



Budget Extras

An uncomplicated option for general treatment cover. Budget Extras offers rebates on all of the popular services such as Optical, Dental, Physio and Chiro.

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.

Budget Extras

			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 & Occlusal Therapy General Dental services are not subject to an individual category maximum, however, benefits paid towards these procedures do form part of the overall annual benefit limitation.		\$500	2
Major Dental	Periodontics Extractions / Oral Surgery Set benefits are payable for individual dental services and may not attract the full dental annual limit.			12
Optical	100% of the fee up to the annual limit 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.		\$170	6
Physiotherapy	Initial Consultation Subsequent Consultation Group Session	\$37 \$27 \$10	\$300	2
Chiropractic Osteopathy	Initial Consultation Subsequent Consultation	\$30 \$22	\$300 (\$600 per family)	2
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 \$50	\$200	2
Natural Therapies	Per Service Natural Therapies include Acupuncture, Myotherapy, Remedial Massage, Exercise Physiology. Benefits are not payable on any medications, Chinese herbal medicine, herbal or dietary preparations, or weight reduction programs.	\$18	\$200 (\$400 per family)	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

Claiming

We use HICAPS and iSOFT, electronic systems that allow you to claim most of your Extras benefits on the spot after your consultation. Simply give your membership card to the service provider. If there is a difference between your extras benefit and the fee charged by your provider, you will need to pay this amount at the time of service.

If you are unable to claim via HICAPS or iSOFT, we offer three alternative methods for submitting claims. You can submit your claim online through the [Member Portal](#), complete a [claim form](#), or use our Navy Health App, which is available for download from the [App Store](#) or [Google Play Store](#).

Please note that Orthodontic, Ambulance, MPAs, and Pharmacy claims cannot be processed through HICAPS or HealthPoint.

When are 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 navyhealth.com.au;
- 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;
- during a period of suspension or when membership is not paid up to date.

Disclaimer: The information shown is a general summary only and does not take into account your specific circumstances. Additional details can be found in [Important Information About Your Policy](#). It is important you read it carefully and retain a copy for your records.