-natal/post-natal classes, audiology, dietetics/dietary advice, exercise physiology, eye therapy (orthoptics), occupational therapy, podiatry, psychology & speech therapy	- Initial visit: \$82 - Subsequent visit: \$62
✓ Blood glucose monitors	12	\$1,500 per person combined limit for blood glucose monitors, hearing aids, orthotics (podiatric orthoses) & other services sub-limits apply	Per monitor: \$500
✓ Chiropractic	2	\$750 per person combined limit for chiropractic & osteopathy	- Initial visit: \$54 - Subsequent visit: \$40

✓ Dietetics/dietary advice	2	\$1,300 per person combined limit for ante-natal/post-natal classes, audiology, dietetics/dietary advice, exercise physiology, eye therapy (orthoptics), occupational therapy, podiatry, psychology & speech therapy	- Initial visit: \$74 - Subsequent visit: \$42
✓ Endodontic	12	\$1,100 per person combined limit for endodontic & major dental	Filling of one root canal: \$158.2
✓ Exercise physiology	2	\$1,300 per person combined limit for ante-natal/post-natal classes, audiology, dietetics/dietary advice, exercise physiology, eye therapy (orthoptics), occupational therapy, podiatry, psychology & speech therapy	- Initial visit: \$51 - Subsequent visit: \$31
✓ Eye therapy (orthoptics)	2	\$1,300 per person combined limit for ante-natal/post-natal classes, audiology, dietetics/dietary advice, exercise physiology, eye therapy (orthoptics), occupational therapy, podiatry, psychology & speech therapy	- Initial visit: \$67 - Subsequent visit: \$57
✓ General dental	2	No annual limit	- Fluoride treatment: \$24.2 - Scale & clean: \$84 - Periodic oral examination: \$45
✓ Health management / Healthy lifestyle	2	\$400 per person combined limit for acupuncture, health management / healthy lifestyle, remedial massage & other services	Health management: \$180
✓ Hearing aids	12	\$1,500 per person combined limit for blood glucose monitors, hearing aids, orthotics (podiatric orthoses) & other services sub-limits apply	Hearing aid: \$1500
✓ Major dental	12	\$1,100 per person combined limit for endodontic & major dental	- Surgical tooth extraction: \$163.7 - Full crown veneered: \$1071.9
✓ Non PBS pharmaceuticals	2	\$500 per person combined limit for non pbs pharmaceuticals, vaccinations & other services	Per eligible prescription: \$100
✓ Occupational therapy	2	\$1,300 per person combined limit for ante-natal/post-natal classes, audiology, dietetics/dietary advice, exercise physiology, eye therapy (orthoptics), occupational therapy, podiatry, psychology & speech therapy	- Initial visit: \$94 - Subsequent visit: \$57
✓ Optical	2	\$300 per person	- Multi-focal lenses & frames: 100% of charge - Single vision lenses & frames: 100% of charge
✓ Orthodontic	12	\$1,000 per person	Braces for upper & lower teeth, including removal plus fitting of retainer: \$1000
✓ Orthotics (podiatric orthoses)	12	\$1,500 per person combined limit for blood glucose monitors, hearing aids, orthotics (podiatric orthoses) & other services sub-limits apply	Orthotics supply & fit: \$300

✓ Osteopathy	2	\$750 per person combined limit for chiropractic & osteopathy	- Initial visit: \$54 - Subsequent visit: \$40
✓ Physiotherapy	2	\$850 per person	- Initial visit: \$64 - Subsequent visit: \$51
✓ Podiatry	2	\$1,300 per person combined limit for ante-natal/post-natal classes, audiology, dietetics/dietary advice, exercise physiology, eye therapy (orthoptics), occupational therapy, podiatry, psychology & speech therapy	- Initial visit: \$54 - Subsequent visit: \$40
✓ Psychology	2	\$1,300 per person combined limit for ante-natal/post-natal classes, audiology, dietetics/dietary advice, exercise physiology, eye therapy (orthoptics), occupational therapy, podiatry, psychology & speech therapy	- Initial visit: \$122 - Subsequent visit: \$107
✓ Remedial massage	2	\$400 per person combined limit for acupuncture, health management / healthy lifestyle, remedial massage & other services	- Initial visit: \$39 - Subsequent visit: \$35
✓ Speech therapy	2	\$1,300 per person combined limit for ante-natal/post-natal classes, audiology, dietetics/dietary advice, exercise physiology, eye therapy (orthoptics), occupational therapy, podiatry, psychology & speech therapy	- Initial visit: \$110 - Subsequent visit: \$62
✓ Vaccinations	2	\$500 per person combined limit for non pbs pharmaceuticals, vaccinations & other services	Per service: \$100

Health and Wellbeing annual limit \$400 includes: Acupuncture, Remedial Massage, Health Management, Myotherapy - initial consultation: \$39.00, subsequent consultation: \$35.00, Group Physiotherapy - \$25.00 per session and Group Exercise Physiology - \$17.00 per session. Also covers: Laser Refractive Eye Surgery - annual limit: \$1,500 every two financial years; School Accident - annual limit: \$800. Health appliances limit also includes: Orthopaedic Shoes – sub-limit \$300; Nebuliser – sub-limit: \$300 every three financial years; Spacer – sub-limit: \$300.

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

- ✗ Chinese medicine
- ✗ Home nursing

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

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

Ambulance cover

In NSW & ACT 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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Call now  **1800 335 425**
Sponsor link

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 info@defencehealth.com.au

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