

# ADF Essentials Package Basic Plus

## Product Guide

This product is only available for singles and couples.

Effective from 26 February 2025

Subject to change.



### HEALTH ESSENTIALS DONE WELL FOR THE DEFENCE COMMUNITY

Health insurance made for the Defence community with essentials at the minimum cost.

## Your hospital cover

### What's covered

The clinical categories included are:

- ✓ Tonsils, adenoids and grommets
- ✓ Bone, joint and muscle
- ✓ Joint reconstructions
- ✓ Hernia and appendix
- ✓ Gastrointestinal endoscopy
- ✓ Dental surgery.

### What's restricted

- R Rehabilitation
- R Palliative care
- R Hospital psychiatric services.

For restricted services, we will cover the cost of a private patient in a shared room of a public hospital. If you are treated elsewhere, such as a private hospital, you will incur significant out-of-pocket expenses.

You are eligible for a once-per-lifetime upgrade to a higher level of hospital cover to receive hospital psychiatric service, without a waiting period. You must have held continuous hospital cover for at least two months to be eligible for this exemption.

### What's excluded

The clinical categories excluded are:

- ✗ Brain and nervous system
- ✗ Eye (not cataracts)
- ✗ Cataracts
- ✗ Ear, nose and throat
- ✗ Joint replacements
- ✗ Back, neck and spine
- ✗ Podiatric surgery (by a registered podiatric surgeon)
- ✗ Kidney and bladder
- ✗ Male reproductive system
- ✗ Gynaecology
- ✗ Miscarriage and termination of pregnancy
- ✗ Pregnancy and birth
- ✗ Assisted reproductive services
- ✗ Digestive system

- ✗ Chemotherapy, radiotherapy and immunotherapy for cancer
- ✗ Pain management
- ✗ Skin
- ✗ Breast surgery (medically necessary)
- ✗ Diabetes management (excluding insulin pumps)
- ✗ Heart and vascular system
- ✗ Lung and chest
- ✗ Blood
- ✗ Plastic and reconstructive surgery (medically necessary)
- ✗ Implantation of hearing devices
- ✗ Dialysis for chronic kidney failure
- ✗ Weight loss surgery
- ✗ Insulin pumps
- ✗ Pain management with device
- ✗ Sleep studies.

### Excess options

The ADF Essentials Package has a \$250 per adult excess.

The excess applies once per adult per financial year on any same day and overnight admissions.

### Waiting periods

From the date you join Defence Health, upgrade your cover or reduce your excess, a waiting period may apply before you can claim on new or higher benefits. The following waiting periods apply:

- ✓ 12 months for pre-existing conditions (excluding hospital psychiatric services, rehabilitation and palliative care)
- ✓ 2 months for hospital psychiatric services, rehabilitation and palliative care
- ✓ 2 months for all other included services (including non-emergency ambulance)
- ✓ Cover for an accident is immediate, including ambulance services.

If you transfer to us from an equivalent level of cover with an Australian health fund, the waiting periods you've already served (on included services) will be honoured by us. All waiting periods need to be re-served after a break in cover of more than 60 days.



# Your hospital cover *continued*

## Additional benefits for covered services

- ✓ Choice of doctor and hospital
- ✓ Up to 100% of doctors' fees if your doctor chooses to use Access Gap
- ✓ 100% of agreement hospital charges (subject to your excess and any other non-health related charges applied by the hospital, e.g. television), including:
  - Shared or private room
  - Theatre fees
  - Intensive care, critical care and high dependency unit
  - Most drugs supplied in hospital
- ✓ Minimum benefits as set by the government for a shared room in a public hospital:
  - Additional \$80 per day paid for a private room (all states and territories except NSW)
  - An amount agreed between the NSW government and Defence Health for a private room in NSW
  - If the hospital charges more than the benefit payable, you will have an out-of-pocket expense
- ✓ 100% of the listed benefit for medical devices on the Australian Government Prescribed List of Medical Devices and Human Tissue Products.

## Pre-existing conditions

A pre-existing condition is an illness, ailment or condition where signs or symptoms existed in the six months ending on the day you joined or upgraded to a higher level of cover; whether you or your doctor knew of them or not.

Only a medical or other health professional appointed by Defence Health is authorised to determine whether you have a pre-existing condition.

If you need treatment in the first 12 months of joining for a condition that could be pre-existing, we will ask your doctor to complete a medical report. This will help our appointed medical advisor to assess if your condition was pre-existing. You should talk to us before going into hospital.

## Ambulance treatment

Comprehensive cover for ambulance services by state-appointed ambulance providers across Australia. This includes emergency transport, on the spot treatment, mobile intensive care, air and sea ambulance.

