

Product Guide

Top Extras



Extras cover helps fund your every-day health care needs that are not covered by Medicare. This includes important services such as dental, optical, physiotherapy, speech therapy, occupational therapy and psychology.

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.

			Financial year limit	Waiting periods
General dental				
Includes items like initial check-ups and scale & cleans, x-rays and simple fillings.				
e.g. Item	Description			
011	Comprehensive oral exam (One per person per financial year)	up to \$41.00	Unlimited per person (subject to item limits)	2 months
012	Periodic oral exam (Two per person per financial year)	up to \$37.00		
114	Removal of calculus - first visit (Two per person per financial year)	up to \$69.50		
022	Bitewing x-ray - first exposure	up to \$26.00		
	Bitewing x-ray - subsequent exposures	up to \$18.00		
531	Adhesive restoration - 1 surface direct posterior tooth - one per tooth, per visit	up to \$69.50		
Major dental				
e.g. Item	Description			
281	Course of non-surgical periodontal treatment (benefit entitlement is limited to per course, not per year)	up to \$501.50	\$850 per person	12 months
323	Surgical tooth removal including bone	up to \$145.50		
417	Root canal obturation - one canal - one per tooth, per visit	up to \$133.00		
583	Veneer indirect	up to \$434.50		
615	Full crown - veneer - indirect - one per tooth, per financial year	up to \$660.00		
671	Full crown attached to implant	up to \$850.00		
711	Complete upper denture - one every three financial years	up to \$445.50		
965	Occlusal splint - one per person, per financial year	up to \$300.00		
Orthodontics				
e.g. Item	Description			
881	Complete course of orthodontic treatment Paid on each payment instalment date for the duration of the course of treatment or at the final payment instalment.	up to \$800.00	\$800 per person	12 months
811	Passive removable appliance - per arch - two per financial year	up to \$174.50		

