

**Navy Health Ltd**

Core Silver+ Hospital & Budget Extras

Restricted Insurer**\$443.79 / 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: 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/J63/NERO20**Source:** [Private Health Information Statement \(PHIS\)](#)

Hospital Cover

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

Back, neck and spine	Eye (not cataracts)	Miscarriage and termination of pregnancy
Blood	Gastrointestinal endoscopy	Pain management
Bone, joint and muscle	Gynaecology	Pain management with device
Brain and nervous system	Heart and vascular system	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)	Insulin pumps	Skin
Digestive system	Joint reconstructions	Sleep studies
Ear, nose and throat	Kidney and bladder	Tonsils, adenoids and grommets
	Lung and chest	
	Male reproductive system	

This policy does not include cover for

Assisted reproductive services	Dialysis for chronic kidney failure	Pregnancy and birth
Cataracts	Joint replacements	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 \$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

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-budget-extras-cover>

This health insurer does not operate a preferred provider scheme.

Policy ID: NHB/J63/NERO20 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	<ul style="list-style-type: none">• 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	<ul style="list-style-type: none">• Initial visit: \$18• Subsequent visit: \$18
✓ Chiropractic	2 \$300 per person up to \$600 per policy combined limit for chiropractic, osteopathy & other services	<ul style="list-style-type: none">• 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	<ul style="list-style-type: none">Initial visit: \$18Subsequent visit: \$18
✓ General dental	2	\$500 per person combined limit for general dental & major dental	<ul style="list-style-type: none">Fluoride treatment: \$15.6Scale & clean: \$50Periodic oral examination: \$28
✓ Major dental	12	\$500 per person combined limit for general dental & major dental	<ul style="list-style-type: none">Surgical tooth extraction: \$102
✓ Non PBS pharmaceuticals	2	\$200 per person	<ul style="list-style-type: none">Per eligible prescription: \$50
✓ Optical	6	\$170 per person	<ul style="list-style-type: none">Multi-focal lenses & frames: 100% of chargeSingle vision lenses & frames: 100% of charge
✓ Osteopathy	2	\$300 per person up to \$600 per policy combined limit for chiropractic, osteopathy & other services	<ul style="list-style-type: none">Initial visit: \$30Subsequent visit: \$22
✓ Physiotherapy	2	\$300 per person	<ul style="list-style-type: none">Initial visit: \$37Subsequent visit: \$27
✓ Remedial massage	2	\$200 per person up to \$400 per policy combined limit for acupuncture, chinese medicine, exercise physiology & remedial massage	<ul style="list-style-type: none">Initial visit: \$18Subsequent 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

<input checked="" type="checkbox"/> Ante-natal/Post-natal classes	<input checked="" type="checkbox"/> Health management / Healthy lifestyle	<input checked="" type="checkbox"/> Orthotics (podiatric orthoses)
<input checked="" type="checkbox"/> Audiology	<input checked="" type="checkbox"/> Hearing aids	<input checked="" type="checkbox"/> Podiatry
<input checked="" type="checkbox"/> Blood glucose monitors	<input checked="" type="checkbox"/> Home nursing	<input checked="" type="checkbox"/> Psychology
<input checked="" type="checkbox"/> Dietetics/dietary advice	<input checked="" type="checkbox"/> Occupational therapy	<input checked="" type="checkbox"/> Speech therapy
<input checked="" type="checkbox"/> Endodontic	<input checked="" type="checkbox"/> Orthodontic	<input checked="" type="checkbox"/> Vaccinations
<input checked="" type="checkbox"/> Eye therapy (orthoptics)		

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

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

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.

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

Insurer Details



Navy Health Ltd

Core Silver+ Hospital & Budget Extras

Restricted Insurer

\$443.79 / month

(Before Rebate, Discount & Loading)

Available in NSW & ACT

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/J63/NERO20>