

Private Health Information Statement - Combined policy

ADF Essentials Package Basic Plus 250

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

Monthly Premium  
\$111.11 #  
(before any rebate, loading or discount)

Covers only one person  
Available in Western Australia

# 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.

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

Permanent ADF, active Reservists and their partners

Hospital cover

This policy exempts you from the Medicare Levy Surcharge.

This policy provides accident cover - check with your insurer for details.

This policy does not provide benefits for travel or accommodation (outside of hospital).

✓ Covered

For information on what is covered under each category, see <https://privatehealth.gov.au/categories>

R Restricted

Restricted categories partially cover your hospital costs as a private patient in a public hospital. You may incur significant expenses in a private room or private hospital.

✗ Not Covered

These categories are not covered by this policy.

This policy ✓ includes cover for

|                              |                                  |                                 |
|------------------------------|----------------------------------|---------------------------------|
| ✓ Bone, joint and muscle     | ✓ Hernia and appendix            | R Hospital psychiatric services |
| ✓ Dental surgery             | ✓ Joint reconstructions          | R Palliative care               |
| ✓ Gastrointestinal endoscopy | ✓ Tonsils, adenoids and grommets | R Rehabilitation                |

This policy ✗ does not include cover for

|                                                           |                                   |                                                                                     |
|-----------------------------------------------------------|-----------------------------------|-------------------------------------------------------------------------------------|
| ✗ Assisted reproductive services                          | ✗ Ear, nose and throat            | ✗ Miscarriage and termination of pregnancy                                          |
| ✗ Back, neck and spine                                    | ✗ Eye (not cataracts)             | ✗ Pain management                                                                   |
| ✗ Blood                                                   | ✗ Gynaecology                     | ✗ Pain management with device                                                       |
| ✗ Brain and nervous system                                | ✗ Heart and vascular system       | ✗ Plastic and reconstructive surgery (medically necessary)                          |
| ✗ Breast surgery (medically necessary)                    | ✗ Implantation of hearing devices | ✗ Podiatric surgery (provided by a registered podiatric surgeon – limited benefits) |
| ✗ Cataracts                                               | ✗ Insulin pumps                   | ✗ Pregnancy and birth                                                               |
| ✗ Chemotherapy, radiotherapy and immunotherapy for cancer | ✗ Joint replacements              | ✗ Skin                                                                              |
| ✗ Diabetes management (excluding insulin pumps)           | ✗ Kidney and bladder              | ✗ Sleep studies                                                                     |
| ✗ Dialysis for chronic kidney failure                     | ✗ Lung and chest                  | ✗ 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](https://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 on admission. This is limited to a maximum of \$250 per person and \$250 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
- 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](#) lets you find out more about the cost of specialist medical services.

## Other features of this hospital cover

Access Gap available to reduce or eliminate out of pocket medical costs where the treating doctor, specialist, surgeon, anaesthetist, pathologist or radiologist agrees to use it.

For further information about this policy see

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

## 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 policy                                                                                                     | Periodic oral examination - \$32.40<br>Scale & clean - \$61.80<br>Fluoride treatment - \$17.80<br>Surgical tooth extraction - \$116.00 |
| Optical          | 2                       | \$170 per policy                                                                                                     | Single vision lenses & frames - 100% of charge<br>Multi-focal lenses & frames - 100% of charge                                         |
| Physiotherapy    | 2                       | \$450 per policy<br>(combined limit for physiotherapy, chiropractic, exercise physiology, osteopathy & vaccinations) | Initial visit - \$37.00<br>Subsequent visit - \$27.00                                                                                  |
| Chiropractic     | 2                       |                                                                                                                      | Initial visit - \$37.00<br>Subsequent visit - \$26.00                                                                                  |
| Acupuncture      | 2                       | \$200 per policy<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 - \$17.00 |
| Osteopathy                                                                                                                                                                                                                                                   | 2 | Combined limit - see Physiotherapy | Initial visit - \$37.00<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 - \$14.00 per session and Group Exercise Physiology - \$9.00 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://www.defencehealth.com.au) or 1800 335 425.

For further information about this policy see

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

## Ambulance cover

In Western Australia 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.