



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

Restricted Insurer

Corporate Policy

**\$278.18 / month**

(Before Rebate, Discount & Loading)

Available in QLD

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:** 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.

**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/QILF20**

**Source:** [Private Health Information Statement \(PHIS\)](#)

## Hospital Cover

✓ Covered

R Restricted Cover

✗ Not Covered

### This policy includes cover for

|                              |                                 |                                  |
|------------------------------|---------------------------------|----------------------------------|
| ✓ Bone, joint and muscle     | ✓ Hernia and appendix           | R Palliative care                |
| ✓ Dental surgery             | R Hospital psychiatric services | R 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](https://privatehealth.gov.au/dynamic/agreementhospitals) 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 \$500 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/QILF20 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: \$37</li><li>• Subsequent visit: \$26</li></ul> |

|                              |   |   |   |
|------------------------------|---|---|---|
| <b>✓ Exercise physiology</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: \$20</li><li>Subsequent visit: \$17</li></ul>  |
| <b>✓ General dental*</b>     | 2 | <b>\$500 per person</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 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>          | 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: \$37</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: \$37</li><li>Subsequent visit: \$27</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 - \$14.00 per session and Group Exercise Physiology - \$9.00 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**

Ambulance cover is provided by the State government for Queensland residents (<https://www.ambulance.qld.gov.au>). This includes cover whilst interstate.

**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](#)

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

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1800 335 425

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