



Navy Health Ltd  
Budget Extras

Restricted Insurer

**\$49.17 / month**  
(Before Rebate, Discount & Loading)  
Available in VIC

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:** One adult & dependants (2 or more people, only one of whom is an adult).

Children (0 - 17), non-classified\* dependant (18 - 21) and students (22 - 31), as well as persons with a disability who qualify as a child, non-classified\* dependant and student in these age ranges.

\*Non-classified dependant: A non classified dependant is defined by Navy Health as a child, legally adopted child or step-child who is unmarried and who is younger than 21 years of age.

**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/VFDX1D

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	\$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 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 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 VIC 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)

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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/VFDX1D>