

**Navy Health Ltd****Premium Gold Hospital 200 & Budget Extras****Restricted Insurer****\$674.65 / 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 a Lifetime Health Cover Loading or 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 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/J13/VCUL20**Source: Private Health Information Statement (PHIS)**

Hospital Cover

✓ Covered

R Restricted Cover

✗ Not Covered

This policy **includes** cover for

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|---|-----------------------------------|--|
| ✓ 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 \$200 per admission. This is limited to a maximum of \$200 per person and \$400 per policy per year.

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/VCUL20 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 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.

Insurer Details

**Navy Health Ltd**

Premium Gold Hospital 200 & Budget Extras

Restricted Insurer

\$674.65 / month

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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 1300 306 289

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