



**Defence Health Limited**  
Essentials Extras

**Restricted Insurer****\$69.89 / 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:** One adult & dependants, including non-student dependants (2 or more people, only one of whom is an adult).

Children (0 - 17), non-classified\* dependant (18 - 20), students (21 - 30) and non-students (21 to 30), as well as persons with a disability who qualify as a child, non-classified\* dependant, student and non-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.

This policy can only be purchased with certain hospital policies.

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/VJXP1Y****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>

<b>✓ Optical</b>	<b>2</b>	<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>
		combined limit for chiropractic, exercise physiology, osteopathy, physiotherapy & vaccinations	

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 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/15/VJXP1Y>