



Navy Health Ltd

Premium Gold Hospital 350 & Healthy Living Extras

Restricted Insurer

\$538.62 / 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 a Lifetime Health Cover Loading or 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 policy exempts you from the Medicare Levy Surcharge.
- This policy provides accident cover - check with insurer for details.
- This policy does not provide benefits for travel or accommodation outside of hospital.

Policy ID: NHB/J12/NDKJ1D

Source: [Private Health Information Statement \(PHIS\)](#)

Hospital Cover

✓ Covered

R Restricted Cover

✗ Not Covered

This policy includes cover for

- | | | |
|---|-----------------------------------|--|
| ✓ Assisted reproductive services | ✓ Ear, nose and throat | ✓ Miscarriage and termination of pregnancy |
| ✓ Back, neck and spine | ✓ Eye (not cataracts) | ✓ Pain management |
| ✓ Blood | ✓ Gastrointestinal endoscopy | ✓ Pain management with device |
| ✓ Bone, joint and muscle | ✓ Gynaecology | ✓ Palliative care |
| ✓ Brain and nervous system | ✓ Heart and vascular system | ✓ Plastic and reconstructive surgery (medically necessary) |
| ✓ Breast surgery (medically necessary) | ✓ Hernia and appendix | ✓ Podiatric surgery (provided by a registered podiatric surgeon) |
| ✓ Cataracts | ✓ Hospital psychiatric services | ✓ Pregnancy and birth |
| ✓ Chemotherapy, radiotherapy and immunotherapy for cancer | ✓ Implantation of hearing devices | ✓ Rehabilitation |
| ✓ Dental surgery | ✓ Insulin pumps | ✓ Skin |
| ✓ Diabetes management (excluding insulin pumps) | ✓ Joint reconstructions | ✓ Sleep studies |
| ✓ Dialysis for chronic kidney failure | ✓ Joint replacements | ✓ Tonsils, adenoids and grommets |
| ✓ Digestive system | ✓ Kidney and bladder | ✓ Weight loss surgery |
| | ✓ Lung and chest | |
| | ✓ Male reproductive system | |

The benefits paid for hospital treatment will depend on the type of cover you purchase and whether your fund has an agreement in place with the hospital in which you are treated. See 'Agreement Hospitals' on privatehealth.gov.au for which hospitals have arrangements with your insurer – <https://privatehealth.gov.au/dynamic/agreementhospitals>.

Under this policy, you may have to pay out-of-pocket costs above what you get from Medicare or your private health insurer. Before you go to hospital, you should ask your doctors, hospital and health insurer about any out-of-pocket costs that may apply to you.

The following payments may also apply for hospital admissions

Excess: You will have to pay an excess of \$350 per admission. This is limited to a maximum of \$350 per person and \$350 per policy per year.

Excess payments do not apply to hospital admissions for dependants.

Co-payments: No co-payments

The following waiting periods for hospital admissions apply to new or upgrading members

Waiting periods:

- 2 months for palliative care, rehabilitation and hospital psychiatric treatments, even if pre-existing
- 12 months for other pre-existing conditions
- 12 months for pregnancy and birth (obstetrics)
- 2 months for all other treatments

Gap Cover

This provider offers 'known gap' or 'no gap' cover for medical bills for this product. The Medical Costs Finder (<https://www.health.gov.au/resources/apps-and-tools/medical-costs-finder>) lets you find out more about the cost of specialist medical services.

Other features of this hospital cover

Receive up to 100% cover at over 490 private hospitals and day facilities, in addition to all recognised public hospitals across Australia. You also have access to Member Health Support Program for home recovery, as well as unlimited ambulance cover Australia-wide, which means you are not required to take out ambulance cover elsewhere.

This health insurer does not operate a preferred provider scheme.

