

# Top 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.

<b>Dental</b>			<b>Financial year limit</b>	<b>Waiting periods</b>
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.				
<b>General dental</b>			Unlimited per person (subject to item limits)	2 months
Includes items like initial check-ups and scale & cleans, x-rays and simple fillings.				
e.g. Item	Description			
011	Comprehensive oral exam	up to \$37.00		
	One per person per financial year			
012	Periodic oral exam	up to \$33.50		
	Two per person per financial year			
114	Removal of calculus – first visit	up to \$63.00		
	Two per person per financial year			
022	Bitewing x-ray – first exposure	up to \$23.50		
	Bitewing x-ray – subsequent exposures	up to \$16.00		
531	Adhesive restoration – 1 surface direct posterior tooth	up to \$63.00		
<b>Major dental</b>			\$850 per person	12 months
e.g. Item	Description			
281	Course of non-surgical periodontal treatment (benefit entitlement is limited to per course, not per year)	up to \$472.50		
323	Surgical tooth removal including bone	up to \$132.50		
417	Root canal obturation – one canal	up to \$121.00		
583	Veneer indirect	up to \$409.50		
615	Full crown – veneer – indirect	up to \$588.00		
671	Full crown attached to implant	up to \$850.00		
711	Complete upper denture	up to \$420.00		
	Dentures benefits are limited to one complete set of upper and lower dentures per person every 3 financial years.			
965	Occlusal splint	up to \$241.50		
<b>Orthodontics</b>			\$800 per person	12 months
e.g. Item	Description			
881	Complete course of orthodontic treatment	up to \$800.00		
	Paid on each payment instalment date for the duration of the course of treatment or at the final payment instalment.	up to \$164.00		
811	Passive removable appliance – per arch	up to \$164.00		

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

Ambulance	Financial year limit	Waiting period
<b>Ambulance treatment</b> 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
<b>Physiotherapy</b> <ul style="list-style-type: none"> <li>Initial consultation up to \$38</li> <li>Subsequent consultation up to \$30</li> <li>Group therapy session up to \$15</li> <li>Hydrotherapy session up to \$15</li> <li>Ante/post natal class max 10 up to \$15 (or full day ante-natal class up to \$150)</li> </ul>	\$550 per person	2 months
<b>Psychology</b> <ul style="list-style-type: none"> <li>Initial consultation up to \$65</li> <li>Subsequent consultation up to \$55</li> <li>Family therapy session up to \$25</li> <li>Group therapy session up to \$20</li> </ul> Psychology treatment that has been claimed through Medicare cannot be covered.	\$400 per person up to \$1,000 per family	2 months
<b>Chiropractic/Osteopathic</b> <ul style="list-style-type: none"> <li>Initial consultation up to \$35</li> <li>Subsequent consultation up to \$28</li> <li>X-ray (max 2) up to \$40</li> </ul> Benefits on X-rays are paid only where the X-ray(s) are taken at your chiropractic clinic.	\$450 per person up to \$900 per family	2 months
<b>Alternative therapies</b> <ul style="list-style-type: none"> <li>Consultation up to \$28</li> </ul> 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 also payable for exercise physiology. Benefits are not payable on any prescribed medications, herbal or dietary preparations.	\$300 per person up to \$600 per family	2 months
<b>Podiatry/Chiropody</b> <ul style="list-style-type: none"> <li>Initial consultation up to \$35</li> <li>Subsequent consultation up to \$25</li> </ul> <b>Orthotics</b> – for benefits please see <i>Devices, aids &amp; supports</i> over page.	\$300 per person	2 months
<b>Pharmacy and vaccinations</b> <ul style="list-style-type: none"> <li>Per prescription up to \$100</li> </ul> Defence Health provides a benefit for non-PBS pharmaceuticals – including travel vaccinations. The benefit payable is the difference between the prescription amount and the current PBS fee.	\$500 per person	2 months
<b>Occupational therapy</b> <ul style="list-style-type: none"> <li>Initial consultation up to \$40</li> <li>Subsequent consultation up to \$32</li> <li>Group therapy session up to \$10</li> </ul>	\$500 per person	2 months
<b>Speech therapy</b> <ul style="list-style-type: none"> <li>Initial consultation up to \$57</li> <li>Subsequent consultation up to \$30</li> <li>Group therapy session up to \$10</li> </ul>	\$500 per person	2 months
<b>Dietitian</b> <ul style="list-style-type: none"> <li>Initial consultation up to \$35</li> <li>Subsequent consultation up to \$25</li> </ul>	\$250 per person	2 months

