

**Defence Health Limited**

Premier Extras

**Restricted Insurer****\$251.52 / month**

(Before Rebate, Discount &amp; Loading)

Available in VIC

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 (and no-one else).

**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/VCFQ20****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> 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> 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> 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> 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: \$500</li> </ul>
✓ Chiropractic	2 <b>\$750 per person</b> 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> 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>

<b>✓ Endodontic</b>	12	<b>\$1,100 per person</b> combined limit for endodontic & major dental	<ul style="list-style-type: none"> <li>Filling of one root canal: \$158.2</li> </ul>
<b>✓ Exercise physiology</b>	2	<b>\$1,300 per person</b> 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>
<b>✓ Eye therapy (orthoptics)</b>	2	<b>\$1,300 per person</b> 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>
<b>✓ General dental</b>	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>
<b>✓ Health management / Healthy lifestyle</b>	2	<b>\$400 per person</b> combined limit for acupuncture, health management / healthy lifestyle, remedial massage & other services	<ul style="list-style-type: none"> <li>Health management: \$180</li> </ul>
<b>✓ Hearing aids</b>	12	<b>\$1,500 per person</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: \$1500</li> </ul>
<b>✓ Major dental</b>	12	<b>\$1,100 per person</b> 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>
<b>✓ Non PBS pharmaceuticals</b>	2	<b>\$500 per person</b> combined limit for non pbs pharmaceuticals, vaccinations & other services	<ul style="list-style-type: none"> <li>Per eligible prescription: \$100</li> </ul>
<b>✓ Occupational therapy</b>	2	<b>\$1,300 per person</b> 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>
<b>✓ Optical</b>	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>
<b>✓ Orthodontic</b>	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>
<b>✓ Orthotics (podiatric orthoses)</b>	12	<b>\$1,500 per person</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: \$300</li> </ul>
<b>✓ Osteopathy</b>	2	<b>\$750 per person</b> combined limit for chiropractic & osteopathy	<ul style="list-style-type: none"> <li>Initial visit: \$54</li> <li>Subsequent visit: \$40</li> </ul>
<b>✓ Physiotherapy</b>	2	<b>\$850 per person</b>	<ul style="list-style-type: none"> <li>Initial visit: \$64</li> <li>Subsequent visit: \$51</li> </ul>

<b>✓ Podiatry</b>	2	<b>\$1,300 per person</b> 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>
<b>✓ Psychology</b>	2	<b>\$1,300 per person</b> 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>
<b>✓ Remedial massage</b>	2	<b>\$400 per person</b> 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>
<b>✓ Speech therapy</b>	2	<b>\$1,300 per person</b> 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>
<b>✓ Vaccinations</b>	2	<b>\$500 per person</b> 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](http://defencehealth.com.au)

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

## Ambulance cover

In VIC 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**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/I3/VCFQ20>