Policy ID: NHB/J12/NDKJ1D 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	\$320 per person up to \$640 per policy combined limit for acupuncture, chinese medicine, exercise physiology & remedial massage	<ul style="list-style-type: none"> • Initial visit: \$32 • Subsequent visit: \$32
✓ Audiology	2	\$300 per person	<ul style="list-style-type: none"> • Initial visit: \$60 • Subsequent visit: \$40
✓ Blood glucose monitors	6	\$400 per person	<ul style="list-style-type: none"> • Per monitor: 85% of charge
✓ Chinese medicine	2	\$320 per person up to \$640 per policy combined limit for acupuncture, chinese medicine, exercise physiology & remedial massage	<ul style="list-style-type: none"> • Initial visit: \$32 • Subsequent visit: \$32

✓ Chiropractic	2	\$550 per person up to \$1,100 per policy combined limit for chiropractic, osteopathy & other services	<ul style="list-style-type: none"> Initial visit: \$48 Subsequent visit: \$35
✓ Dietetics/dietary advice	2	\$300 per person	<ul style="list-style-type: none"> Initial visit: \$60 Subsequent visit: \$40
✓ Endodontic	12	\$1,500 per person combined limit for endodontic, major dental & other services sub-limits apply	<ul style="list-style-type: none"> Filling of one root canal: \$129
✓ Exercise physiology	2	\$320 per person up to \$640 per policy combined limit for acupuncture, chinese medicine, exercise physiology & remedial massage	<ul style="list-style-type: none"> Initial visit: \$32 Subsequent visit: \$32
✓ Eye therapy (orthoptics)	2	\$300 per person	<ul style="list-style-type: none"> Initial visit: \$60 Subsequent visit: \$35
✓ General dental	2	No annual limit	<ul style="list-style-type: none"> Fluoride treatment: \$21 Scale & clean: \$68 Periodic oral examination: \$42
✓ Hearing aids	12	\$900 per person	<ul style="list-style-type: none"> Hearing aid: 100% of charge
✓ Home nursing	2	\$1,000 per person	<ul style="list-style-type: none"> Initial visit: \$60 Subsequent visit: \$60
✓ Major dental	12	\$1,500 per person combined limit for endodontic, major dental & other services sub-limits apply	<ul style="list-style-type: none"> Surgical tooth extraction: \$135 Full crown veneered: \$619
✓ Non PBS pharmaceuticals	2	\$500 per person combined limit for non pbs pharmaceuticals & vaccinations	<ul style="list-style-type: none"> Per eligible prescription: \$120
✓ Occupational therapy	2	\$400 per person	<ul style="list-style-type: none"> Initial visit: \$45 Subsequent visit: \$33
✓ Optical	6	\$260 per person	<ul style="list-style-type: none"> Multi-focal lenses & frames: 100% of charge Single vision lenses & frames: 100% of charge
✓ Orthodontic	12	\$2,000 per person	<ul style="list-style-type: none"> Braces for upper & lower teeth, including removal plus fitting of retainer: 70% of charge
✓ Orthotics (podiatric orthoses)	2	\$200 per person	<ul style="list-style-type: none"> Orthotics supply & fit: 85% of charge
✓ Osteopathy	2	\$550 per person up to \$1,100 per policy combined limit for chiropractic, osteopathy & other services	<ul style="list-style-type: none"> Initial visit: \$48 Subsequent visit: \$35
✓ Physiotherapy	2	\$600 per person	<ul style="list-style-type: none"> Initial visit: \$55 Subsequent visit: \$42
✓ Podiatry	2	\$300 per person	<ul style="list-style-type: none"> Initial visit: \$45 Subsequent visit: \$35

✓ Psychology	2	\$400 per person	<ul style="list-style-type: none"> Initial visit: \$90 Subsequent visit: \$70
✓ Remedial massage	2	\$320 per person up to \$640 per policy combined limit for acupuncture, chinese medicine, exercise physiology & remedial massage	<ul style="list-style-type: none"> Initial visit: \$32 Subsequent visit: \$32
✓ Speech therapy	2	\$300 per person	<ul style="list-style-type: none"> Initial visit: \$90 Subsequent visit: \$40
✓ Vaccinations	2	\$500 per person combined limit for non pbs pharmaceuticals & vaccinations	<ul style="list-style-type: none"> Per service: \$120

Other treatments covered include: Laser Eye Surgery (\$1,200 per person per benefit year), Medically Prescribed Appliances (includes Blood Glucose Monitors) (\$400 per person per benefit year) and CPAP Devices (\$600 per benefit year). 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

Other features of this general treatment cover: Telehealth services available for Physiotherapy, Psychology, Dietetics and Speech Therapy.

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.

Insurer Details



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 <https://navyhealth.com.au/why-navy-health/>

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