

## Private Health Information Statement - General treatment policy

### Starter Extras

#### Defence Health Limited

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

[info@defencehealth.com.au](mailto:info@defencehealth.com.au)

1800 335 425

#### Monthly Premium

**\$45.25 #**

(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 NSW & ACT

# 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 health insurer does not operate a preferred provider scheme.

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	\$300 per person	Periodic oral examination - \$30.80 Scale & clean - \$60.40 Fluoride treatment - \$16.40
Physiotherapy	2	\$200 per person (combined limit for physiotherapy, chiropractic & osteopathy)	Initial visit - \$82.00 Subsequent visit - \$67.00
Chiropractic	2		Initial visit - \$55.00 Subsequent visit - \$36.00
Osteopathy	2		Initial visit - \$67.00 Subsequent visit - \$54.00

Benefits covered for Online Cognitive Behavioural Therapy Courses, up to \$50 per person, per benefit year.

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

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

### Other features of this general treatment cover

Benefits covered for Online Cognitive Behavioural Therapy Courses, up to \$50 per person, per benefit year, refer to Product Guide for further information.

For further information about this policy see

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

### Ambulance cover

In NSW & ACT this policy provides:

[PrivateHealth.gov.au](http://PrivateHealth.gov.au)

PolicyID: AHB/16/NLPW2Y

Date statement issued: 01 April 2026

Page 1 of 2

**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.