

Private Health Information Statement - General treatment policy

Essentials Extras

Defence Health Limited  
http://www.defencehealth.com.au  
info@defencehealth.com.au  
1800 335 425

Monthly Premium  
\$83.20 #  
(before any rebate or insurer discount)

Covers two adults & dependants,  
including non-student dependants  
(3 or more people, only 2 of whom  
are adults)  
Available in Queensland

# 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, students up to and including the age of 30 and non-students up to and including the age of 30, as well as persons with a disability who qualify as a child, student or non-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

This policy can only be purchased with certain hospital policies.

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

Note, for items marked with an asterisk \*: A 12 month waiting period applies for Surgical tooth extraction. Pharmaceutical benefits are only paid for travel vaccinations.

| Treatment           | Waiting period (months) | Benefit limits (per 12 months unless otherwise stated)                                                               | Examples of maximum benefits                                                                                                           |
|---------------------|-------------------------|----------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------|
| General dental*     | 2                       | \$500 per person                                                                                                     | Periodic oral examination - \$30.80<br>Scale & clean - \$60.40<br>Fluoride treatment - \$16.40<br>Surgical tooth extraction - \$107.30 |
| Optical             | 2                       | \$170 per person                                                                                                     | Single vision lenses & frames - 100% of charge<br>Multi-focal lenses & frames - 100% of charge                                         |
| Physiotherapy       | 2                       | \$450 per person<br>(combined limit for physiotherapy, chiropractic, exercise physiology, osteopathy & vaccinations) | Initial visit - \$36.00<br>Subsequent visit - \$26.00                                                                                  |
| Chiropractic        | 2                       |                                                                                                                      | Initial visit - \$36.00<br>Subsequent visit - \$26.00                                                                                  |
| Acupuncture         | 2                       | \$200 per person<br>(combined limit for acupuncture, remedial massage & other services)                              | Initial visit - \$21.00<br>Subsequent visit - \$17.00                                                                                  |
| Remedial massage    | 2                       |                                                                                                                      | Initial visit - \$21.00<br>Subsequent visit - \$17.00                                                                                  |
| Exercise physiology | 2                       | Combined limit - see Physiotherapy                                                                                   | Initial visit - \$20.00<br>Subsequent visit - \$16.00                                                                                  |
| Osteopathy          | 2                       | Combined limit - see Physiotherapy                                                                                   | Initial visit - \$36.00<br>Subsequent visit - \$26.00                                                                                  |
| Vaccinations*       | 2                       | Combined limit - see Physiotherapy                                                                                   | Per service - \$50.00                                                                                                                  |

Health and Wellbeing annual limit \$200 includes: Acupuncture, Remedial Massage, Myotherapy - initial consultation: \$21.00, subsequent consultation: \$17.00, Group Physiotherapy - \$12.00 per session and Group Exercise Physiology - \$8.00 per session.

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

|                          |                           |                                              |
|--------------------------|---------------------------|----------------------------------------------|
| ✗ Blood glucose monitors | ✗ Major dental            | ✗ Podiatry                                   |
| ✗ Endodontic             | ✗ Non PBS pharmaceuticals | ✗ Psychology                                 |
| ✗ Hearing aids           | ✗ Orthodontic             | ✗ Other treatments - check with your insurer |

#### Other features of this general treatment cover

All benefits are per person. Benefits reset on 1 July each year. Details and claim conditions are provided in product guides available at [defencehealth.com.au](https://defencehealth.com.au) or 1800 335 425.

For further information about this policy see

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

## 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

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.