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* *$66.56* # (before any rebate or insurer discount)	Covers 2 adults (and no-one else) Available in Victoria

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.

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

*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 Scale & clean - $60.40 Fluoride treatment - $16.40 Surgical tooth extraction - $107.30
Optical	2	$170 per person	Single vision lenses & frames - 100% of charge Multi-focal lenses & frames - 100% of charge
Physiotherapy	2	$450 per person (combined limit for physiotherapy, chiropractic, exercise physiology, osteopathy & vaccinations)	Initial visit - $36.00 Subsequent visit - $26.00
Chiropractic	2		Initial visit - $36.00 Subsequent visit - $26.00
Acupuncture	2	$200 per person (combined limit for acupuncture, remedial massage & other services)	Initial visit - $21.00 Subsequent visit - $17.00
Remedial massage	2		Initial visit - $21.00 Subsequent visit - $17.00
Exercise physiology	2	Combined limit - see Physiotherapy	Initial visit - $20.00 Subsequent visit - $16.00
Osteopathy	2	Combined limit - see Physiotherapy	Initial visit - $36.00 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 or 1800 335 425.

For further information about this policy see

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

Ambulance cover

In Victoria this policy provides:

Emergency: Unlimited with a waiting period of 2 months.

Non-emergency: Unlimited transport with a waiting period of 2 months.

Call-out fees: will be paid for each attendance, including emergency treatment without transport to hospital.

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.