



## Annual limits apply from 1 July.

Please read your product guide before having treatment or call us if you have any questions about out-of-pocket expenses.

## Treatments covered by this policy

### Dental network

At participating network dentists receive no-gap benefits on selected preventive dental services, such as scale and clean, fluoride treatment and bitewing x-rays – Subject to annual limits and limited to one no-gap claim per person each financial year. Visit [defencehealth.com.au](https://defencehealth.com.au) for more information.

### Optical network

Our optical network providers have extensive ranges of no-gap glasses and 100% back on eligible items available up to your annual limit. Plus, receive discounts on in-store contact lenses and other optical add-ons. Visit [defencehealth.com.au](https://defencehealth.com.au) for more information.

| Service Category                                                            | Description                                                                                                                                                                                           | Indicative Benefit Amount                                                        | Waiting Period | Annual Limit (per person) |
|-----------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------|----------------|---------------------------|
| <b>General and preventive dental</b>                                        | Periodic oral exam (012)<br>Removal of calculus (114)<br>Bitewing x-ray (022)<br>Adhesive filling to one surface of a rear tooth (531)<br>Mouthguard (151)                                            | up to \$30<br>up to \$55<br>up to \$17.80<br>up to \$58.10<br>up to \$66.80      | 2 months       | \$400                     |
| <b>Major dental</b>                                                         | Surgical tooth removal (324)<br>Root canal obturation (417)<br>Veneer indirect (556)<br>Full crown - veneer indirect (615)<br>Endosseous implant (688)                                                | up to \$135.70<br>up to \$121.90<br>up to \$331.80<br>up to \$400<br>up to \$400 | 12 months      |                           |
| <b>Orthodontics</b>                                                         | Orthodontic treatment<br><i>There is no lifetime limit on orthodontic treatment. Benefits are payable on proof of payment for treatment during the financial year</i>                                 | up to \$400                                                                      |                |                           |
| <b>Optical</b>                                                              | Single vision lenses<br>Ground single vision lenses<br>Bi-focal lenses<br>Multi-focal lenses<br>Frames/repairs<br>Contact lenses<br><i>All optical claims must include a sight correcting script.</i> | 100% back up to your annual limit                                                | 2 months       | \$150                     |
| <b>Chiropractic/ Osteopathy/ Physiotherapy (including 1:1 hydrotherapy)</b> | <b>Physiotherapy</b> - initial/ subsequent                                                                                                                                                            | up to \$30/ \$22                                                                 | 2 months       | \$450                     |
|                                                                             | Pelvic floor treatment                                                                                                                                                                                | up to \$22                                                                       |                |                           |
|                                                                             | Lymphoedema treatment                                                                                                                                                                                 | up to \$22                                                                       |                |                           |
|                                                                             | <b>Chiropractic</b> - initial/ subsequent                                                                                                                                                             | up to \$30/ \$22                                                                 |                |                           |
|                                                                             | <b>Osteopathy</b> - initial/ subsequent                                                                                                                                                               | up to \$30/ \$22                                                                 |                |                           |
|                                                                             | <b>Ante/ postnatal classes*</b> (max 10)                                                                                                                                                              | up to \$10                                                                       |                |                           |
| <b>Health and wellbeing</b>                                                 | <b>Full day antenatal class*</b><br><i>Ante/postnatal classes must be provided by a recognised midwife or physiotherapist in private practice only.</i>                                               | up to \$100                                                                      | 2 months       | \$150                     |
|                                                                             | <b>Remedial massage</b> - initial/ subsequent                                                                                                                                                         | up to \$19/ \$15                                                                 |                |                           |
|                                                                             | <b>Acupuncture</b> - initial/ subsequent                                                                                                                                                              | up to \$19/ \$15                                                                 |                |                           |
|                                                                             | <b>Myotherapy</b> - initial/ subsequent                                                                                                                                                               | up to \$19/ \$15                                                                 |                |                           |
|                                                                             | <b>Group physiotherapy</b> - sessions/ classes<br><i>Includes group hydrotherapy.</i>                                                                                                                 | up to \$10                                                                       |                |                           |

| Service Category                 | Description                                                                                                                                                                                                                                                                                                                                                                          | Indicative Benefit Amount | Waiting Period | Annual Limit (per person) |
|----------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------|----------------|---------------------------|
| <b>Pharmacy and vaccinations</b> | <b>Per prescription or vaccination</b><br><i>The benefit is payable on non-PBS pharmaceuticals only. It is paid on the gap between the current PBS amount and the actual charge. No benefits are payable for over-the-counter medicines. Excludes vitamins, supplements and minerals. Benefits are not payable for nicotine e-cigarettes or nicotine vaping products.</i>            | up to \$50                | 2 months       | \$250                     |
| <b>Ambulance treatment</b>       | Cover for ambulance services by state-appointed ambulance providers across Australia. This includes emergency transport, on the spot treatment, mobile intensive care, air and sea ambulance.<br><br><i>Transport services between hospitals, repatriation to or from a state for non-clinically necessary reasons, or services by patient transport vehicles are not claimable.</i> |                           | 2 months       | Unlimited                 |

