

**Navy Health Ltd**

Saver Bronze+ Hospital &amp; Extras 65

**Restricted Insurer****\$395.32 / month**

(Before Rebate, Discount &amp; Loading)

Available in QLD

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/J4/QEZT20****Source:** [Private Health Information Statement \(PHIS\)](#)

## Hospital Cover

**Covered** **Restricted Cover** **Not Covered****This policy includes cover for**

Blood	Eye (not cataracts)	Miscarriage and termination of pregnancy
Bone, joint and muscle	Gastrointestinal endoscopy	Pain management
Brain and nervous system	Gynaecology	Palliative care
Breast surgery (medically necessary)	Hernia and appendix	Plastic and reconstructive surgery (medically necessary)
Chemotherapy, radiotherapy and immunotherapy for cancer	Hospital psychiatric services	Podiatric surgery (provided by a registered podiatric surgeon)
Dental surgery	Implantation of hearing devices	Rehabilitation
Diabetes management (excluding insulin pumps)	Joint reconstructions	Skin
Digestive system	Kidney and bladder	Tonsils, adenoids and grommets
Ear, nose and throat	Lung and chest	
	Male reproductive system	

**This policy does not include cover for**

Assisted reproductive services	Heart and vascular system	Pregnancy and birth
Back, neck and spine	Insulin pumps	Sleep studies
Cataracts	Joint replacements	Weight loss surgery
Dialysis for chronic kidney failure	Pain management with device	

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](https://privatehealth.gov.au/dynamic/agreementhospitals) 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 \$1000 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**

If you're young, fit, healthy and looking for simple hospital cover, consider Saver Bronze+ Hospital. It has the services you're usually likely to use – like treatment for accidents, wisdom teeth, knee reconstructions and more. You are also covered for unlimited ambulance cover Australia-wide, which means you are not required to take out ambulance cover elsewhere.

**For further information about this policy see:** <https://navyhealth.com.au/saver-bronze-hospital-and-extras-65-cover>

This health insurer does not operate a preferred provider scheme.

Policy ID: NHB/J4/QEZT20 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</b> combined limit for acupuncture, chinese medicine, exercise physiology & remedial massage	<ul style="list-style-type: none"><li>• Initial visit: 65% of charge</li><li>• Subsequent visit: 65% of charge</li></ul>
✓ Chinese medicine	2 <b>\$200 per person</b> combined limit for acupuncture, chinese medicine, exercise physiology & remedial massage	<ul style="list-style-type: none"><li>• Initial visit: 65% of charge</li><li>• Subsequent visit: 65% of charge</li></ul>
✓ Chiropractic	2 <b>\$300 per person</b> combined limit for chiropractic, osteopathy & physiotherapy	<ul style="list-style-type: none"><li>• Initial visit: 65% of charge</li><li>• Subsequent visit: 65% of charge</li></ul>

✓ Endodontic	12	<b>\$600 per person</b> combined limit for endodontic, general dental & major dental	<ul style="list-style-type: none"> <li>• Filling of one root canal: 65% of charge</li> </ul>
✓ Exercise physiology	2	<b>\$200 per person</b> combined limit for acupuncture, chinese medicine, exercise physiology & remedial massage	<ul style="list-style-type: none"> <li>• Initial visit: 65% of charge</li> <li>• Subsequent visit: 65% of charge</li> </ul>
✓ General dental	2	<b>\$600 per person</b> combined limit for endodontic, general dental & major dental	<ul style="list-style-type: none"> <li>• Fluoride treatment: 65% of charge</li> <li>• Scale &amp; clean: 65% of charge</li> <li>• Periodic oral examination: 65% of charge</li> </ul>
✓ Major dental	12	<b>\$600 per person</b> combined limit for endodontic, general dental & major dental	<ul style="list-style-type: none"> <li>• Surgical tooth extraction: 65% of charge</li> <li>• Full crown veneered: 65% of charge</li> </ul>
✓ Non PBS pharmaceuticals	2	<b>\$200 per person</b> combined limit for non pbs pharmaceuticals & vaccinations	<ul style="list-style-type: none"> <li>• Per eligible prescription: 65% of charge</li> </ul>
✓ Optical	6	<b>\$200 per person</b>	<ul style="list-style-type: none"> <li>• Multi-focal lenses &amp; frames: 65% of charge</li> <li>• Single vision lenses &amp; frames: 65% of charge</li> </ul>
✓ Osteopathy	2	<b>\$300 per person</b> combined limit for chiropractic, osteopathy & physiotherapy	<ul style="list-style-type: none"> <li>• Initial visit: 65% of charge</li> <li>• Subsequent visit: 65% of charge</li> </ul>
✓ Physiotherapy	2	<b>\$300 per person</b> combined limit for chiropractic, osteopathy & physiotherapy	<ul style="list-style-type: none"> <li>• Initial visit: 65% of charge</li> <li>• Subsequent visit: 65% of charge</li> </ul>
✓ Remedial massage	2	<b>\$200 per person</b> combined limit for acupuncture, chinese medicine, exercise physiology & remedial massage	<ul style="list-style-type: none"> <li>• Initial visit: 65% of charge</li> <li>• Subsequent visit: 65% of charge</li> </ul>
✓ Vaccinations	2	<b>\$200 per person</b> combined limit for non pbs pharmaceuticals & vaccinations	<ul style="list-style-type: none"> <li>• Per service: 65% of charge</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	✗ Orthodontic
✗ Audiology	✗ Hearing aids	✗ Orthotics (podiatric orthoses)
✗ Blood glucose monitors	✗ Home nursing	✗ Podiatry
✗ Dietetics/dietary advice	✗ Occupational therapy	✗ Psychology
✗ Eye therapy (orthoptics)		✗ Speech therapy

**Other features of this general treatment cover:** Telehealth services available for Physiotherapy.

**For further information about this policy see:** <https://navyhealth.com.au/saver-bronze-hospital-and-extras-65-cover>

## Ambulance cover

Ambulance cover is provided by the State government for Queensland residents (<https://www.ambulance.qld.gov.au>). This includes cover whilst interstate.

**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/saver-bronze-hospital-and-extras-65-cover>

## Insurer Details

**Navy Health Ltd**

Saver Bronze+ Hospital &amp; Extras 65

Restricted Insurer

**\$395.32 / 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](mailto:query@navyhealth.com.au)

1300 306 289

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