Navy Health Ltd

Core Silver+ Hospital & Healthy Living Extras

Restricted Insurer

$264.36 / month
(Before Rebate, Discount & Loading)
Available in SA

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: Only one person.

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/J62/SEUC10

Source: Private Health Information Statement (PHIS)

Hospital Cover

✓ Covered | R Restricted Cover | ✗ Not Covered

This policy includes cover for

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

This policy does not include cover for

- ✗ Assisted reproductive services
- ✗ Cataracts
- ✗ Dialysis for chronic kidney failure
- ✗ Joint replacements
- ✗ Pregnancy and birth
- ✗ Weight loss surgery

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.

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

Core Silver+ Hospital is a hospital policy that offers you a great balance of coverage and price and is perfect for individuals or families with varying health needs. 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/core-silver-hospital-and-healthy-living-extras-cover

This health insurer does not operate a preferred provider scheme.
Policy ID: NHB/J62/SEUC10 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 policy** combined limit for acupuncture, chinese medicine, exercise physiology & remedial massage	• Initial visit: $32 • Subsequent visit: $32
✓ **Audiology**	2	**$300 per policy**	• Initial visit: $60 • Subsequent visit: $40
✓ **Blood glucose monitors**	6	**$400 per policy**	• Per monitor: 85% of charge

✓ **Chinese medicine**	2	**$320 per policy** combined limit for acupuncture, chinese medicine, exercise physiology & remedial massage	• Initial visit: $32 • Subsequent visit: $32
✓ **Chiropractic**	2	**$550 per policy** combined limit for chiropractic, osteopathy & other services	• Initial visit: $48 • Subsequent visit: $35
✓ **Dietetics/dietary advice**	2	**$300 per policy**	• Initial visit: $60 • Subsequent visit: $40
✓ **Endodontic**	12	**$1,500 per policy** combined limit for endodontic, major dental & other services sub-limits apply	• Filling of one root canal: $129
✓ **Exercise physiology**	2	**$320 per policy** combined limit for acupuncture, chinese medicine, exercise physiology & remedial massage	• Initial visit: $32 • Subsequent visit: $32
✓ **Eye therapy (orthoptics)**	2	**$300 per policy**	• Initial visit: $60 • Subsequent visit: $35
✓ **General dental**	2	**No annual limit**	• Fluoride treatment: $21 • Scale & clean: $68 • Periodic oral examination: $42
✓ **Hearing aids**	12	**$900 per policy**	• Hearing aid: 100% of charge
✓ **Home nursing**	2	**$1,000 per policy**	• Initial visit: $60 • Subsequent visit: $60
✓ **Major dental**	12	**$1,500 per policy** combined limit for endodontic, major dental & other services sub-limits apply	• Surgical tooth extraction: $135 • Full crown veneered: $619
✓ **Non PBS pharmaceuticals**	2	**$500 per policy** combined limit for non pbs pharmaceuticals & vaccinations	• Per eligible prescription: $120
✓ **Occupational therapy**	2	**$400 per policy**	• Initial visit: $45 • Subsequent visit: $33
✓ **Optical**	6	**$260 per policy**	• Multi-focal lenses & frames: 100% of charge • Single vision lenses & frames: 100% of charge
✓ **Orthodontic**	12	**$2,000 per policy**	• Braces for upper & lower teeth, including removal plus fitting of retainer: 70% of charge
✓ **Orthotics (podiatric orthoses)**	2	**$200 per policy**	• Orthotics supply & fit: 85% of charge
✓ **Osteopathy**	2	**$550 per policy** combined limit for chiropractic, osteopathy & other services	• Initial visit: $48 • Subsequent visit: $35

✓ **Physiotherapy**	2	**$600 per policy**	• Initial visit: $55 • Subsequent visit: $42
✓ **Podiatry**	2	**$300 per policy**	• Initial visit: $45 • Subsequent visit: $35
✓ **Psychology**	2	**$400 per policy**	• Initial visit: $90 • Subsequent visit: $70
✓ **Remedial massage**	2	**$320 per policy** combined limit for acupuncture, chinese medicine, exercise physiology & remedial massage	• Initial visit: $32 • Subsequent visit: $32
✓ **Speech therapy**	2	**$300 per policy**	• Initial visit: $90 • Subsequent visit: $40
✓ **Vaccinations**	2	**$500 per policy** combined limit for non pbs pharmaceuticals & vaccinations	• 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.

For further information about this policy see: https://navyhealth.com.au/core-silver-hospital-and-healthy-living-extras-cover

Ambulance cover

In SA 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/core-silver-hospital-and-healthy-living-extras-cover

Insurer Details

NAVY HEALTH

Navy Health Ltd

Core Silver+ Hospital & Healthy Living Extras

Restricted Insurer

$264.36 / month

(Before Rebate, Discount & Loading)

Available in SA

Navy Health Ltd

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

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