



**Defence Health Limited**  
ADF Essentials Package Basic Plus 250

**Restricted Insurer****Corporate Policy****\$135.89 / 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 a Lifetime Health Cover Loading or an insurer discount. Check with your insurer for details.

**This policy covers:** Only one person.

**Restricted insurer:** Membership of this insurer is restricted to current or former members of the ADF and the Defence community and their families.

**Corporate policy:** Permanent ADF, active Reservists and their partners

- This policy exempts you from the Medicare Levy Surcharge.
- This policy provides accident cover - check with insurer for details.
- This policy does not provide benefits for travel or accommodation outside of hospital.

**Policy ID: AHB/J18/NILL10****Source:** [Private Health Information Statement \(PHIS\)](#)

## Hospital Cover

**Covered** **Restricted Cover** **Not Covered**

### This policy includes cover for

Bone, joint and muscle	Hernia and appendix	Palliative care
Dental surgery	Hospital psychiatric services	Rehabilitation
Gastrointestinal endoscopy	Joint reconstructions	Tonsils, adenoids and grommets

### This policy does not include cover for

Assisted reproductive services	Digestive system	Miscarriage and termination of pregnancy
Back, neck and spine	Ear, nose and throat	Pain management
Blood	Eye (not cataracts)	Pain management with device
Brain and nervous system	Gynaecology	Plastic and reconstructive surgery (medically necessary)
Breast surgery (medically necessary)	Heart and vascular system	Podiatric surgery (provided by a registered podiatric surgeon)
Cataracts	Implantation of hearing devices	Pregnancy and birth
Chemotherapy, radiotherapy and immunotherapy for cancer	Insulin pumps	Skin
Diabetes management (excluding insulin pumps)	Joint replacements	Sleep studies
Dialysis for chronic kidney failure	Kidney and bladder	Weight loss surgery
	Lung and chest	
	Male reproductive system	

The benefits paid for hospital treatment will depend on the type of cover you purchase and whether your fund has an agreement in place with the hospital in which you are treated. See 'Agreement Hospitals' on privatehealth.gov.au for which hospitals have arrangements with your insurer – <https://privatehealth.gov.au/dynamic/agreementhospitals>.

Under this policy, you may have to pay out-of-pocket costs above what you get from Medicare or your private health insurer. Before you go to hospital, you should ask your doctors, hospital and health insurer about any out-of-pocket costs that may apply to you.

### **The following payments may also apply for hospital admissions**

**Excess:** You will have to pay an excess on admission. This is limited to a maximum of \$250 per person and \$250 per policy per year.

**Co-payments:** No co-payments

### **The following waiting periods for hospital admissions apply to new or upgrading members**

#### **Waiting periods:**

- 2 months for palliative care, rehabilitation and hospital psychiatric treatments, even if pre-existing
- 12 months for other pre-existing conditions
- 2 months for all other treatments

#### **Gap Cover**

This provider offers 'known gap' or 'no gap' cover for medical bills for this product. The Medical Costs Finder (<https://www.health.gov.au/resources/apps-and-tools/medical-costs-finder>) lets you find out more about the cost of specialist medical services.

#### **Other features of this hospital cover**

Access Gap available to reduce or eliminate out of pocket medical costs where the treating doctor, specialist, surgeon, anaesthetist, pathologist or radiologist agrees to use it.

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

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/J18/NILL10 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>
✓ <b>Acupuncture</b>	2 <b>\$200 per policy</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>
✓ <b>Chiropractic</b>	2 <b>\$450 per policy</b> combined limit for chiropractic, exercise physiology, osteopathy, physiotherapy & vaccinations	<ul style="list-style-type: none"><li>• Initial visit: \$37</li><li>• Subsequent visit: \$26</li></ul>

<b>✓ Exercise physiology</b>	2	<b>\$450 per policy</b> combined limit for chiropractic, exercise physiology, osteopathy, physiotherapy & vaccinations	<ul style="list-style-type: none"> <li>Initial visit: \$20</li> <li>Subsequent visit: \$17</li> </ul>
<b>✓ General dental*</b>	2	<b>\$500 per policy</b>	<ul style="list-style-type: none"> <li>Fluoride treatment: \$17.8</li> <li>Scale &amp; clean: \$61.8</li> <li>Surgical tooth extraction: \$116</li> <li>Periodic oral examination: \$32.4</li> </ul>
<b>✓ Optical</b>	2	<b>\$170 per policy</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>	2	<b>\$450 per policy</b> combined limit for chiropractic, exercise physiology, osteopathy, physiotherapy & vaccinations	<ul style="list-style-type: none"> <li>Initial visit: \$37</li> <li>Subsequent visit: \$26</li> </ul>
<b>✓ Physiotherapy</b>	2	<b>\$450 per policy</b> combined limit for chiropractic, exercise physiology, osteopathy, physiotherapy & vaccinations	<ul style="list-style-type: none"> <li>Initial visit: \$37</li> <li>Subsequent visit: \$27</li> </ul>
<b>✓ Remedial massage</b>	2	<b>\$200 per policy</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>
<b>✓ Vaccinations*</b>	2	<b>\$450 per policy</b> 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 - \$14.00 per session and Group Exercise Physiology - \$9.00 per session.

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

<input checked="" type="checkbox"/> Ante-natal/Post-natal classes	<input checked="" type="checkbox"/> Eye therapy (orthoptics)	<input checked="" type="checkbox"/> Occupational therapy
<input checked="" type="checkbox"/> Audiology	<input checked="" type="checkbox"/> Health management / Healthy lifestyle	<input checked="" type="checkbox"/> Orthodontic
<input checked="" type="checkbox"/> Blood glucose monitors	<input checked="" type="checkbox"/> Hearing aids	<input checked="" type="checkbox"/> Orthotics (podiatric orthoses)
<input checked="" type="checkbox"/> Chinese medicine	<input checked="" type="checkbox"/> Home nursing	<input checked="" type="checkbox"/> Podiatry
<input checked="" type="checkbox"/> Dietetics/dietary advice	<input checked="" type="checkbox"/> Major dental	<input checked="" type="checkbox"/> Psychology
<input checked="" type="checkbox"/> Endodontic	<input checked="" type="checkbox"/> Non PBS pharmaceuticals	<input checked="" type="checkbox"/> 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 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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ADF Essentials Package Basic Plus 250

Restricted Insurer Corporate Policy

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Call now 1800 335 425 [Sponsor link](#)

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<http://www.defencehealth.com.au>

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1800 335 425

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