



**Navy Health Ltd**  
Budget Extras  
Restricted Insurer

**\$49.17 / month**

(Before Rebate, Discount &amp; Loading)

Available in WA

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/WFEM1D**

**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>

<b>✓ Optical</b>	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

In WA 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

**Navy Health Ltd**

Budget Extras

**Restricted Insurer****\$49.17 / month**

(Before Rebate, Discount &amp; Loading)

Available in WA

**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)

**Disclaimer:** This document is not a Private Health Information Statement (PHIS), and it is not intended to replace that document. The details contained in the **healthslips.com.au Policy Information** was provided by the insurer to the Australian Government. It is intended as general information. It may not take into account your circumstances. For further information contact the insurer. Information used is Licensed from the Commonwealth of Australia under a Creative Commons 3.0 licence.

Private Health Information Statement is available from the Private Health Insurance Ombudsman website at <https://privatehealth.gov.au/dynamic/Premium/PHIS/NHB/I30/WFEM1D>