*Transport services between hospitals, repatriation to or from a state for non-clinically necessary reasons, or services by patient transport vehicles are not claimable.*

## Accidental injury benefit

You have cover for Accidental injury benefit which means admissions for services that are restricted or excluded will be treated as an included service for a non-compensable accident that occurred after joining this cover. You must seek treatment from a registered provider within 72 hours and any required hospitalisation must occur within 180 days of the accident.

An accident is an unforeseen event leading to bodily injuries caused solely and directly by external means.

## What's not covered

### Situations when you won't be covered include:

- ✗ Clinical treatment categories listed as excluded services
- ✗ Treatment received while serving a waiting period
- ✗ Treatment provided as an outpatient at a hospital
- ✗ Treatment for which a Medicare benefit is not payable (apart from rehabilitation, hospital psychiatric series and palliative care)
- ✗ Treatment not clinically necessary such as elective cosmetic surgery
- ✗ Treatment in doctors' rooms or specialist tests as an outpatient
- ✗ Doctors' fees in excess of the Medicare Benefits Schedule (MBS) fee, unless covered by Access Gap
- ✗ Pharmaceuticals provided on discharge or unrelated to the reason for hospitalisation
- ✗ High cost drugs that aren't covered under the Pharmaceutical Benefits Scheme (PBS) or hospital contract
- ✗ Personal items such as newspapers, toiletries or television
- ✗ Accommodation in an aged care facility
- ✗ Services claimable from another source such as workers compensation, third party insurance or Department of Veterans' Affairs (DVA)
- ✗ Hospital stays beyond 35 days where further care is not agreed between the hospital and Defence Health (this will incur out-of-pocket expenses)
- ✗ This cover is not suitable for overseas visitors who do not have full Medicare entitlements
- ✗ Treatment in a non-agreement private hospital will incur significant out-of-pocket expenses.



# Going to hospital

**Before you make any decisions about your hospital choice or procedures, check exactly what your level of cover includes and that you have served any waiting periods.**

Review the included clinical categories on your policy to ensure your procedure is covered.

Always ask your doctor what they will charge and if they will participate in our Access Gap scheme to reduce or eliminate out-of-pocket costs for you.

## Why does my specialist need to participate in Access Gap?

When you go to hospital, Defence Health and Medicare will cover the MBS fee for your procedure. The MBS fee is set by the Federal Government and caps the amount health funds can cover for your treatment.

Doctors can choose to charge more than the MBS fee and that's when you may incur the out-of-pocket cost or 'gap' payment.

## What is Access Gap?

Access Gap is a billing scheme where Defence Health pays a higher benefit for your medical procedure to help reduce or eliminate your out-of-pocket expenses.

This results in one of two scenarios:

- ✓ No Gap: Defence Health covers the gap completely
- ✓ Known Gap: The maximum amount you will pay per doctor, per hospital episode.

## How do I get Access Gap Cover?

When you're planning to go into hospital as an in-patient, ask your doctor if they'll agree to participate in Defence Health's Access Gap.

If they say no, you can search for doctors who may participate in our Access Gap scheme at [defencehealth.com.au](https://defencehealth.com.au) or you can obtain another referral from your GP.

## Informed financial consent

Your doctor is obliged to obtain your informed financial consent to their medical charges.

This information should be discussed with you and provided in writing. It must clearly state any gap you will pay between their total charges and the Medicare rebate and private health insurance benefits.

This informed financial consent should include all the doctors involved in your treatment, including your anaesthetist, and detail any additional gap you will need to pay toward hospital or medical device charges.

Once understood and agreed by you, your signature or the signature of your guardian is required, to finalise this arrangement.

To confirm medical out-of-pocket expenses check with Medicare or your doctor.

## Agreement hospitals

We have agreements with more than 500 hospitals in Australia. By choosing to be treated in an agreement private hospital, you can significantly reduce your expenses.

If you choose a hospital that does not have an agreement with Defence Health, you may have significant out-of-pocket expenses.

Our agreement hospital listing is one of the largest in Australia. Search the list at [defencehealth.com.au](https://defencehealth.com.au)

## We're here to help

For more information visit the going to hospital section at [defencehealth.com.au](https://defencehealth.com.au) or call us on 1800 335 425.



# Your extras cover

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.

## General dental and surgical extractions

Annual limit - \$500 per person

### Dental network

Visit a network dentist for quality dental care at special member prices. Visit [defencehealth.com.au](http://defencehealth.com.au) for more information.

