



Healthy Living Extras

Navy Health's most popular level of general treatment cover gets you money back on the services you use most.

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.

Healthy Living 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		unlimited	2
Major Dental	Periodontics Extractions / Oral Surgery Endodontics Crowns / Bridgework Dentures^ / Implants ^ 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.	up to \$700 up to \$700 up to \$700 up to \$700 up to \$700	\$1,500	12
Orthodontic	Maximum of \$2,000 per course of treatment; 70% of provider fee per rolling three year period. (a treatment plan is required).		\$2,000	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.		\$260	6
Eye Therapy	Initial Consultation Subsequent Consultation	\$60 \$35	\$300	2
Laser Eye Surgery	100% of the fee up to the annual limit One service every two (rolling) years.		\$1,200	12
Occupational Therapy	Initial Consultation Subsequent Consultation	\$45 \$33	\$400	2
Physiotherapy	Initial Consultation Subsequent Consultation Group Session Ante/Post Natal Classes	\$55 \$42 \$15 up to \$60	\$600	2
Chiropractic Osteopathy	Initial Consultation Subsequent Consultation Chiropractic X-rays (One per person per year)	\$48 \$35 \$60	\$550 (\$1,100 per family)	2
Podiatry Chiropody	Initial Consultation Subsequent Consultation Impression Cast Podiatry Surgery. Conditions apply.	\$45 \$35 \$40 \$120	\$300	2
Dietitian	Initial Consultation Subsequent Consultation This is a consultation benefit only and does not cover any medications, herbal or dietary preparations or organised weight reduction programs.	\$60 \$40	\$300	2

Set benefits apply.

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			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	\$500	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.	\$32	\$320 (\$640 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	\$90 \$70 \$35	\$400	2
Speech Therapy	Initial Consultation Subsequent Consultation	\$90 \$40	\$300	2
Medically Prescribed Appliances (MPAs)	85% of the fee up to the annual limit		\$400	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.		\$600	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.		\$200	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 hearing aids a rolling three year minimum replacement period applies from the first date of service. Repairs on Hearing Aids	up to \$150	\$900	12
Audiology	Initial Consultation Subsequent Consultation	\$60 \$40	\$300	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
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.