



Navy Health Ltd

Budget Extras

Restricted Insurer

**\$70.23 / month**

(Before Rebate, Discount &amp; 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:** Two adults (and no-one else).

**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/QFEX20

**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> 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> 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> 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> 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> 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> 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 <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>\$300 per person up to \$600 per policy</b> combined limit for chiropractic, osteopathy & other services	<ul style="list-style-type: none"><li>Initial visit: \$30</li><li>Subsequent visit: \$22</li></ul>
<b>✓ Physiotherapy</b>	2	<b>\$300 per person</b>	<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 up to \$400 per policy</b> 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**

<input checked="" type="checkbox"/> Ante-natal/Post-natal classes	<input checked="" type="checkbox"/> Health management / Healthy lifestyle	<input checked="" type="checkbox"/> Orthotics (podiatric orthoses)
<input checked="" type="checkbox"/> Audiology	<input checked="" type="checkbox"/> Hearing aids	<input checked="" type="checkbox"/> Podiatry
<input checked="" type="checkbox"/> Blood glucose monitors	<input checked="" type="checkbox"/> Home nursing	<input checked="" type="checkbox"/> Psychology
<input checked="" type="checkbox"/> Dietetics/dietary advice	<input checked="" type="checkbox"/> Occupational therapy	<input checked="" type="checkbox"/> Speech therapy
<input checked="" type="checkbox"/> Endodontic	<input checked="" type="checkbox"/> Orthodontic	<input checked="" type="checkbox"/> Vaccinations
<input checked="" type="checkbox"/> 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

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/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](tel:1300306289)

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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/I30/QFEX20>