Private Health Information Statement - General treatment policy

Saver Extras

Defence Health Limited http://www.defencehealth.com.au info@defencehealth.com.au 1800 335 425	*Monthly Premium* *$53.40 #* (before any rebate or insurer discount)	Covers two adults & dependants (3 or more people, only 2 of whom are adults) Available in Northern Territory

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 and other dependants up to and including the age of 20, students up to and including the age of 30, as well as persons with a disability who qualify as a child or other dependant or 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

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	$400 per person	Periodic oral examination - $30.80 Scale & clean - $60.40 Fluoride treatment - $16.40
Optical	2	$150 per person	Single vision lenses & frames - 100% of charge Multi-focal lenses & frames - 100% of charge
Physiotherapy	2	$200 per person (combined limit for physiotherapy & exercise physiology)	Initial visit - $82.00 Subsequent visit - $67.00
Chiropractic	2	$200 per person (combined limit for chiropractic & osteopathy)	Initial visit - $55.00 Subsequent visit - $36.00
Psychology	2	$100 per person (combined limit for psychology & other services)	Initial visit - $100.00 Subsequent visit - $100.00
Acupuncture	2	$150 per person (combined limit for acupuncture, remedial massage & other services)	Initial visit - $63.00 Subsequent visit - $51.00
Remedial massage	2		Initial visit - $50.00 Subsequent visit - $42.00
Exercise physiology	2	Combined limit - see Physiotherapy	Initial visit - $64.00 Subsequent visit - $45.00
Osteopathy	2	Combined limit - see Chiropractic	Initial visit - $67.00 Subsequent visit - $54.00

Myotherapy combined with Remedial Massage and Acupuncture limits, initial consultation up to $57, subsequent consultation up to $48. Group Physiotherapy sessions up to $24, and Group Exercise Physiology sessions up to $15, 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 ✗ **does not include** General treatment (Extras) cover for

✗ Blood glucose monitors	✗ Major dental	✗ Podiatry
✗ Endodontic	✗ Non PBS pharmaceuticals	✗ Other treatments - check with your insurer

✗ Hearing aids	✗ Orthodontic	

Other features of this general treatment cover

Group Physiotherapy and Group Exercise physiology included in the combined Physiotherapy and Exercise physiology limit. Myotherapy included with Acupuncture and Remedial massage combined 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 Northern Territory 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.