Vision			Financial year limit	Waiting periods																			
<b>Optical</b>			\$255 per person	2 months																			
<p>Visit one of our Member Priority providers – Blink Optical, The Optical Superstore, Stacey &amp; Stacey, Kevin Paisley Eyewear or Prevue Eyewear – to get access to a range of gap-free optical products.</p> <table border="0"> <thead> <tr> <th></th> <th>Members Priority</th> <th>Other providers</th> </tr> </thead> <tbody> <tr> <td>• Single vision lenses</td> <td>up to \$85</td> <td>up to \$80</td> </tr> <tr> <td>• Ground single vision lenses</td> <td>up to \$100</td> <td>up to \$95</td> </tr> <tr> <td>• Bi-focal lenses</td> <td>up to \$110</td> <td>up to \$105</td> </tr> <tr> <td>• Multi-focal lenses</td> <td>up to \$160</td> <td>up to \$155</td> </tr> <tr> <td>• Frames</td> <td>up to \$95</td> <td>up to \$95</td> </tr> <tr> <td>• Contact lenses</td> <td>up to \$180</td> <td>up to \$180</td> </tr> </tbody> </table> <p>Benefits are paid only where sight-correcting prescriptions accompany the claim. An additional \$20 per person is available for the coating of lenses and is claimable only at a Member Priority provider. No benefit is claimable for sunglasses.</p>						Members Priority	Other providers	• Single vision lenses	up to \$85	up to \$80	• Ground single vision lenses	up to \$100	up to \$95	• Bi-focal lenses	up to \$110	up to \$105	• Multi-focal lenses	up to \$160	up to \$155	• Frames	up to \$95	up to \$95	• Contact lenses
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<b>Laser refractive eye surgery</b>			\$1,000 per person claimable once every two financial years	12 months																			
<p>A benefit for LASIK or PRK laser refractive eye surgery may be available when performed in a recognised day surgery centre.</p> <p>If you are planning laser refractive eye surgery please contact Defence Health to confirm your benefit eligibility.</p>																							
<b>Eye therapy</b>			\$500 per person	2 months																			
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Other services			Financial year limit	Waiting period		
<b>Home nursing</b>			\$1,000 per person	2 months		
<table border="0"> <tbody> <tr> <td>• Per visit</td> <td>up to \$32</td> </tr> </tbody> </table> <p>Benefits are paid only for visits by a registered nurse in private practice to attend to a person with a serious medical condition when requested by a medical practitioner. Benefits are not payable as a substitute for hospitalisation or for a nurse or housekeeper during convalescence.</p>					• Per visit	up to \$32
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<b>First aid training</b>			\$60 per person	2 months		
<table border="0"> <tbody> <tr> <td>• Level 2 Senior First Aid or Apply First Aid course</td> <td>up to \$60</td> </tr> <tr> <td>• Approved refresher course</td> <td>up to \$20</td> </tr> </tbody> </table> <p>Benefits are payable once every 3 years and based on the date of completion. Not payable in the same benefit year as Level 2 Senior First Aid course. Benefits are paid only where a copy of your Level 2 Senior First Aid or refresher course certificate accompanies the claim.</p>					• Level 2 Senior First Aid or Apply First Aid course	up to \$60
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• Approved refresher course	up to \$20					
<b>School accidents</b>			\$600 per person	2 months		
<p>For essential health care costs resulting from a school accident to your dependent child. Excludes Medicare services or expenses claimable from another source. Claims must be lodged within two years of the accident and be accompanied by notification of the accident on school letterhead.</p>						

Medically prescribed devices, aids & supports	Sub-category limit	Financial year limit	Waiting period
<b>Hearing aids*</b>		\$1,000 per person	
• Purchase of hearing aid	\$1,000 per person		36 months
<b>Mobility aids*</b>			
Benefits are payable for the purchase of wheelchairs, crutches, walking frames, walking sticks, rolling walkers, seat riser cushions, reachers and adjustable canes only. Benefits are not payable for scooters or recliner lift chairs.	\$1,000 per person		12 months
<b>Orthotics and orthopaedics shoes</b>			
• Custom made foot orthotics	\$220 per person		12 months
• Orthopaedic shoes custom made by specialist shoemaker	\$250 per person		12 months
<b>Devices</b>			
CPAP machine* – for sleep apnoea	\$1,000 per person		12 months
Blood glucose monitor*	\$400 per person		12 months
Nebuliser & spacer* – for breathing and respiratory conditions	\$250 per policy		12 months
Blood pressure monitor*	\$250 per policy		12 months
TENS machine (including the Circulation Booster)*	\$250 per policy		12 months
Repair of hearing aids and foot orthotics	\$100 per person		2 months
<b>Splints and braces</b>			
Benefits are payable for splints, knee/leg/spinal/lumbar/sacral/wrist/ankle braces and surgical corsets only.	\$250 per person	12 months	
<b>Compression garments</b>			
Benefits are payable for purpose-made garments that aid burn management, post-surgical recovery, lymphoedema treatment and deep vein thrombosis prevention.	\$250 per item	12 months	
<b>Non-cosmetic prostheses</b>			
Benefits are payable only for			
• external breast prostheses following a mastectomy up to \$250 per person	\$1,000 per person	12 months	
• wigs following a medical condition up to \$250 per person			
• artificial eyes* up to \$1,000 per person.			
<b>Epipen</b>	\$100 per person	2 months	
<b>Rental of appliance</b>			
Benefits are payable for the rental of oxygen cylinders, soft collars, toilet seat risers, shower chairs, Continuous Passive Movement Machines (CPM) or any other appliance listed above.	\$150 per person	2 months	

\* Replacement/additional aids are not claimable within 3 years of previous supply.

Hearing		Financial year limit	Waiting periods
<b>Audiology</b>		\$200 per person	2 months
• Initial consultation	up to \$40		
• Subsequent consultation	up to \$30		
<b>Hearing aids</b> – for benefits please see <i>Devices, aids &amp; supports</i> on the facing page.			

This is a product summary only. It is current as at 1 April 2012 and effective through to 31 March 2013. It replaces all earlier versions. Please read it carefully and retain with any other Defence Health documentation. Your cover will be accepted and benefits paid in accordance with the fund Rules of Defence Health Limited (ABN 80 008 629 481 AFSL 313890). A summary of the fund rules is contained in the Membership Guide. A copy of the Fund Rules, which change from time to time, is available for download from [www.defencehealth.com.au](http://www.defencehealth.com.au)