



**Navy Health Ltd**  
**Healthy Living Extras**

Restricted Insurer

**\$77.77 / 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 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/I20/QFFI10

**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	<b>\$320 per policy</b> combined limit for acupuncture, chinese medicine, exercise physiology & remedial massage	<ul style="list-style-type: none"><li>Initial visit: \$32</li><li>Subsequent visit: \$32</li></ul>
✓ Audiology	2	<b>\$300 per policy</b>	<ul style="list-style-type: none"><li>Initial visit: \$60</li><li>Subsequent visit: \$40</li></ul>
✓ Blood glucose monitors	6	<b>\$400 per policy</b>	<ul style="list-style-type: none"><li>Per monitor: 85% of charge</li></ul>
✓ Chinese medicine	2	<b>\$320 per policy</b> combined limit for acupuncture, chinese medicine, exercise physiology & remedial massage	<ul style="list-style-type: none"><li>Initial visit: \$32</li><li>Subsequent visit: \$32</li></ul>
✓ Chiropractic	2	<b>\$550 per policy</b> combined limit for chiropractic, osteopathy & other services	<ul style="list-style-type: none"><li>Initial visit: \$48</li><li>Subsequent visit: \$35</li></ul>
✓ Dietetics/dietary advice	2	<b>\$300 per policy</b>	<ul style="list-style-type: none"><li>Initial visit: \$60</li><li>Subsequent visit: \$40</li></ul>
✓ Endodontic	12	<b>\$1,500 per policy</b> combined limit for endodontic, major dental & other services sub-limits apply	<ul style="list-style-type: none"><li>Filling of one root canal: \$129</li></ul>
✓ Exercise physiology	2	<b>\$320 per policy</b> combined limit for acupuncture, chinese medicine, exercise physiology & remedial massage	<ul style="list-style-type: none"><li>Initial visit: \$32</li><li>Subsequent visit: \$32</li></ul>

✓ Eye therapy (orthoptics)	2	\$300 per policy	<ul style="list-style-type: none"> <li>Initial visit: \$60</li> <li>Subsequent visit: \$35</li> </ul>
✓ General dental	2	No annual limit	<ul style="list-style-type: none"> <li>Fluoride treatment: \$21</li> <li>Scale &amp; clean: \$68</li> <li>Periodic oral examination: \$42</li> </ul>
✓ Hearing aids	12	\$900 per policy	<ul style="list-style-type: none"> <li>Hearing aid: 100% of charge</li> </ul>
✓ Home nursing	2	\$1,000 per policy	<ul style="list-style-type: none"> <li>Initial visit: \$60</li> <li>Subsequent visit: \$60</li> </ul>
✓ Major dental	12	<b>\$1,500 per policy</b> combined limit for endodontic, major dental & other services sub-limits apply	<ul style="list-style-type: none"> <li>Surgical tooth extraction: \$135</li> <li>Full crown veneered: \$619</li> </ul>
✓ Non PBS pharmaceuticals	2	<b>\$500 per policy</b> combined limit for non pbs pharmaceuticals & vaccinations	<ul style="list-style-type: none"> <li>Per eligible prescription: \$120</li> </ul>
✓ Occupational therapy	2	\$400 per policy	<ul style="list-style-type: none"> <li>Initial visit: \$45</li> <li>Subsequent visit: \$33</li> </ul>
✓ Optical	6	\$260 per policy	<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>
✓ Orthodontic	12	\$2,000 per policy	<ul style="list-style-type: none"> <li>Braces for upper &amp; lower teeth, including removal plus fitting of retainer: 70% of charge</li> </ul>
✓ Orthotics (podiatric orthoses)	2	\$200 per policy	<ul style="list-style-type: none"> <li>Orthotics supply &amp; fit: 85% of charge</li> </ul>
✓ Osteopathy	2	<b>\$550 per policy</b> combined limit for chiropractic, osteopathy & other services	<ul style="list-style-type: none"> <li>Initial visit: \$48</li> <li>Subsequent visit: \$35</li> </ul>
✓ Physiotherapy	2	\$600 per policy	<ul style="list-style-type: none"> <li>Initial visit: \$55</li> <li>Subsequent visit: \$42</li> </ul>
✓ Podiatry	2	\$300 per policy	<ul style="list-style-type: none"> <li>Initial visit: \$45</li> <li>Subsequent visit: \$35</li> </ul>
✓ Psychology	2	\$400 per policy	<ul style="list-style-type: none"> <li>Initial visit: \$90</li> <li>Subsequent visit: \$70</li> </ul>
✓ Remedial massage	2	<b>\$320 per policy</b> combined limit for acupuncture, chinese medicine, exercise physiology & remedial massage	<ul style="list-style-type: none"> <li>Initial visit: \$32</li> <li>Subsequent visit: \$32</li> </ul>
✓ Speech therapy	2	\$300 per policy	<ul style="list-style-type: none"> <li>Initial visit: \$90</li> <li>Subsequent visit: \$40</li> </ul>
✓ Vaccinations	2	<b>\$500 per policy</b> combined limit for non pbs pharmaceuticals & vaccinations	<ul style="list-style-type: none"> <li>Per service: \$120</li> </ul>

Other treatments covered include: Laser Eye Surgery (\$1,200 per person per benefit year), Medically Prescribed Appliances (includes Blood Glucose Monitors) (\$400 per person per benefit year) and CPAP Devices (\$600 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/healthy-living-extras-cover>

## 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:** 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/healthy-living-extras-cover>

## Insurer Details



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Call now **1300 306 289**  
Sponsor link

**Navy Health Ltd**

<https://navyhealth.com.au/why-navy-health/>

[query@navyhealth.com.au](mailto:query@navyhealth.com.au)

**1300 306 289**

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