

PREMIUM EXTRAS



**Uniformed or not.
A Defence connection
through family or
business can mean
you're eligible.**

**Serving everyone
connected to Defence.**

PREMIUM EXTRAS

Offering the ultimate in general treatment cover, Premium Extras gives you and your family the highest rebates and annual limits.

General Treatment (Extras)

Waiting periods for general treatment items are detailed in this product sheet and need to be read carefully in conjunction with the conditions of the selected cover.

Benefit year for General Treatment (Extras) at Navy Health is July 1 to June 30.



Set benefits apply.

			Annual Limit/ Person	Waiting Period (months)
Dental	Covers dental items listed by the Australian Dental Association (ADA) up to a set rebate			
General Dental	Includes restorations, fillings and Occlusal Therapy		Unlimited	2
Major Dental	Periodontics	Up to \$1,000	\$2,000	12
	Extractions/Oral Surgery	Up to \$1,000		
	Endodontics	Up to \$1,000		
	Crowns/Bridgework	Up to \$1,000		
	Dentures^/Implants	Up to \$1,000		
^For dentures a rolling three year minimum replacement period applies from the first date of service. Set benefits are payable for individual dental services and may not attract the full dental annual limit.				
Orthodontic	Maximum of \$2,500 per course of treatment; 80% of provider fee per rolling three year period. A treatment plan must be submitted for orthodontic claims to be paid.		\$2,500	12
Optical	100% of the fee up to the annual limit		\$350	6
	Single Vision lens and frame			
	Bifocal/Multifocal lens and frame			
	Contact Lenses			
	Optical benefit is only payable where the lens includes a form of sight correction. A prescription must accompany all claims for benefits. Benefits are not available for lens coatings and features such as anti-reflection or scratch resistant coatings.			
Eye Therapy	Initial Consultation	\$70	\$500	2
	Subsequent Consultation	\$55		
Laser Eye Surgery	100% of the fee up to the annual limit. One service every two (rolling) years.		\$1,500	12
Occupational Therapy	Initial Consultation	\$60	\$500	2
	Subsequent Consultation	\$40		
Physiotherapy	Initial Consultation	\$67	\$850	2
	Subsequent Consultation	\$52		
	Group Session	\$25		
	Ante/Post Natal Classes	Up to \$100		
Chiropractic Osteopathy	Initial Consultation	\$60	\$750 (\$1,500 per family)	2
	Subsequent Consultation	\$41		
	Chiropractic X-rays (one per person per year)	\$70		
Podiatry Chiropody	Initial Consultation	\$57	\$500	2
	Subsequent Consultation	\$44		
	Impression Cast	\$50		
	Podiatry Surgery. Conditions apply.	\$200		
Dietitian	Initial Consultation	\$80	\$500	2
	Subsequent Consultation	\$55		
This is a consultation benefit only and does not cover any medications, herbal or dietary preparations or organised weight reduction programs.				

Set benefits apply.

			Annual Limit/ Person	Waiting Period (months)
Non-PBS Pharmacy	Per Prescription Navy Health pays the difference between the cost of the prescription and set cost of the Pharmaceutical Benefit Scheme (PBS), up to the maximum per prescription.	Up to \$120	\$600	2
Natural Therapies	Per Service Natural Therapies include Acupuncture, Myotherapy, Remedial Massage, Exercise Physiology, Chinese herbal medicine. Benefits are not payable on any medications, herbal or dietary preparations, or weight reduction programs.	\$38	\$550 (\$1,100 per family)	2
Psychology	Initial Consultation Subsequent Consultation Group Therapy Hypnotherapy is payable if the provider is a fully registered member of the Psychology Board in their State/Territory or if they are a clinical member of an approved association. To view Navy Health's Recognised Hypnotherapy Associations, go to navyhealth.com.au	\$110 \$80 \$55	\$600	2
Speech Therapy	Initial Consultation Subsequent Consultation	\$110 \$55	\$500	2
Medically Prescribed Appliances (MPAs)	85% of the fee up to the annual limit		\$700	6
CPAP Devices Repairs and Maintenance	100% of the fee up to the annual limit Includes repairs to CPAP device. For CPAP devices a rolling three year minimum replacement period applies from the first date of service.		\$1,000	12
Orthotics and Orthopaedic Appliances	85% of the fee up to annual limit. Orthopaedic footwear must be for a medically prescribed purpose and constructed for the individual member, by a specialist orthopaedic footwear manufacturer. Commercially available brands of footwear and sporting footwear are not eligible for benefits. Includes repairs to Orthotics.		\$300	2
Hearing Aids	100% of the fee up to the annual limit Supply of hearing aids is limited to one supply (either single or two aids) every three years. For CPAP devices a rolling three year minimum replacement period applies from the first date of service. Repairs on Hearing Aids	Up to \$150	\$1,300	12
Audiology	Initial Consultation Subsequent Consultation	\$70 \$55	\$500	2
Home Nursing	Per Service Home nursing is classified as professional treatment by a registered nurse on the recommendation of a medical practitioner.	\$60	\$1,000	2
School Accidents	Benefits include costs that result from a school accident to a member's dependant child. Claims must be accompanied by notification of the accident on school letterhead.		\$800	2
Ambulance Services	100% of the cost of ambulance services within Australia provided that the service is from a State/Territory registered ambulance service and deemed medically necessary.		Unlimited	2



Extras Claiming

We use HICAPS and iSOFT, electronic systems that let you claim most of your Extras benefits directly after your consultation with your provider. If there is a difference between your Extras benefit and the fee charged by your provider, then you will need to pay this at the time.

Members can claim using our Navy Health App. To download the App, go to the App Store or Google Play Store.

If you are unable to claim via HICAPS, iSOFT or the App, you can submit your claim online through the Member Portal, or complete a claim form and post, email or fax it to us. Please note that Orthodontic, Ambulance, MPAs & Pharmacy claims cannot be claimed through HICAPS, iSOFT or the Member Portal.



When are Extras benefits not payable:

- Claims are over two years from the date of service;
- The provider is not recognised in a private practice or for Natural Therapies, the provider is not recognised by the Australian Regional Health Group (ARHG), Exercise and Sports Science Australia (ESSA) or HICAPS. For a list of providers, visit <https://navyhealth.com.au/find-a-provider/>;
- The service forms any part of a payment from Workers' Compensation, Third Party or any other liability provision. Navy Health reserves the right to seek full reimbursement on any benefits paid in these circumstances;
- The claim is within a specified waiting or replacement period or annual/sub limits have been reached;
- The services are performed, or the products used are purchased, outside of Australia; and
- During a period of suspension or when membership is not paid up to date.