



Navy Health Ltd
Budget Extras

Restricted Insurer

\$35.12 / 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/I30/NFDW10

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	\$200 per policy combined limit for acupuncture, chinese medicine, exercise physiology & remedial massage	- Initial visit: \$18 - Subsequent visit: \$18
✓ Chinese medicine	2	\$200 per policy combined limit for acupuncture, chinese medicine, exercise physiology & remedial massage	- Initial visit: \$18 - Subsequent visit: \$18
✓ Chiropractic	2	\$300 per policy combined limit for chiropractic, osteopathy & other services	- Initial visit: \$30 - Subsequent visit: \$22
✓ Exercise physiology	2	\$200 per policy combined limit for acupuncture, chinese medicine, exercise physiology & remedial massage	- Initial visit: \$18 - Subsequent visit: \$18
✓ General dental	2	\$500 per policy combined limit for general dental & major dental	- Fluoride treatment: \$15.6 - Scale & clean: \$50 - Periodic oral examination: \$28
✓ Major dental	12	\$500 per policy combined limit for general dental & major dental	Surgical tooth extraction: \$102
✓ Non PBS pharmaceuticals	2	\$200 per policy	Per eligible prescription: \$50
✓ Optical	6	\$170 per policy	- Multi-focal lenses & frames: 100% of charge - Single vision lenses & frames: 100% of charge

✓ Osteopathy	2	\$300 per policy combined limit for chiropractic, osteopathy & other services	- Initial visit: \$30 - Subsequent visit: \$22
✓ Physiotherapy	2	\$300 per policy	- Initial visit: \$37 - Subsequent visit: \$27
✓ Remedial massage	2	\$200 per policy combined limit for acupuncture, chinese medicine, exercise physiology & remedial massage	- Initial visit: \$18 - Subsequent visit: \$18

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 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/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 **1300 306 289**

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Private Health Information Statement is available from the Private Health Insurance Ombudsman website at <https://privatehealth.gov.au/dynamic/Premium/PHIS/NHB/130/NFDW10>