

**Defence Health Limited****Value Extras**

Restricted Insurer

**\$145.50 / month**

(Before Rebate, Discount &amp; Loading)

Available in NSW &amp; 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:** 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/I4/NCEJ2D

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>\$300 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: \$31</li><li>Subsequent visit: \$27</li></ul> |
| ✓ Ante-natal/Post-natal classes     | 2  | <b>\$900 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: \$30</li><li>Subsequent visit: \$30</li></ul> |
| ✓ Audiology                         | 2  | <b>\$900 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: \$69</li><li>Subsequent visit: \$47</li></ul> |
| ✓ Blood glucose monitors            | 12 | <b>\$1,000 per person</b><br>combined limit for blood glucose monitors, hearing aids & other services<br>sub-limits apply                                                                                                    | <ul style="list-style-type: none"><li>Per monitor: \$400</li></ul>                                 |
| ✓ Chiropractic                      | 2  | <b>\$550 per person</b><br>combined limit for chiropractic & osteopathy                                                                                                                                                      | <ul style="list-style-type: none"><li>Initial visit: \$45</li><li>Subsequent visit: \$32</li></ul> |

|                                         |    |                                                                                                                                                                                                                              |                                                                                                                                                              |
|-----------------------------------------|----|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------|
| ✓ Dietetics/dietary advice              | 2  | <b>\$900 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: \$57</li> <li>Subsequent visit: \$31</li> </ul>                                                        |
| ✓ Endodontic                            | 12 | <b>\$900 per person</b><br>combined limit for endodontic & major dental                                                                                                                                                      | <ul style="list-style-type: none"> <li>Filling of one root canal: \$117.4</li> </ul>                                                                         |
| ✓ Exercise physiology                   | 2  | <b>\$900 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: \$29</li> <li>Subsequent visit: \$23</li> </ul>                                                        |
| ✓ Eye therapy (orthoptics)              | 2  | <b>\$900 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: \$62</li> <li>Subsequent visit: \$42</li> </ul>                                                        |
| ✓ General dental                        | 2  | <b>No annual limit</b>                                                                                                                                                                                                       | <ul style="list-style-type: none"> <li>Fluoride treatment: \$20.6</li> <li>Scale &amp; clean: \$70.8</li> <li>Periodic oral examination: \$37.6</li> </ul>   |
| ✓ Health management / Healthy lifestyle | 2  | <b>\$300 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: \$100</li> </ul>                                                                                   |
| ✓ Hearing aids                          | 12 | <b>\$1,000 per person</b><br>combined limit for blood glucose monitors, hearing aids & other services<br>sub-limits apply                                                                                                    | <ul style="list-style-type: none"> <li>Hearing aid: \$1000</li> </ul>                                                                                        |
| ✓ Major dental                          | 12 | <b>\$900 per person</b><br>combined limit for endodontic & major dental                                                                                                                                                      | <ul style="list-style-type: none"> <li>Surgical tooth extraction: \$124.7</li> <li>Full crown veneered: \$801.6</li> </ul>                                   |
| ✓ Non PBS pharmaceuticals               | 2  | <b>\$400 per person</b><br>combined limit for non pbs pharmaceuticals, vaccinations & other services                                                                                                                         | <ul style="list-style-type: none"> <li>Per eligible prescription: \$80</li> </ul>                                                                            |
| ✓ Occupational therapy                  | 2  | <b>\$900 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: \$72</li> <li>Subsequent visit: \$42</li> </ul>                                                        |
| ✓ Optical                               | 2  | <b>\$255 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>\$800 per person</b>                                                                                                                                                                                                      | <ul style="list-style-type: none"> <li>Braces for upper &amp; lower teeth, including removal plus fitting of retainer: \$800</li> </ul>                      |
| ✓ Osteopathy                            | 2  | <b>\$550 per person</b><br>combined limit for chiropractic & osteopathy                                                                                                                                                      | <ul style="list-style-type: none"> <li>Initial visit: \$45</li> <li>Subsequent visit: \$32</li> </ul>                                                        |
| ✓ Physiotherapy                         | 2  | <b>\$600 per person</b>                                                                                                                                                                                                      | <ul style="list-style-type: none"> <li>Initial visit: \$52</li> <li>Subsequent visit: \$39</li> </ul>                                                        |

|                           |   |                                                                                                                                                                                                                              |                                                                                                       |
|---------------------------|---|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------|
| ✓ <b>Podiatry</b>         | 2 | <b>\$900 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: \$45</li> <li>Subsequent visit: \$32</li> </ul> |
| ✓ <b>Psychology</b>       | 2 | <b>\$900 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: \$87</li> <li>Subsequent visit: \$72</li> </ul> |
| ✓ <b>Remedial massage</b> | 2 | <b>\$300 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: \$31</li> <li>Subsequent visit: \$27</li> </ul> |
| ✓ <b>Speech therapy</b>   | 2 | <b>\$900 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: \$92</li> <li>Subsequent visit: \$47</li> </ul> |
| ✓ <b>Vaccinations</b>     | 2 | <b>\$400 per person</b><br>combined limit for non pbs pharmaceuticals, vaccinations & other services                                                                                                                         | <ul style="list-style-type: none"> <li>Per service: \$80</li> </ul>                                   |

Health and Wellbeing annual limit \$300 includes: Acupuncture, Remedial Massage, Health Management, Myotherapy - initial consultation: \$31.00, subsequent consultation: \$27.00, Group Physiotherapy - \$18.00 per session and Group Exercise Physiology - \$13.00 per session. Also covers: School accident - annual limit: \$600. Health appliances limit also includes: Orthopaedic shoes – sub-limit: \$250; Nebuliser – sub-limit: \$250 every three financial years; Spacer – sub-limit: \$250.

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

✗ Chinese medicine

✗ Home nursing

✗ Orthotics (podiatric orthoses)

**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

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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Value Extras

Restricted Insurer

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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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