

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 \$500 per admission. This is limited to a maximum of \$500 per person and \$500 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/J13/DCWK1D 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 person up to \$400 per policy combined limit for acupuncture, chinese medicine, exercise physiology & remedial massage	• Initial visit: \$18 • Subsequent visit: \$18
✓ Chinese medicine	2	\$200 per person up to \$400 per policy combined limit for acupuncture, chinese medicine, exercise physiology & remedial massage	• Initial visit: \$18 • Subsequent visit: \$18
✓ Chiropractic	2	\$300 per person up to \$600 per policy combined limit for chiropractic, osteopathy & other services	• Initial visit: \$30 • Subsequent visit: \$22

✓ Exercise physiology	2	\$200 per person up to \$400 per policy combined limit for acupuncture, chinese medicine, exercise physiology & remedial massage	- Initial visit: \$18 - Subsequent visit: \$18
✓ General dental	2	\$500 per person combined limit for general dental & major dental	- Fluoride treatment: \$15.6 - Scale & clean: \$50 - Periodic oral examination: \$28
✓ Major dental	12	\$500 per person combined limit for general dental & major dental	Surgical tooth extraction: \$102
✓ Non PBS pharmaceuticals	2	\$200 per person	Per eligible prescription: \$50
✓ Optical	6	\$170 per person	- Multi-focal lenses & frames: 100% of charge - Single vision lenses & frames: 100% of charge
✓ Osteopathy	2	\$300 per person up to \$600 per policy combined limit for chiropractic, osteopathy & other services	- Initial visit: \$30 - Subsequent visit: \$22
✓ Physiotherapy	2	\$300 per person	- Initial visit: \$37 - Subsequent visit: \$27
✓ Remedial massage	2	\$200 per person up to \$400 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.

Ambulance cover

In NT 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



Navy Health Ltd

Premium Gold Hospital 500 & Budget Extras

Restricted Insurer

\$245.54 / month

(Before Rebate, Discount & Loading)

Available in NT

Call now  1300 306 289 [Sponsor link](#)

Navy Health Ltd

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

 query@navyhealth.com.au

 1300 306 289

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/J13/DCWK1D>