

Flex Extras Product Guide

Effective from 31 March 2026

Subject to change.



FLEXIBLE, HIGHER-VALUE EXTRAS THAT ARE DESIGNED TO HELP KEEP YOU WELL

Annual limits apply from 1 July.

Please read 'Things you need to know about extras' before having treatment or call us if you have any questions about out-of-pocket expenses.

Dental

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 for more information.

General, preventive and major dental

2 Month waiting period **Annual limit – \$600 per person**

Periodic oral exam (012)	Up to \$37.60
Removal of calculus (114)	Up to \$70.80
Bitewing x-ray (022)	Up to \$23.30
Fluoride (121)	Up to \$20.60
Adhesive filling to one surface of a rear tooth (531)	Up to \$84.00

12 Month waiting period

Surgical tooth removal (324)	Up to \$166.80
Root canal obturation (417)	Up to \$117.40
Veneer indirect (556)	Up to \$515.60
Full crown – veneer indirect (615)	Up to \$600.00
Endosseous implant (688)	Up to \$600.00

Get one custom-fitted mouthguard (items 151 and 153 only) 100% covered each financial year up to annual limits

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

Ambulance treatment

2 Month waiting period **Annual limit – \$ Unlimited**

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.

Transport services between hospitals, repatriation to or from a state for non-clinically necessary reasons, or services by patient transport vehicles are not claimable.

Physiotherapy/Exercise physiology

2 Month waiting period **Annual limit – \$350 per person**

Physiotherapy

Initial consultation	Up to \$97.00
Subsequent consultation	Up to \$79.00
Group therapy sessions and classes	Up to \$29.00

Exercise physiology

Initial consultation	Up to \$77.00
Subsequent consultation	Up to \$54.00
Group therapy sessions	Up to \$18.00

Chiropractic/Osteopathy

2 Month waiting period **Annual limit – \$250 per person**

Chiropractic

Initial consultation	Up to \$66.00
Subsequent consultation	Up to \$43.00
Chiropractic x-rays (max. 2 per financial year)	Up to \$76.00

Osteopathy

Initial consultation	Up to \$80.00
Subsequent consultation	Up to \$65.00

Optical

2 Month waiting period **Annual limit – \$200 per person**

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 for more information.

Non-network providers

Single vision lenses	100% back up to your annual limit
Ground single vision lenses	
Bi-focal lenses	
Multi-focal lenses	
Frames/repairs	
Contact lenses	

All optical claims must include a sight correcting script.



Your extras cover *continued*

Mental health support

2 Month waiting period Annual limit - \$200 per person

Psychology

Initial consultation	Up to \$200.00
Subsequent consultation	Up to \$165.00

Psychology services claimable through Medicare are not eligible for benefits.

Online Cognitive Behavioural Therapy (Online CBT)

Online CBT Courses	Up to \$50.00
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Online CBT is a structured therapy program delivered through secure online platforms, such as mobile apps, video or web-based programs.

It can help manage concerns such as stress, anxiety, relationship concerns and ongoing pain. Benefits are payable for Defence Health-approved and recognised programs once completed, with a paid invoice and certificate of completion.

Pharmacy and vaccinations

2 Month waiting period Annual limit - \$100 per person

Per prescription or vaccination Up to \$60.00

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.

Health and wellbeing

2 Month waiting period Annual limit - \$200 per person

Remedial massage

Initial consultation	Up to \$60.00
Subsequent consultation	Up to \$52.00

Acupuncture

Initial consultation	Up to \$76.00
Subsequent consultation	Up to \$62.00

Myotherapy

Initial consultation	Up to \$68.00
Subsequent consultation	Up to \$58.00



Things you need to know about extras

Know your annual limits

All of the goods and services claimable under extras cover have annual per person limits.

Once the annual 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

If you've reached your limits, consider whether a higher level of cover is right for you. We're happy to help, just give us a call.

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

If your provider doesn't offer on-the-spot claiming you can:

- Claim through your Member Portal (for most services) at 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
 - fax it and your receipts to 1800 241 581
 - 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.

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, those recognised by the Australian Regional Health Group. Remedial massage providers must also hold at least a Diploma of Remedial Massage to be recognised.

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

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.



Our commitment to you

Our values

We're here to support the families of serving ADF members, former members of the ADF and their families plus the wider Defence community to manage their personal and family health care.



Trust

We will earn your trust by consistently delivering a personal experience for your needs. We are as good as our word – every time.



Excellence

Our people are proud to serve you. We will provide service and experience others won't, or can't. We actively seek ways to continuously improve our offer to you.



Ownership

We're part of the ADF family. We accept responsibility, act with initiative, and follow through. We won't let you down.



Members First

We listen deeply to what our members need, placing our Defence community at the heart of every interaction.



Community

We're here for people, not profit. We are committed to making a positive difference to the health and wellbeing of the Defence community.

Your privacy is important to us

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

We comply with the *Commonwealth Privacy Act 1988* and its Australian Privacy Principles in relation to the personal information that we hold about you and those on your policy.

As a member, by using our services and providing personal information to Defence Health, you're saying you agree to let Defence Health use it according to our Privacy Policy. And if you're sharing someone else's information, you're confirming you have their permission too.

Policy holders will have access to certain personal information about dependants on the policy. Policy holders have an obligation to make dependants aged 16 years and over aware that they can contact us if they do not wish us to share their personal information with the policy holder or others insured on the policy. Upon request, we will make reasonable efforts to keep their personal information private from others insured on the policy, but this may be subject to limited exceptions.

We'll usually collect your personal information directly from you, but may also collect it from others such as your health care professionals, your previous insurer, another insured person on the policy or the policyholder if you are a dependant. We may also collect personal information from third parties and public sources.

We collect your personal information so that we can use it for our reasonable business purposes and provide products and services to our members. We engage with a range of third parties in order to operate our business and provide services. We may disclose personal information to third parties for these purposes. Some third-party providers may be located overseas including in Ireland, other parts of western Europe, USA, New Zealand or India. We may also store your personal information on servers based overseas or in the "cloud". In such cases, your personal information may be viewed from overseas to repair system faults.

Whenever we send you marketing material, we will always inform you how you can opt out of our mailing list. We will implement your request free of charge within a reasonable timeframe.

Our full Privacy Policy is available at 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.

We value your feedback

Compliments or complaints can be made by phone on **1800 335 425** or to 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. The Ombudsman provides free information and assistance to resolve disputes.

For general information about private health insurance, see www.privatehealth.gov.au

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 or email info@defencehealth.com.au and we'll send you one.

This Product Guide is current as at 31 March 2026, and is subject to change.

It should be read carefully and retained.

Defence Health Limited – ABN 80 008 629 481 AFSL 313890

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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**