### General and preventive dental

**2** Month waiting period

Periodic oral exam (O12)	Up to \$32.40
Removal of calculus (114)	Up to \$61.80
Bitewing x-ray (O22)	Up to \$19.90
Adhesive filling to one surface of a rear tooth (531)	Up to \$66.80
Mouthguard (151)	Up to \$72.10

### Surgical tooth removal

**12** Month waiting period

322	Up to \$116.00
324	Up to \$159.20

Some dental items have claim frequency limits, including the number of times they can be claimed during an appointment, in a year, or across a number of years. 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 Member Portal, at [defencehealth.com.au](http://defencehealth.com.au)

## 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 \$14
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Includes group hydrotherapy.

### Group exercise physiology

Group therapy	Up to \$9
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## Optical

**2** Month waiting period

Annual limit - \$170 per person

### Optical network

Our optical network providers have extensive ranges of no-gap glasses and 100% back on eligible items available up to your annual limit. Plus, receive discounts on in-store contact lenses and other optical add-ons. Visit [defencehealth.com.au](http://defencehealth.com.au) for more information.

### Non-network providers

Single vision lenses	100% back up to your annual limit
Ground single vision lenses	
Bi-focal lenses	
Multi-focal lenses	
Frames/repairs	
Contact lenses	

All optical claims must include a sight correcting script.

## Flexi-limits

**2** Month waiting period

Annual limit - \$450 per person

### Physiotherapy (including one-on-one hydrotherapy)

Initial consultation	Up to \$37
Subsequent consultation	Up to \$27
Lymphoedema treatment	Up to \$54
Pelvic floor treatment	Up to \$27

### Chiropractic/Osteopathy

Initial consultation	Up to \$37
Subsequent consultation	Up to \$26

No benefits for chiropractic x-rays.

### Exercise physiology

Initial consultation	Up to \$20
Subsequent consultation	Up to \$17

### 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



# 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 Member Portal, at [defencehealth.com.au](https://defencehealth.com.au)

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 paid to the provider 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](https://defencehealth.com.au)

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

- Claim through your Member Portal (for most services) at [defencehealth.com.au](https://defencehealth.com.au)
- 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](mailto: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 two 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 two 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](https://defencehealth.com.au)

## 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

We're here to support the families of serving ADF members, former members of the ADF and their families plus the wider Defence community to manage their 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 collects your personal information – including sensitive information about your health – to provide services to you.

We comply with the *Commonwealth Privacy Act 1988* and its Australian Privacy Principles in relation to the personal information that we hold about you and those on your policy.

As a member, by using our services and providing personal information to Defence Health, you're saying you agree to let Defence Health use it according to our Privacy Policy. And if you're sharing someone else's information, you're confirming you have their permission too.

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 can contact us if they do not wish us to share their personal information with the policy holder or others insured on the policy. Upon request, we will make reasonable efforts to keep their personal information private from others insured on the policy, but this may be subject to limited exceptions.

We'll usually collect your personal information directly from you, but may also collect it from others such as your health care professionals, your previous insurer, another insured person on the policy or the policyholder if you are a dependant. We may also collect personal information from third parties and public sources.

We collect your personal information so that we can use it for our reasonable business purposes and provide products and services to our members. We engage with a range of third parties in order to operate our business and provide services. We may disclose personal information to third parties for these purposes. Some third-party providers may be located overseas including in Ireland, other parts of western Europe, USA, New Zealand or India. We may also store your personal information on servers based overseas or in the "cloud". In such cases, your personal information may be viewed from overseas to repair system faults.

Whenever we send you marketing material, we will always inform you how you can opt out of our mailing list. We will implement your request free of charge within a reasonable timeframe.

Our full Privacy Policy is available at [defencehealth.com.au](http://defencehealth.com.au) or you can call us on 1800 335 425 for a copy. It explains how we handle your personal information, how you can access or correct that information, how to make a privacy complaint and how we will deal with it, and how to opt-out of direct marketing from us.

## We value your feedback

Compliments or complaints can be made by phone on **1800 335 425** or to [info@defencehealth.com.au](mailto:info@defencehealth.com.au)

If we are unable to satisfy you, you can contact the Commonwealth Ombudsman on 1300 362 072 or visit [www.ombudsman.gov.au](http://www.ombudsman.gov.au). The Ombudsman provides free information and assistance to resolve disputes.

For general information about private health insurance, see [www.privatehealth.gov.au](http://www.privatehealth.gov.au)

## 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](http://defencehealth.com.au) or email [info@defencehealth.com.au](mailto:info@defencehealth.com.au) and we'll send you one.

This Product Guide is current as at 26 February 2025, and is subject to change.

It should be read carefully and retained.

**Defence Health Limited** – ABN 80 008 629 481 AFSL 313890

## Code of conduct

We are committed to the Private Health Insurance Code of Conduct. You can download a copy of the code at **Private Health Insurance Code of Conduct**

