

**Defence Health Limited**  
**Premier Extras**

Restricted Insurer

**\$247.92 / month**

(Before Rebate, Discount &amp; Loading)

Available in QLD

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 (3 or more people, only 2 of whom are adults).

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/QCFU2D

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>\$400 per person</b><br>combined limit for acupuncture, health management / healthy lifestyle, remedial massage & other services                                                                                            | <ul style="list-style-type: none"><li>Initial visit: \$39</li><li>Subsequent visit: \$35</li></ul> |
| ✓ Ante-natal/Post-natal classes     | 2  | <b>\$1,300 per person</b><br>combined limit for ante-natal/post-natal classes, audiology, dietetics/dietary advice, exercise physiology, eye therapy (orthoptics), occupational therapy, podiatry, psychology & speech therapy | <ul style="list-style-type: none"><li>Initial visit: \$50</li><li>Subsequent visit: \$50</li></ul> |
| ✓ Audiology                         | 2  | <b>\$1,300 per person</b><br>combined limit for ante-natal/post-natal classes, audiology, dietetics/dietary advice, exercise physiology, eye therapy (orthoptics), occupational therapy, podiatry, psychology & speech therapy | <ul style="list-style-type: none"><li>Initial visit: \$82</li><li>Subsequent visit: \$62</li></ul> |
| ✓ Blood glucose monitors            | 12 | <b>\$1,500 per person</b><br>combined limit for blood glucose monitors, hearing aids, orthotics (podiatric orthoses) & other services<br>sub-limits apply                                                                      | <ul style="list-style-type: none"><li>Per monitor: \$500</li></ul>                                 |
| ✓ Chiropractic                      | 2  | <b>\$750 per person</b><br>combined limit for chiropractic & osteopathy                                                                                                                                                        | <ul style="list-style-type: none"><li>Initial visit: \$54</li><li>Subsequent visit: \$40</li></ul> |

|                                         |    |                                                                                                                                                                                                                                |                                                                                                                                                              |
|-----------------------------------------|----|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------|
| ✓ Dietetics/dietary advice              | 2  | <b>\$1,300 per person</b><br>combined limit for ante-natal/post-natal classes, audiology, dietetics/dietary advice, exercise physiology, eye therapy (orthoptics), occupational therapy, podiatry, psychology & speech therapy | <ul style="list-style-type: none"> <li>Initial visit: \$74</li> <li>Subsequent visit: \$42</li> </ul>                                                        |
| ✓ Endodontic                            | 12 | <b>\$1,100 per person</b><br>combined limit for endodontic & major dental                                                                                                                                                      | <ul style="list-style-type: none"> <li>Filling of one root canal: \$158.2</li> </ul>                                                                         |
| ✓ Exercise physiology                   | 2  | <b>\$1,300 per person</b><br>combined limit for ante-natal/post-natal classes, audiology, dietetics/dietary advice, exercise physiology, eye therapy (orthoptics), occupational therapy, podiatry, psychology & speech therapy | <ul style="list-style-type: none"> <li>Initial visit: \$51</li> <li>Subsequent visit: \$31</li> </ul>                                                        |
| ✓ Eye therapy (orthoptics)              | 2  | <b>\$1,300 per person</b><br>combined limit for ante-natal/post-natal classes, audiology, dietetics/dietary advice, exercise physiology, eye therapy (orthoptics), occupational therapy, podiatry, psychology & speech therapy | <ul style="list-style-type: none"> <li>Initial visit: \$67</li> <li>Subsequent visit: \$57</li> </ul>                                                        |
| ✓ General dental                        | 2  | <b>No annual limit</b>                                                                                                                                                                                                         | <ul style="list-style-type: none"> <li>Fluoride treatment: \$24.2</li> <li>Scale &amp; clean: \$84</li> <li>Periodic oral examination: \$45</li> </ul>       |
| ✓ Health management / Healthy lifestyle | 2  | <b>\$400 per person</b><br>combined limit for acupuncture, health management / healthy lifestyle, remedial massage & other services                                                                                            | <ul style="list-style-type: none"> <li>Health management: \$180</li> </ul>                                                                                   |
| ✓ Hearing aids                          | 12 | <b>\$1,500 per person</b><br>combined limit for blood glucose monitors, hearing aids, orthotics (podiatric orthoses) & other services<br>sub-limits apply                                                                      | <ul style="list-style-type: none"> <li>Hearing aid: \$1500</li> </ul>                                                                                        |
| ✓ Major dental                          | 12 | <b>\$1,100 per person</b><br>combined limit for endodontic & major dental                                                                                                                                                      | <ul style="list-style-type: none"> <li>Surgical tooth extraction: \$163.7</li> <li>Full crown veneered: \$1071.9</li> </ul>                                  |
| ✓ Non PBS pharmaceuticals               | 2  | <b>\$500 per person</b><br>combined limit for non pbs pharmaceuticals, vaccinations & other services                                                                                                                           | <ul style="list-style-type: none"> <li>Per eligible prescription: \$100</li> </ul>                                                                           |
| ✓ Occupational therapy                  | 2  | <b>\$1,300 per person</b><br>combined limit for ante-natal/post-natal classes, audiology, dietetics/dietary advice, exercise physiology, eye therapy (orthoptics), occupational therapy, podiatry, psychology & speech therapy | <ul style="list-style-type: none"> <li>Initial visit: \$94</li> <li>Subsequent visit: \$57</li> </ul>                                                        |
| ✓ Optical                               | 2  | <b>\$300 per person</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>\$1,000 per person</b>                                                                                                                                                                                                      | <ul style="list-style-type: none"> <li>Braces for upper &amp; lower teeth, including removal plus fitting of retainer: \$1000</li> </ul>                     |
| ✓ Orthotics (podiatric orthoses)        | 12 | <b>\$1,500 per person</b><br>combined limit for blood glucose monitors, hearing aids, orthotics (podiatric orthoses) & other services<br>sub-limits apply                                                                      | <ul style="list-style-type: none"> <li>Orthotics supply &amp; fit: \$300</li> </ul>                                                                          |

