



**Navy Health Ltd**  
**Budget Extras**

Restricted Insurer

**\$34.78 / month**

(Before Rebate, Discount & Loading)

Available in NT

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:** Dependants only (2 or more people, none of whom is an adult).

Children (0 - 17) and students (22 - 31), as well as persons with a disability who qualify as a child and student in these age ranges.

**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/I30/DFET0D

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>\$200 per person up to \$400 per policy</b><br>combined limit for acupuncture, chinese medicine, exercise physiology & remedial massage | <ul style="list-style-type: none"><li>Initial visit: \$18</li><li>Subsequent visit: \$18</li></ul>                                                 |
| ✓ Chinese medicine                  | 2  | <b>\$200 per person up to \$400 per policy</b><br>combined limit for acupuncture, chinese medicine, exercise physiology & remedial massage | <ul style="list-style-type: none"><li>Initial visit: \$18</li><li>Subsequent visit: \$18</li></ul>                                                 |
| ✓ Chiropractic                      | 2  | <b>\$300 per person up to \$600 per policy</b><br>combined limit for chiropractic, osteopathy & other services                             | <ul style="list-style-type: none"><li>Initial visit: \$30</li><li>Subsequent visit: \$22</li></ul>                                                 |
| ✓ Exercise physiology               | 2  | <b>\$200 per person up to \$400 per policy</b><br>combined limit for acupuncture, chinese medicine, exercise physiology & remedial massage | <ul style="list-style-type: none"><li>Initial visit: \$18</li><li>Subsequent visit: \$18</li></ul>                                                 |
| ✓ General dental                    | 2  | <b>\$500 per person</b><br>combined limit for general dental & major dental                                                                | <ul style="list-style-type: none"><li>Fluoride treatment: \$15.6</li><li>Scale &amp; clean: \$50</li><li>Periodic oral examination: \$28</li></ul> |
| ✓ Major dental                      | 12 | <b>\$500 per person</b><br>combined limit for general dental & major dental                                                                | <ul style="list-style-type: none"><li>Surgical tooth extraction: \$102</li></ul>                                                                   |
| ✓ Non PBS pharmaceuticals           | 2  | <b>\$200 per person</b>                                                                                                                    | <ul style="list-style-type: none"><li>Per eligible prescription: \$50</li></ul>                                                                    |

|                    |   |                                                                                                                                     |                                                                                                                                                           |
|--------------------|---|-------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------|
| ✓ Optical          | 6 | \$170 per person                                                                                                                    | <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> |
| ✓ Osteopathy       | 2 | \$300 per person up to \$600 per policy<br>combined limit for chiropractic, osteopathy & other services                             | <ul style="list-style-type: none"><li>Initial visit: \$30</li><li>Subsequent visit: \$22</li></ul>                                                        |
| ✓ Physiotherapy    | 2 | \$300 per person                                                                                                                    | <ul style="list-style-type: none"><li>Initial visit: \$37</li><li>Subsequent visit: \$27</li></ul>                                                        |
| ✓ Remedial massage | 2 | \$200 per person up to \$400 per policy<br>combined limit for acupuncture, chinese medicine, exercise physiology & remedial massage | <ul style="list-style-type: none"><li>Initial visit: \$18</li><li>Subsequent visit: \$18</li></ul>                                                        |

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 | ✗ Orthotics (podiatric orthoses) |
| ✗ Audiology                     | ✗ Hearing aids                          | ✗ Podiatry                       |
| ✗ Blood glucose monitors        | ✗ Home nursing                          | ✗ Psychology                     |
| ✗ Dietetics/dietary advice      | ✗ Occupational therapy                  | ✗ Speech therapy                 |
| ✗ Endodontic                    | ✗ Orthodontic                           | ✗ Vaccinations                   |
| ✗ Eye therapy (orthoptics)      |                                         |                                  |

**Other features of this general treatment cover:** Telehealth services available for Physiotherapy.

**For further information about this policy see:** <https://navyhealth.com.au/budget-extras-cover>

## Ambulance cover

In NT 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/budget-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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