Navy Health Ltd
Premium Extras
Restricted Insurer

$124.44 / month
(Before Rebate, Discount & Loading)
Available in NSW & ACT

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: Only one person.

Restricted insurer: Membership of this insurer is restricted to Cover for the ADF community - serving, ex-serving ADF, employees of contractors to ADF and families.

This health insurer does not operate a preferred provider scheme.

Policy ID: NHB/I10/NFCN10

Source: Private Health Information Statement (PHIS)

Extras Cover

This policy includes General treatment (Extras) cover for

Treatment & waiting period (months)		Benefit limits per 12 months unless otherwise stated	Examples of maximum benefits
✓ **Acupuncture**	2	**$550 per policy** combined limit for acupuncture, chinese medicine, exercise physiology & remedial massage	• Initial visit: $38 • Subsequent visit: $38
✓ **Audiology**	2	**$500 per policy**	• Initial visit: $70 • Subsequent visit: $55
✓ **Blood glucose monitors**	6	**$700 per policy**	• Per monitor: 85% of charge
✓ **Chinese medicine**	2	**$550 per policy** combined limit for acupuncture, chinese medicine, exercise physiology & remedial massage	• Initial visit: $38 • Subsequent visit: $38
✓ **Chiropractic**	2	**$750 per policy** combined limit for chiropractic, osteopathy & other services	• Initial visit: $60 • Subsequent visit: $41
✓ **Dietetics/dietary advice**	2	**$500 per policy**	• Initial visit: $80 • Subsequent visit: $55
✓ **Endodontic**	12	**$2,000 per policy** combined limit for endodontic, major dental & other services sub-limits apply	• Filling of one root canal: $161.3
✓ **Exercise physiology**	2	**$550 per policy** combined limit for acupuncture, chinese medicine, exercise physiology & remedial massage	• Initial visit: $38 • Subsequent visit: $38

✓ **Eye therapy (orthoptics)**	2	**$500 per policy**	• Initial visit: $70 • Subsequent visit: $55
✓ **General dental**	2	**No annual limit**	• Fluoride treatment: $26.3 • Scale & clean: $84.5 • Periodic oral examination: $47.5
✓ **Hearing aids**	12	**$1,300 per policy**	• Hearing aid: 100% of charge
✓ **Home nursing**	2	**$1,000 per policy**	• Initial visit: $60 • Subsequent visit: $60
✓ **Major dental**	12	**$2,000 per policy** combined limit for endodontic, major dental & other services sub-limits apply	• Surgical tooth extraction: $168.8 • Full crown veneered: $773.8
✓ **Non PBS pharmaceuticals**	2	**$600 per policy** combined limit for non pbs pharmaceuticals & vaccinations	• Per eligible prescription: $120
✓ **Occupational therapy**	2	**$500 per policy**	• Initial visit: $60 • Subsequent visit: $40
✓ **Optical**	6	**$350 per policy**	• Multi-focal lenses & frames: 100% of charge • Single vision lenses & frames: 100% of charge
✓ **Orthodontic**	12	**$2,500 per policy**	• Braces for upper & lower teeth, including removal plus fitting of retainer: 80% of charge
✓ **Orthotics (podiatric orthoses)**	2	**$300 per policy**	• Orthotics supply & fit: 85% of charge
✓ **Osteopathy**	2	**$750 per policy** combined limit for chiropractic, osteopathy & other services	• Initial visit: $60 • Subsequent visit: $41
✓ **Physiotherapy**	2	**$850 per policy**	• Initial visit: $67 • Subsequent visit: $52
✓ **Podiatry**	2	**$500 per policy**	• Initial visit: $57 • Subsequent visit: $44
✓ **Psychology**	2	**$600 per policy**	• Initial visit: $110 • Subsequent visit: $80
✓ **Remedial massage**	2	**$550 per policy** combined limit for acupuncture, chinese medicine, exercise physiology & remedial massage	• Initial visit: $38 • Subsequent visit: $38
✓ **Speech therapy**	2	**$500 per policy**	• Initial visit: $110 • Subsequent visit: $55
✓ **Vaccinations**	2	**$600 per policy** combined limit for non pbs pharmaceuticals & vaccinations	• Per service: $120

Other treatments covered include: Laser Eye Surgery ($1,500 per person per benefit year), Medically Prescribed Appliances (includes Blood Glucose Monitors) ($700 per person per benefit year), CPAP Devices ($1,000 per benefit year) and School Accidents ($800 per person per benefit year). Members can access special offers from any of Navy Health's preferred optical providers: OPSM, Laubman & Pank, Specsavers, Teachers Eye Care, Eyebenefit and Q Optical Network (QON). General treatment benefit year runs from 1 July to 30 June.

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

- ✕ Ante-natal/Post-natal classes
- ✕ Health management / Healthy lifestyle

Other features of this general treatment cover: Telehealth services available for Physiotherapy, Psychology, Dietetics and Speech Therapy.

For further information about this policy see: https://navyhealth.com.au/premium-extras-cover

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, or 2 months for pre-existing conditions.

Call-out fees: Will be paid for each attendance, including emergency treatment without transport to hospital.

Other features of this ambulance cover: We cover 100% of the cost of ambulance services within Australia, provided it is provided by a state based run Ambulance service, by either air/sea or land. We do not provide benefits for privately run patient transport services.

For further information about this policy see: https://navyhealth.com.au/premium-extras-cover

Insurer Details

Navy Health Ltd
Premium Extras
Restricted Insurer

$124.44 / month
(Before Rebate, Discount & Loading)
Available in NSW & ACT

Navy Health Ltd
https://navyhealth.com.au/why-navy-health/
query@navyhealth.com.au
1300 306 289

Disclaimer: This document is not a Private Health Information Statement (PHIS), and it is not intended to replace that document. The details contained in the **healthslips.com.au Policy Information** was provided by the insurer to the Australian Government. It is intended as general information. It may not take into account your circumstances. For further information contact the insurer. Information used is Licensed from the Commonwealth of Australia under a Creative Commons 3.0 licence.

Private Health Information Statement is available from the Private Health Insurance Ombudsman website at https://privatehealth.gov.au/dynamic/Premium/PHIS/NHB/I10/NFCN10