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



Vision

		Financial year limit	Waiting periods																																	
<p>Optical</p> <p>Optical Network</p> <p>Our Optical Network delivers better optical benefits and an extensive range of no-gap glasses. The Optical Network providers are Specsavers and VSP Vision Care.</p> <p>In addition to no-gap glasses, our Optical Network provides Top Extras members with free UV coating on the first pair of glasses, as well as discounts on optical purchases and other lens options. Specsavers provides free digital retinal photography.</p> <div style="display: flex; justify-content: space-around; align-items: center;">   </div> <p>Visit specsavers.com.au or vsp-australia.com.au to find your nearest store.</p> <p>Optical Network benefits are as follows:</p> <table border="0" style="width: 100%;"> <thead> <tr> <th></th> <th style="text-align: center;">Specsavers</th> <th style="text-align: center;">VSP</th> </tr> </thead> <tbody> <tr> <td>➤ Single vision glasses</td> <td style="text-align: center;">2 pairs no-gap</td> <td style="text-align: center;">1 pair no-gap</td> </tr> <tr> <td>➤ Ground single vision glasses</td> <td style="text-align: center;">2 pairs no-gap</td> <td style="text-align: center;">1 pair no-gap</td> </tr> <tr> <td>➤ Bi-focal glasses</td> <td style="text-align: center;">1 pair no-gap</td> <td style="text-align: center;">1 pair no-gap</td> </tr> <tr> <td>➤ Multi-focal glasses</td> <td style="text-align: center;">1 pair no-gap</td> <td style="text-align: center;">1 pair no-gap</td> </tr> <tr> <td>➤ Designer Frames</td> <td style="text-align: center;">discounted</td> <td style="text-align: center;">discounted</td> </tr> <tr> <td>➤ Contact lenses</td> <td style="text-align: center;">10% off in store</td> <td style="text-align: center;">15% off in store</td> </tr> </tbody> </table> <p>Benefits at non-network providers are as follows:</p> <table border="0" style="width: 100%;"> <tbody> <tr> <td>➤ Single vision lenses</td> <td style="text-align: right;">up to \$90</td> </tr> <tr> <td>➤ Ground single vision lenses</td> <td style="text-align: right;">up to \$95</td> </tr> <tr> <td>➤ Bi-focal lenses</td> <td style="text-align: right;">up to \$105</td> </tr> <tr> <td>➤ Multi-focal lenses</td> <td style="text-align: right;">up to \$155</td> </tr> <tr> <td>➤ Frames</td> <td style="text-align: right;">up to \$95</td> </tr> <tr> <td>➤ Contact lenses</td> <td style="text-align: right;">up to \$180</td> </tr> </tbody> </table> <p>Benefits are paid only where sight correcting prescriptions accompany the claim. Optical Network benefits are subject to your financial year limit and waiting periods. The no-gap glasses deals are based on standard lens options. Other lens choices are likely to involve an out-of-pocket cost. For the two pairs no-gap glasses deal, the second pair must be from the same or lower priced range and must be for the same prescription.</p>		Specsavers	VSP	➤ Single vision glasses	2 pairs no-gap	1 pair no-gap	➤ Ground single vision glasses	2 pairs no-gap	1 pair no-gap	➤ Bi-focal glasses	1 pair no-gap	1 pair no-gap	➤ Multi-focal glasses	1 pair no-gap	1 pair no-gap	➤ Designer Frames	discounted	discounted	➤ Contact lenses	10% off in store	15% off in store	➤ Single vision lenses	up to \$90	➤ Ground single vision lenses	up to \$95	➤ Bi-focal lenses	up to \$105	➤ Multi-focal lenses	up to \$155	➤ Frames	up to \$95	➤ Contact lenses	up to \$180		\$255 per person	2 months
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<p>Laser refractive eye surgery</p> <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>		\$1,000 per person claimable once every two financial years	12 months																																	
<p>Eye therapy</p> <table border="0" style="width: 100%;"> <tbody> <tr> <td>➤ Initial consultation</td> <td style="text-align: right;">up to \$32</td> </tr> <tr> <td>➤ Subsequent consultation</td> <td style="text-align: right;">up to \$26</td> </tr> <tr> <td>➤ Group therapy session</td> <td style="text-align: right;">up to \$10</td> </tr> </tbody> </table>	➤ Initial consultation	up to \$32	➤ Subsequent consultation	up to \$26	➤ Group therapy session	up to \$10		\$500 per person	2 months																											
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Therapies and services

		Financial year limit	Waiting periods
Physiotherapy			
Physio benefits are also paid for hydrotherapy treatment			
▶ Initial consultation	up to \$48	\$550 per person	2 months
▶ Subsequent consultation	up to \$40		
▶ Group therapy session	up to \$15		
▶ Ante/post natal class (max 10) (or full day ante-natal class up to \$150)	up to \$15		
Psychology			
▶ Initial consultation	up to \$75	\$400 per person up to \$1,000 per family	2 months
▶ Subsequent consultation	up to \$65		
▶ Family therapy session	up to \$25		
▶ Group therapy session	up to \$20		
Psychology treatment that has been claimed through Medicare cannot be covered.			
Chiropractic/Osteopathic			
▶ Initial consultation	up to \$43	\$450 per person up to \$900 per family	2 months
▶ Subsequent consultation	up to \$33		
▶ X-ray (max 2)	up to \$40		
Benefits on X-rays are paid only where the X-ray(s) are taken at your Chiropractic clinic.			
Alternative therapies			
▶ Consultation	up to \$30	\$300 per person up to \$600 per family	2 months
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.			
Exercise physiology			
▶ Consultation	up to \$30		
Podiatry/Chiropody			
▶ Initial consultation	up to \$43	\$300 per person	2 months
▶ Subsequent consultation	up to \$33		
Orthotics - for benefits please see <i>Devices, aids & supports</i> over page.			
Occupational therapy			
▶ Initial consultation	up to \$40	\$500 per person	2 months
▶ Subsequent consultation	up to \$32		
▶ Group therapy session	up to \$10		
Speech therapy			
▶ Initial consultation	up to \$57	\$500 per person	2 months
▶ Subsequent consultation	up to \$30		
▶ Group therapy session	up to \$10		



