Private Health Information Statement - General treatment policy

Top Extras

Defence Health Limited	*Monthly Premium*	Covers two adults & dependants (3 or more people, only 2 of whom are adults)
http://www.defencehealth.com.au info@defencehealth.com.au 1800 335 425	*$141.08 #* (before any rebate or insurer discount)	Available in Tasmania Closed to new members

You may be entitled to an Australian Government rebate on the above premium. Your premium may also include an insurer discount. Check with your insurer for details.

This policy covers children and other dependants up to and including the age of 20, students up to and including the age of 30, as well as persons with a disability who qualify as a child or other dependant or student in these age ranges.

Membership of this insurer is restricted to current or former members of the ADF and the Defence community and their families.

General Treatment Cover

Visit a network dentist for quality dental care at special member prices. Plus, network optical providers offer no-gap glasses and discounts on other optical purchases up to the optical limit. See https://www.defencehealth.com.au/Health-Insurance/Find-Providers-and-Hospitals.

This policy ✓ **includes** General treatment (Extras) cover for

Treatment	*Waiting period (months)*	*Benefit limits (per 12 months unless otherwise stated)*	*Examples of maximum benefits*
General dental	2	No annual limit (no limit on preventative dental)	Periodic oral examination - $35.40 Scale & clean - $66.20 Fluoride treatment - $19.00
Major dental	12	$850 per person (combined limit for major dental & endodontic)	Surgical tooth extraction - $132.50 Full crown veneered - $714.20
Endodontic	12		Filling of one root canal - $136.70
Orthodontic	12	$800 per person	Braces for upper & lower teeth, including removal plus fitting of retainer - $800.00
Optical	2	$255 per person	Single vision lenses & frames - 100% of charge Multi-focal lenses & frames - 100% of charge
Non PBS pharmaceuticals	2	$500 per person (combined limit for non pbs pharmaceuticals & vaccinations)	Per eligible prescription - $80.00
Physiotherapy	2	$550 per person (combined limit for physiotherapy & ante-natal/post-natal classes)	Initial visit - $50.00 Subsequent visit - $39.00
Chiropractic	2	$450 per person (combined limit for chiropractic & osteopathy)	Initial visit - $45.00 Subsequent visit - $32.00
Podiatry	2	$300 per person	Initial visit - $45.00 Subsequent visit - $32.00
Psychology	2	$400 per person	Initial visit - $80.00 Subsequent visit - $70.00
Acupuncture	2	$300 per person (combined limit for acupuncture, remedial massage, exercise physiology, health management / healthy lifestyle & other services)	Initial visit - $31.00 Subsequent visit - $27.00
Remedial massage	2		Initial visit - $31.00 Subsequent visit - $27.00
Hearing aids	12	$1,000 per person (combined limit for hearing aids, blood glucose	Hearing aid - $1,000.00

Blood glucose monitors	12	monitors, orthotics (podiatric orthoses) & other services - **Sub-limits apply**)	Per monitor - $400.00
Audiology	2	$200 per person	Initial visit - $60.00 Subsequent visit - $40.00
Ante-natal/Post-natal classes	2	Combined limit - see Physiotherapy	Initial visit - $20.00 Subsequent visit - $20.00
Dietetics/dietary advice	2	$250 per person	Initial visit - $50.00 Subsequent visit - $30.00
Exercise physiology	2	Combined limit - see Acupuncture	Initial visit - $31.00 Subsequent visit - $27.00
Eye therapy (orthoptics)	2	$500 per person	Initial visit - $50.00 Subsequent visit - $35.00
Health management / Healthy lifestyle	2	Combined limit - see Acupuncture	Health management - $80.00
Home nursing	2	$1,000 per person	Initial visit - $32.00 Subsequent visit - $32.00
Occupational therapy	2	$500 per person	Initial visit - $65.00 Subsequent visit - $40.00
Orthotics (podiatric orthoses)	12	Combined limit - see Hearing aids	Orthotics supply & fit - $220.00
Osteopathy	2	Combined limit - see Chiropractic	Initial visit - $45.00 Subsequent visit - $32.00
Speech therapy	2	$500 per person	Initial visit - $85.00 Subsequent visit - $45.00
Vaccinations	2	Combined limit - see Non PBS pharmaceuticals	Per service - $80.00

Health and Wellbeing annual limit $300 includes: Acupuncture, Remedial Massage, Exercise Physiology, Myotherapy - initial consultation: $31.00, subsequent consultation: $27.00, Health Management and Group Physiotherapy - $17.00 per session. Also includes cover for Laser Refractive Eye Surgery - annual limit: $1,000 every two financial years; School Accident - annual limit: $600. Health appliances limit also includes: Orthopaedic Shoes – sub-limit: $250; Nebuliser – sub-limit: $250 every three financial years; Spacer – sub-limit: $250.

This policy ✗ **does not include** General treatment (Extras) cover for

✗ Other treatments - check with your insurer

Other features of this general treatment cover

No lifetime limit on orthodontics. All benefits are per person. Benefits reset on 1 July each year. Details and claim conditions are in product guides available at defencehealth.com.au

For further information about this policy see

https://www.defencehealth.com.au/

Ambulance cover

Ambulance cover is provided by the State government for residents of Tasmania. This may include cover whilst interstate, except for South Australia and Queensland where no cover applies. In other states please check with Ambulance Tasmania - https://www.health.tas.gov.au/ambulance/fees_and_accounts.

Other features of this ambulance cover

Comprehensive cover for ambulance services by state-appointed ambulance providers across Australia. This includes emergency services, non-emergency dispatch, mobile intensive care and air and sea ambulance services. Non-emergency services are those that are classed as clinically necessary; for example, you need to be monitored by a paramedic during transport. Patient transfer services and transport services by Patient Transport vehicles are not ambulance services and are not claimable.

For further information about this policy see

https://www.defencehealth.com.au/

Disclaimer

The information contained in this Private Health Information Statement was provided by the insurer and is intended as general information. It may not take into account your particular circumstances. For information please contact the insurer.