Private Health Information Statement - General treatment policy

Flex Extras

Defence Health Limited	Monthly Premium	Covers only one person
http://www.defencehealth.com.au info@defencehealth.com.au 1800 335 425	$56.00 # (before any rebate or insurer discount)	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.

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	$600 per policy (combined limit for general dental, major dental & endodontic)	Periodic oral examination - $37.60 Scale & clean - $70.80 Fluoride treatment - $20.60
Major dental	12		Surgical tooth extraction - $124.70 Full crown veneered - $600.00
Endodontic	12		Filling of one root canal - $117.40
Optical	2	$200 per policy	Single vision lenses & frames - 100% of charge Multi-focal lenses & frames - 100% of charge
Non PBS pharmaceuticals	2	$100 per policy (combined limit for non pbs pharmaceuticals & vaccinations)	Per eligible prescription - $60.00
Physiotherapy	2	$350 per policy (combined limit for physiotherapy & exercise physiology)	Initial visit - $97.00 Subsequent visit - $79.00
Chiropractic	2	$250 per policy (combined limit for chiropractic & osteopathy)	Initial visit - $66.00 Subsequent visit - $43.00
Psychology	2	$200 per policy (combined limit for psychology & other services)	Initial visit - $200.00 Subsequent visit - $165.00
Acupuncture	2	$200 per policy (combined limit for acupuncture, remedial massage & other services)	Initial visit - $76.00 Subsequent visit - $62.00
Remedial massage	2		Initial visit - $60.00 Subsequent visit - $52.00
Exercise physiology	2	Combined limit - see Physiotherapy	Initial visit - $77.00 Subsequent visit - $54.00
Osteopathy	2	Combined limit - see Chiropractic	Initial visit - $80.00 Subsequent visit - $65.00
Vaccinations	2	Combined limit - see Non PBS pharmaceuticals	Per service - $60.00

Myotherapy added to combined Remedial Massage and Acupuncture limit, initial consultation up to $68, subsequent consultation up to $58. Group Physiotherapy sessions up to $29 and Group Exercise Physiology sessions up to $18, both part of combined Physiotherapy and Exercise Physiology limit. Benefits covered for Online Cognitive Behavioural Therapy Courses, up to $50 per course combined with Psychology limit. Accredited Counsellors and Mental Health Social Workers are included as approved providers under Psychology, refer to Product Guides for further information.

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

X Blood glucose monitors	X Orthodontic	X Other treatments - check with your insurer
X Hearing aids	X Podiatry	

Other features of this general treatment cover

Myotherapy added to combined Remedial Massage and Acupuncture limit. Group Physiotherapy sessions and Group Exercise Physiology both under combined Physiotherapy and Exercise Physiology limit. Benefits covered for Online Cognitive Behavioural Therapy Courses are covered under Psychology limit.

For further information about this policy see

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

Ambulance cover

In NSW & ACT 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/

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