## Annual limits

All of the goods and services claimable under extras cover have per person limits. Once the limit has been reached on a service, no further benefits are payable in that financial year. Most limits re-set on 1 July each year. Benefits, limits and payment conditions are assessed according to the date of service.

Benefits and limits are subject to change.

Check your available limits by logging onto your Member Portal, at [defencehealth.com.au](https://defencehealth.com.au)

## Extras waiting periods

When you join Defence Health or upgrade your existing cover, you may have a waiting period before you can claim new or higher benefits. Treatment received during the waiting period cannot be claimed.

Cover for an accident is immediate, including for ambulance services.

Remember, if you transfer within 60 days from an equivalent level of cover with another health fund you won't have to re-serve the waiting periods you've already completed. If you have a break in cover greater than 60 days you will have to re-serve all waiting periods.

## Claiming conditions

The most common claiming conditions are:

All services must be provided by an approved practitioner in private practice

Claims must be lodged within two years of receiving the service

Benefits are only payable on goods and services purchased in Australia. When purchasing eligible items online, the supplier must be recognised and a registered Australian provider or company

Benefits are not payable when they can be claimed from another source such as workers compensation, Department of Veterans' Affairs or third party insurance

Extras benefits are not payable where Medicare has been or is available to be claimed

We recognise all extras providers who are registered with their professional body and in the case of approved alternative therapies and counsellors, those recognised by the Australian Regional Health Group.

If you are unsure whether a practitioner is registered with us, just give us a call on 1800 335 425.

Full claiming conditions are available on our website at [defencehealth.com.au](https://defencehealth.com.au)

## Dental claim frequency

Some dental items have claim frequency limits, including the number of times they can be claimed during an appointment, in a year, or across a number of years. Some are not payable in combination with others. And some may not attract a benefit at all. Check your available limits by logging onto your Member Portal, at [defencehealth.com.au](https://defencehealth.com.au)

## Claiming extras benefits

Many health care providers (like dentists, optometrists and physiotherapists) can swipe your member card on-the-spot through an electronic terminal. Your benefit is paid to the provider and you then settle any outstanding amount. A list of providers who offer on-the-spot claiming is available on our website, [defencehealth.com.au](https://defencehealth.com.au)

If your provider does not offer on-the-spot claiming, you can:

Claim through your Member Portal (for most services) at [defencehealth.com.au](https://defencehealth.com.au)

Claim on your smartphone through our Mobile Claiming App

Download and complete a claim form from our website and either:

- email it with your receipts to [claims@defencehealth.com.au](mailto:claims@defencehealth.com.au)
- post it and a copy of the account to us: Defence Health, PO Box 7518, Melbourne, Victoria, 3004

Please hold onto your receipts for two years.

## Your privacy is important to us

Defence Health collects your personal information – including sensitive information about your health – to provide services to you.

Our full Privacy Policy is available at [defencehealth.com.au](https://defencehealth.com.au) or you can call us on 1800 335 425 for a copy. It explains how we handle your personal information, how you can access or correct that information, how to make a privacy complaint and how we will deal with it, and how to opt-out of direct marketing from us.

## Defence Health Fund Rules

Your cover will be provided and benefits paid in accordance with the Fund Rules of Defence Health Limited. You can download a copy of the latest Fund Rules from [defencehealth.com.au](https://defencehealth.com.au) or email [info@defencehealth.com.au](mailto:info@defencehealth.com.au) and we'll send you one.

## Code of Conduct

We are committed to the Private Health Insurance Code of Conduct. You can download a copy of the code at [Private Health Insurance Code of Conduct](https://www.privatehealth.gov.au).



## We value your feedback

Compliments or complaints can be made by phone on 1800 335 425 or to [info@defencehealth.com.au](mailto:info@defencehealth.com.au). If we are unable to satisfy you, you can contact the Commonwealth Ombudsman on 1300 362 072 or visit [www.ombudsman.gov.au](https://www.ombudsman.gov.au).

For general information about private health insurance, see [www.privatehealth.gov.au](https://www.privatehealth.gov.au).

### We're here to help

For more information visit [defencehealth.com.au](https://defencehealth.com.au) or call us on 1800 335 425.