|                    |   |                                                                                                                                                                                                                                |                                                                                                         |
|--------------------|---|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------|
| ✓ Osteopathy       | 2 | <b>\$750 per person</b><br>combined limit for chiropractic & osteopathy                                                                                                                                                        | <ul style="list-style-type: none"> <li>Initial visit: \$54</li> <li>Subsequent visit: \$40</li> </ul>   |
| ✓ Physiotherapy    | 2 | <b>\$850 per person</b>                                                                                                                                                                                                        | <ul style="list-style-type: none"> <li>Initial visit: \$64</li> <li>Subsequent visit: \$51</li> </ul>   |
| ✓ Podiatry         | 2 | <b>\$1,300 per person</b><br>combined limit for ante-natal/post-natal classes, audiology, dietetics/dietary advice, exercise physiology, eye therapy (orthoptics), occupational therapy, podiatry, psychology & speech therapy | <ul style="list-style-type: none"> <li>Initial visit: \$54</li> <li>Subsequent visit: \$40</li> </ul>   |
| ✓ Psychology       | 2 | <b>\$1,300 per person</b><br>combined limit for ante-natal/post-natal classes, audiology, dietetics/dietary advice, exercise physiology, eye therapy (orthoptics), occupational therapy, podiatry, psychology & speech therapy | <ul style="list-style-type: none"> <li>Initial visit: \$122</li> <li>Subsequent visit: \$107</li> </ul> |
| ✓ Remedial massage | 2 | <b>\$400 per person</b><br>combined limit for acupuncture, health management / healthy lifestyle, remedial massage & other services                                                                                            | <ul style="list-style-type: none"> <li>Initial visit: \$39</li> <li>Subsequent visit: \$35</li> </ul>   |
| ✓ Speech therapy   | 2 | <b>\$1,300 per person</b><br>combined limit for ante-natal/post-natal classes, audiology, dietetics/dietary advice, exercise physiology, eye therapy (orthoptics), occupational therapy, podiatry, psychology & speech therapy | <ul style="list-style-type: none"> <li>Initial visit: \$110</li> <li>Subsequent visit: \$62</li> </ul>  |
| ✓ Vaccinations     | 2 | <b>\$500 per person</b><br>combined limit for non pbs pharmaceuticals, vaccinations & other services                                                                                                                           | <ul style="list-style-type: none"> <li>Per service: \$100</li> </ul>                                    |

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](https://defencehealth.com.au)

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

## Ambulance cover

Ambulance cover is provided by the State government for Queensland residents (<https://www.ambulance.qld.gov.au>). This includes cover whilst interstate.

**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**  
**Premier Extras**

Restricted Insurer

**\$247.92 / month**

(Before Rebate, Discount & Loading)

Available in QLD

Call 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**

**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/I3/QCFU2D>