Medically prescribed devices, aids & supports

	Sub-category limit	Financial year limit	Waiting periods	
Hearing aids* ▶ Purchase of hearing aid	\$1,000 per person	\$1,000 per person	36 months	
Mobility aids* 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	
Orthotics and orthopaedics shoes ▶ Custom made foot orthotics ▶ Orthopaedic shoes custom made by specialist shoemaker	\$220 per person \$250 per person		12 months 12 months	
Devices ▶ CPAP machine* - for sleep apnoea ▶ Blood glucose monitor* ▶ Nebuliser* & spacer - for breathing and respiratory conditions ▶ Blood pressure monitor* ▶ TENS machine (including the Circulation Booster)* ▶ Non sight correcting Irlen lenses (frames claimable under Optical) ▶ Repair of hearing aids and foot orthotics	\$1000 per person \$400 per person \$250 per policy \$250 per policy \$250 per policy \$90 per person \$100 per person		12 months 12 months 12 months 12 months 12 months 2 months 2 months	
Splints and braces Benefits are payable for splints, knee/leg/spinal/lumbar/sacral/wrist/ankle braces and surgical corsets only.	\$250 per person		12 months	
Compression garments 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	
Non-cosmetic prostheses Benefits are payable only for ▶ external breast prostheses following a mastectomy ▶ wigs following a medical condition ▶ artificial eyes*	up to \$250 per person up to \$250 per person up to \$1,000 per person		\$1,000 per person	12 months
Epipen	\$100 per person		2 months	
Rental of appliance Benefits are payable for the rental of oxygen cylinders, soft collars, toilet seat risers, shower chairs, Continuous Passive Movement (CPM) machines or any other appliance listed above.	\$150 per person		2 months	

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



Ambulance			Financial year limit	Waiting period
Ambulance treatment 100% cover for treatment provided by a state-appointed ambulance service in Australia including emergency services, non-emergency dispatch, mobile intensive care, air and sea ambulance services.			Unlimited	2 months
Other services			Financial year limit	Waiting periods
Pharmacy and vaccinations ▶ Per prescription up to \$100 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
Dietitian ▶ Initial consultation up to \$35 ▶ Subsequent consultation up to \$25			\$250 per person	2 months
Audiology ▶ Initial consultation up to \$40 ▶ Subsequent consultation up to \$30			\$200 per person	2 months
Home nursing ▶ Per visit up to \$32 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.			\$1,000 per person	2 months
School accidents 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.			\$600 per person	2 months



More about extras cover

Claiming extras benefits

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

Many service providers (such as dentists, optometrists and physiotherapists) can process your claim on-the-spot by swiping your membership card through an electronic terminal. The benefit payable is automatically credited to the health care provider. You then settle any outstanding amount.

A list of providers who offer on-the-spot claiming is available on our website.

If your provider doesn't offer on-the-spot claiming you can claim using one of the following convenient options:

- For the simplest process claim via your smartphone through our Mobile Claiming App
- For the fastest refund claim online through the secure Member Area of our website
- Or complete a claim form then:
 - Email it with your receipts to claims@defencehealth.com.au
 - Fax it and your receipts to 1800 241 581
 - Post it and your original accounts or receipts to us:
Defence Health, PO Box 7518,
Melbourne, Victoria, 3004

Claim forms can be downloaded from our website or you can call us and we'll send you one.

Knowing your annual 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 additional services in that year. Benefit payments can resume at the beginning of the next financial year.

You can easily monitor your available limits via the Member Area of our website.

Claiming conditions

All services must be provided by an approved practitioner in private practice. Benefits are only payable on goods and services purchased in Australia and only where Medicare benefits are not payable.

Full claiming conditions are available online.