



**Defence Health Limited**  
**Essentials Extras**

**Restricted Insurer****\$55.36 / month**

(Before Rebate, Discount &amp; 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 (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/I5/DAXE20****Source:** [Private Health Information Statement \(PHIS\)](#)

## Extras Cover

**This policy includes General treatment (Extras) cover for**

Note, for treatments marked with \* : A 12 month waiting period applies for Surgical tooth extraction. Pharmaceutical benefits are only paid for travel vaccinations.

| <b>Treatment &amp; waiting period (months)</b> | <b>Benefit limits per 12 months unless otherwise stated</b>   | <b>Examples of maximum benefits</b>  |
|--|---|--|
| ✓ Acupuncture                                  | 2 <b>\$200 per person</b><br>combined limit for acupuncture, remedial massage & other services                              | <ul style="list-style-type: none"> <li>Initial visit: \$21</li> <li>Subsequent visit: \$17</li> </ul>  |
| ✓ Chiropractic                                 | 2 <b>\$450 per person</b><br>combined limit for chiropractic, exercise physiology, osteopathy, physiotherapy & vaccinations | <ul style="list-style-type: none"> <li>Initial visit: \$36</li> <li>Subsequent visit: \$26</li> </ul>  |
| ✓ Exercise physiology                          | 2 <b>\$450 per person</b><br>combined limit for chiropractic, exercise physiology, osteopathy, physiotherapy & vaccinations | <ul style="list-style-type: none"> <li>Initial visit: \$20</li> <li>Subsequent visit: \$16</li> </ul>  |
| ✓ General dental*                              | 2 <b>\$500 per person</b>   | <ul style="list-style-type: none"> <li>Fluoride treatment: \$16.4</li> <li>Scale &amp; clean: \$60.4</li> <li>Surgical tooth extraction: \$107.3</li> <li>Periodic oral examination: \$30.8</li> </ul> |
| ✓ Optical                                      | 2 <b>\$170 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>   |
| ✓ Osteopathy                                   | 2 <b>\$450 per person</b><br>combined limit for chiropractic, exercise physiology, osteopathy, physiotherapy & vaccinations | <ul style="list-style-type: none"> <li>Initial visit: \$36</li> <li>Subsequent visit: \$26</li> </ul>  |

|                           |   |   |  |
|---------------------------|---|---|--|
| <b>✓ Physiotherapy</b>    | 2 | <b>\$450 per person</b><br>combined limit for chiropractic, exercise physiology, osteopathy, physiotherapy & vaccinations | <ul style="list-style-type: none"><li>Initial visit: \$36</li><li>Subsequent visit: \$26</li></ul> |
| <b>✓ Remedial massage</b> | 2 | <b>\$200 per person</b><br>combined limit for acupuncture, remedial massage & other services                              | <ul style="list-style-type: none"><li>Initial visit: \$21</li><li>Subsequent visit: \$17</li></ul> |
| <b>✓ Vaccinations*</b>    | 2 | <b>\$450 per person</b><br>combined limit for chiropractic, exercise physiology, osteopathy, physiotherapy & vaccinations | <ul style="list-style-type: none"><li>Per service: \$50</li></ul>                                  |

Health and Wellbeing annual limit \$200 includes: Acupuncture, Remedial Massage, Myotherapy - initial consultation: \$21.00, subsequent consultation: \$17.00, Group Physiotherapy - \$12.00 per session and Group Exercise Physiology - \$8.00 per session.

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

|                                 |   |                                  |
|---------------------------------|---|----------------------------------|
| ✗ Ante-natal/Post-natal classes | ✗ Eye therapy (orthoptics)              | ✗ Occupational therapy           |
| ✗ Audiology                     | ✗ Health management / Healthy lifestyle | ✗ Orthodontic                    |
| ✗ Blood glucose monitors        | ✗ Hearing aids                          | ✗ Orthotics (podiatric orthoses) |
| ✗ Chinese medicine              | ✗ Home nursing                          | ✗ Podiatry                       |
| ✗ Dietetics/dietary advice      | ✗ Major dental                          | ✗ Psychology                     |
| ✗ Endodontic                    | ✗ Non PBS pharmaceuticals               | ✗ 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](http://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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**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/I5/DAXE20>