



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

**Restricted Insurer**

**\$58.24 / month**

(Before Rebate, Discount & 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:** 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/I5/VAWN1D

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.

Treatment & waiting period (months)	Benefit limits per 12 months unless otherwise stated	Examples of maximum benefits
✓ Acupuncture	2 <b>\$200 per person</b> 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> 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> 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>

<b>✓ Osteopathy</b>	<b>2</b>	<b>\$450 per person</b>	<ul style="list-style-type: none"> <li>Initial visit: \$36</li> <li>Subsequent visit: \$26</li> </ul>
<b>✓ Physiotherapy</b>	<b>2</b>	<b>\$450 per person</b>	<ul style="list-style-type: none"> <li>Initial visit: \$36</li> <li>Subsequent visit: \$26</li> </ul>
<b>✓ Remedial massage</b>	<b>2</b>	<b>\$200 per person</b>	<ul style="list-style-type: none"> <li>Initial visit: \$21</li> <li>Subsequent visit: \$17</li> </ul>
<b>✓ Vaccinations*</b>	<b>2</b>	<b>\$450 per person</b>	<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

<b>✗</b> Ante-natal/Post-natal classes	<b>✗</b> Eye therapy (orthoptics)	<b>✗</b> Occupational therapy
<b>✗</b> Audiology	<b>✗</b> Health management / Healthy lifestyle	<b>✗</b> Orthodontic
<b>✗</b> Blood glucose monitors	<b>✗</b> Hearing aids	<b>✗</b> Orthotics (podiatric orthoses)
<b>✗</b> Chinese medicine	<b>✗</b> Home nursing	<b>✗</b> Podiatry
<b>✗</b> Dietetics/dietary advice	<b>✗</b> Major dental	<b>✗</b> Psychology
<b>✗</b> Endodontic	<b>✗</b> Non PBS pharmaceuticals	<b>✗</b> 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 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/I5/VAWN1D>