

Essentials Extras Product Guide

Effective from 1 November 2019

Subject to change



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 – general and surgical extractions

Annual limit – \$500 per person

Dental network

Get a minimum of 15% off the usual dental fee at our network dentists. Visit defencehealth.com.au/dental for more information.

General and preventive dental

2 Month waiting period

Periodic oral exam (O12)	Up to \$32.80
Removal of calculus (I14)	Up to \$60.40
Bitewing x-ray (O22)	Up to \$19.60
Adhesive filling to one surface of a rear tooth (531)	Up to \$61.80
Mouthguard (151)	Up to \$65.80

Surgical tooth removal

12 Month waiting period

322	Up to \$101.20
323	Up to \$125.80
324	Up to \$139.00

Some dental items are limited in the number of times they can be claimed in a year or appointment. 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 Online Member Services account, at defencehealth.com.au/members

Flexi-limits

2 Month waiting period

Annual limit – \$450 per person

Physiotherapy (including one-on-one hydrotherapy)

Initial consultation	Up to \$36
Subsequent consultation	Up to \$26
Lymphoedema treatment	Up to \$52

Chiropractic/Osteopathy

Initial consultation	Up to \$36
Subsequent consultation	Up to \$26

No benefits are payable for chiropractic x-rays.

Exercise physiology

Initial consultation	Up to \$20
Subsequent consultation	Up to \$16

Travel vaccinations

Per travel vaccination prescription	Up to \$50
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The benefit is payable on non-PBS travel vaccinations only. It is paid on the gap between the current PBS amount and the actual charge. No benefits are payable for over-the-counter travel vaccinations.

Optical

2 Month waiting period

Annual limit – \$170 per person

Optical network partners

Our optical network providers have extensive ranges of no-gap glasses available up to your annual limit. Visit defencehealth.com.au/optical for more information.

	Specsavers	VSP Vision Care
Single vision glasses	2 pairs no-gap	1 pair no-gap
Bi/Multifocal glasses	1 pair no-gap	1 pair no-gap
Frames/repairs	Discounted	Discounted
Contacts (in store)	10% off	15% off

No-gap glasses deals are based on standard lens options. Other lens choices are likely to involve an out-of-pocket cost.

Non-network providers

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/repairs	Up to \$95
Contact lenses	Up to \$120

All optical claims must include a sight correcting script.

Ambulance treatment

2 Month waiting period

Annual limit – \$ Unlimited

Comprehensive cover for ambulance services by state-appointed ambulance providers across Australia. This includes emergency services, non-emergency dispatch, mobile intensive care and air and sea ambulance services.

Patient transport services are not ambulance services and are not claimable.

Health and wellbeing

2 Month waiting period

Annual limit – \$200 per person

Remedial massage, acupuncture and myotherapy

Initial consultation	Up to \$21
Subsequent consultation	Up to \$17

Group physiotherapy

Group therapy sessions and classes	Up to \$12
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Includes group hydrotherapy.

Group exercise physiology

Group therapy	Up to \$8
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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 Online Member Services account, at defencehealth.com.au/members

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 automatically credited to the account 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/extrasprovider

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

- claim through Online Member Services (for most services) at defencehealth.com.au/members
- 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 2 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 2 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/claim

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

Our purpose is to support you, the members of the ADF and wider Defence community to manage your 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.



Respect

We are friendly people, here to help you make good choices. We listen with intent and offer clear explanations, to provide you with peace of mind and support.



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 has a legal obligation to comply with the Commonwealth *Privacy Act 1988* and the Australian Privacy Principles. The Defence Health privacy statement informs you about how your personal information will be collected, held, used and disclosed, how you may gain access and seek correction of that information, and how you may complain about possible breaches of privacy. A copy of the full Privacy Policy is available at defencehealth.com.au/privacy. We will always endeavour to collect your personal information directly from you, but in some circumstances, for instance where you are a dependant on the policy, we will collect your personal information from the policy holder.

We will generally collect and use your information to approve your transactions/claims, to provide services you have requested and to inform you of products, benefits and services we think may be of interest to you.

We may use or disclose your personal information for another purpose, but only if we have your prior consent, or we are required to do so to fulfil our obligations as a private health insurer, or for any other reasonably expected purpose related to the provision of your health benefits. For example, we may disclose your information to other service providers we have arrangements with or who provide services to us, or where otherwise permitted or required by law.

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 may contact us if they do not wish us to share their personal information with the policy holder or others on the policy.

If you do not provide the information requested or do not consent to us requesting it from third parties, we may be unable to provide our health benefit services or discounts to you.

Our full Privacy Policy is available at defencehealth.com.au/privacy or you can call us on 1800 335 425 for a copy.

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 at phio.info@ombudsman.gov.au. The Ombudsman provides free information and assistance to resolve disputes.

You can view more information at www.ombudsman.gov.au/making-a-complaint/contact-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/fund-rules or call us and we'll send you one.

This Product Guide is current as at 1 November 2019, 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 defencehealth.com.au

