

## Private Health Information Statement - General treatment policy

### Budget Extras

#### Navy Health Ltd

<https://navyhealth.com.au/why-navy-health/>

[query@navyhealth.com.au](mailto:query@navyhealth.com.au)

1300 306 289

#### Monthly Premium

**\$51.17<sup>#</sup>**

(before any rebate or insurer discount)

Covers one adult & dependants (2 or more people, only one of whom is an adult)

Available in Victoria

<sup>#</sup> 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 21, students up to and including the age of 31, 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 Cover for the ADF community - serving, ex-serving ADF, employees of contractors to ADF and 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                       | \$500 per person<br>(combined limit for general dental & major dental)  | Periodic oral examination - \$28.00<br>Scale & clean - \$50.00<br>Fluoride treatment - \$15.60 |
| Major dental            | 12                      |   | Surgical tooth extraction - \$102.00   |
| Optical                 | 6                       | \$170 per person  | Single vision lenses & frames - 100% of charge<br>Multi-focal lenses & frames - 100% of charge |
| Non PBS pharmaceuticals | 2                       | \$200 per person  | Per eligible prescription - \$50.00  |
| Physiotherapy           | 2                       | \$300 per person  | Initial visit - \$37.00<br>Subsequent visit - \$27.00  |
| Chiropractic            | 2                       | \$300 per person up to \$600 per policy<br>(combined limit for chiropractic, osteopathy & other services)                             | Initial visit - \$30.00<br>Subsequent visit - \$22.00  |
| Acupuncture             | 2                       | \$200 per person up to \$400 per policy<br>(combined limit for acupuncture, remedial massage, chinese medicine & exercise physiology) | Initial visit - \$18.00<br>Subsequent visit - \$18.00  |
| Remedial massage        | 2                       |   | Initial visit - \$18.00<br>Subsequent visit - \$18.00  |
| Chinese medicine        | 2                       |   | Initial visit - \$18.00<br>Subsequent visit - \$18.00  |
| Exercise physiology     | 2                       |   | Initial visit - \$18.00<br>Subsequent visit - \$18.00  |
| Osteopathy              | 2                       | Combined limit - see Chiropractic   | Initial visit - \$30.00<br>Subsequent visit - \$22.00  |

Members can access special offers from any of Navy Health's preferred optical providers: OPSM, Laubman & Pank, Specsavers, Teachers Eye Care, Eyebenefit and Q Optical Network (QON). General treatment benefit year runs from 1 July to 30 June.

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

 Blood glucose monitors

 Orthodontic

 Other treatments - check with your insurer

|                |              |  |
|----------------|--------------|--|
| ✘ Endodontic   | ✘ Podiatry   |  |
| ✘ Hearing aids | ✘ Psychology |  |

#### Other features of this general treatment cover

Telehealth services available for Physiotherapy.

For further information about this policy see

<https://navyhealth.com.au/budget-extras-cover>

## 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, or 2 months for pre-existing conditions.

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

#### Other features of this ambulance cover

We cover 100% of the cost of ambulance services within Australia, provided it is provided by a state based run Ambulance service, by either air/sea or land. We do not provide benefits for privately run patient transport services.

For further information about this policy see

<https://navyhealth.com.au/budget-extras-cover>

#### 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.