

Standard Extras

issued 1 April 2012

Know your limits

Most of the goods or services claimable under extras cover have annual per person limits. Some categories may include family maximums. Limits are re-set on 1 July each year. Once the annual limit has been reached, no further benefits are payable for those services until the next financial year. All services must be provided by an approved practitioner in private practice. Benefits are only payable on goods or services purchased in Australia and only where Medicare benefits are not payable.

Ambulance	Financial year limit	Waiting period
Ambulance treatment 100% cover for all treatment provided by a registered ambulance service in Australia including emergency services, non-emergency services, mobile intensive care, air and sea ambulance services.	Unlimited	2 months

Therapies & Services	Financial year limit	Waiting period
Physiotherapy/Chiropractic/Osteopathic <ul style="list-style-type: none"> • Initial consultation up to \$28 • Subsequent consultation up to \$22 • Group therapy session up to \$10 • Hydrotherapy session up to \$10 • Ante/post natal class max 10 up to \$10 (or full day ante-natal class up to \$100) 	\$450 per person up to \$1,000 per family	2 months
Alternative therapies <ul style="list-style-type: none"> • Consultation up to \$18 Benefits are paid only on consultations for acupuncture, homeopathy, aromatherapy, myotherapy, naturopathy, remedial massage, remedial therapy, Chinese herbal medicine and western herbal medicine where the provider is recognised by the Australian Regional Health Group. Benefits are not payable on any prescribed medications, herbal or dietary preparations.	\$150 per person	2 months
Pharmacy and vaccinations <ul style="list-style-type: none"> • Per prescription up to \$50 Defence Health provides a benefit for non-PBS pharmaceuticals – including travel vaccinations. The benefit payable is the difference between the prescription amount and the PBS fee.	\$250 per person	2 months

Dental

Defence Health has set benefits for individual dental services. Some services are not payable in combination with others. Some are limited by the number of times they attract a benefit per year. Others may not attract a benefit at all.

General dental includes items related to general oral health – check-ups, scale & clean, simple fillings etc.
Major dental includes crowns & bridgework, oral surgery, periodontics, endodontics, orthodontics and other specialised dental procedures.

Financial year limit

Waiting periods

\$400 per person

2 months for general dental
 12 months for major dental

If you are planning extensive treatment, ask your dentist for the item numbers and costs, then call Defence Health for a quote.

Vision

Optical

Visit one of our Member Priority providers – Blink Optical, The Optical Superstore, Stacey & Stacey, Kevin Paisley Eyewear or Prevue Eyewear – to get a discount on your optical purchase. Optical benefits at any provider are as follows:

- Single vision lenses up to \$80
- Ground single vision lenses up to \$95
- Bi-focal lenses up to \$105
- Multi-focal lenses up to \$120
- Frames up to \$95
- Contact lenses up to \$120

Benefits are paid only where sight-correcting prescriptions accompany the claim. No benefit is claimable for sunglasses, or for the tinting or coating of lenses.

Financial year limit

Waiting period

\$150 per person

2 months