

Health insurance for  
Defence Connections



December 2024

# We look after our own.



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The private health insurance information in this brochure is general in nature and does not take into account your specific needs. Visit [defencehealth.com.au](https://defencehealth.com.au) for more detailed information.

# At Defence Health, we look after our own.

Take a look at our offer and you'll discover why more than 300,000 Australians, all with a connection to Defence, have joined our family. We get you. And we get what you need from your health fund.

Look to a health fund that looks out for you rather than profit.

Anytime you have any questions, we're just a phone call away. Give us a call on **1800 335 425** - we're here to help.

## Can you join our family?

Members of the ADF and their families are at the heart of Defence Health. If you have one of the following Defence connections, you're also eligible to join.

### Eligible Defence connections

#### ADF service and ADF supporters

- ▶ Previous (or current) service in the ADF (permanent or Reserve)
- ▶ If you work (or worked) in the Department of Defence or another Defence-related department
- ▶ If you work (or worked) for a supplier, agency or contractor where you were involved in the supply of goods or services to Defence.

#### Extended family of the above

If you're the parent, child, grandchild, sibling, or partner/ex-partner of a serving or former serving member of the ADF or ADF supporter.

### ADF families

Serving couples and families are at the heart of Defence Health. Ex-serving veterans and Reservists are also our heroes. ADF members (permanent SERCAT 6-7 and Reserve SERCAT 3-5) are eligible for our specially designed health insurance that's tailored for your needs.

Our hospital and extras packages offer different levels of protection and our best value for money. Or you can mix and match from our standalone cover and receive a veteran discount.

Visit [defencehealth.com.au](http://defencehealth.com.au) or talk to us on **1800 335 425** for more information.




If you want to  
know more:  
[defencehealth.com.au](http://defencehealth.com.au)

# Why you're better off with private health insurance

Private health insurance puts you in control of your health care.

**Peace of mind**

Get access to care, hospital admissions and medical treatment when you need it! Hospital accommodation, theatre fees and intensive care covered according to gold, silver, bronze or basic clinical categories.



**Avoid government penalties**

Lifetime Health Cover adds to the cost of premiums for people who take out hospital cover after they've turned 31. So if you wait until you're 40, you'll pay 20% more than someone on the same cover who joined when they were 30. And depending on your income, the Medicare Levy Surcharge could mean extra tax if you don't have hospital cover. Find out more at [defencehealth.com.au](https://defencehealth.com.au)



**Choose your care**

Choose your doctor, specialist and the private hospital you're treated in. Unlike the public system where you're assigned a doctor by the hospital, private hospital cover gives you continuity of care with the specialist of your choice. Your doctor can then treat you at one of the hundreds of agreement private hospitals across Australia.




**Take advantage of the government rebate**

The government understands the value of private health insurance to the health sector. That's why it helps to reduce the cost of private hospital and extras cover through the Australian Government Rebate on private health insurance. The amount of rebate is determined by income and the age of the oldest person on the policy. Find out more at [defencehealth.com.au](https://defencehealth.com.au)



**Skip the queues**

Don't be left lingering on the public hospital waiting list. Private hospital cover provides you with the treatment you need almost immediately. That's why most elective surgeries performed in Australia are undertaken in private hospitals.\*




**Ambulance cover**

Even a short ride in an ambulance can be costly. Some of the ambulance trips we pay for cost \$10,000, \$12,000, \$13,000 – and sometimes even more! Private health insurance can cover you for air, sea or road ambulance services by a state-appointed ambulance provider – Australia wide! Non-emergency patient transport services are not covered.



**Get money back on extras**

General treatment is the everyday health care that helps keep you well. Extras cover lowers the cost of visiting the dentist, chiropractor, physiotherapist, optometrist, psychologist or other general treatment providers.



What's the average wait in the public system?	
Elective surgery is considered medically necessary, but not an emergency. In 2022-23, 50% of patients waited at least 49 days for admission to a public hospital for elective surgery. This increased from 40 days in the prior year.	174 days* for removal of tonsils
	82 days* for hernia repair
	175 days* for hip replacement
	308 days* for knee replacement

\* Source: Australian Institute of Health and Welfare, Elective surgery waiting times 2022-2023

# What's so good about Defence Health?

## Hospital cover you can depend on

- ▶ Choose from competitively priced gold, silver, bronze or basic hospital cover to meet your needs and stage of life. We also have 'plus' cover with a bit more included treatment.
- ▶ Great ambulance cover! Every Defence Health hospital policy includes ambulance cover Australia-wide.
- ▶ Extensive network of agreement private hospitals. At an agreement private hospital, the accommodation and theatre fees for your included clinical treatment are covered.
- ▶ Help to reduce or eliminate out-of-pocket medical expenses when you go to hospital with our Access Gap cover.
- ▶ Age-based discount of up to 10% (on eligible hospital products) for 18-29 year-olds.
- ▶ Chronic care programs (on eligible hospital products) deliver phone-based support for people with serious health challenges.
- ▶ In-home nursing and rehabilitation (on eligible hospital products). This could include services such as wound management, intravenous therapy, or rehabilitation in the comfort of your own home.

## Great value extras cover

- ▶ We're not-for-profit - so there's more for members instead of investors or foreign owners.
- ▶ Dental network dentists give members quality dental care at special member prices. And you'll receive a no-gap annual check-up and clean (within service and dental limits).
- ▶ Optical network delivers greater value optical benefits, no-gap frames and other member exclusives.
- ▶ Flexi-limits on a range of included extras treatment (like speech therapy, psychology, podiatry, for example). Flexi-limit benefits can be used across the range of included treatment, or you can use the entire flexi-limit on your favourite included treatment.
- ▶ Health and wellbeing benefits for a range of health screening tests and Quit smoking programs and approved alternative therapies on applicable extras.
- ▶ Every Defence Health extras policy includes ambulance cover.



Get a quote online  
or call **1800 335 425**  
to join

## The health fund that's family focused

- Your kids are not charged the excess if they go to hospital.
- Kids can get one custom-fitted mouthguard 100% covered per financial year (on applicable extras within dental limits).
- Everyone in the family has their own individual annual limits – so everyone can get the extras treatment they need.
- No lifetime limit on orthodontic benefits. If your extras cover includes orthodontic benefits, we'll pay up to the annual limit each year of treatment.

## Special recognition for our veterans

- Hospital and extras products specially designed for our serving and retired veterans.
- Health insurance for veterans, families and Defence connections.
- Veteran discount for Gold or White Card holders on eligible hospital or combined cover.
- Waiting periods are waived when you join within 60 days of discharge from the ADF.

## Customer service you can trust

- Friendly, knowledgeable staff to advise you from our Australian contact centre.
- Online tools to put you in control.
- Express claim via the member portal.

# How to choose the right cover

## Gold, silver, bronze or basic... which one's right for me?

**The gold, silver, bronze and basic tiers of hospital cover give you certainty of what's included. And importantly, what's excluded from the cover you choose.**


The tiers set the standard for all health funds. Each tier must include the standard clinical treatment categories assigned to that tier. If there's a 'plus' in the name, then more than the minimum is included.

We've presented some typical life-stages on these pages and how they might fit with our levels of cover.


**Please look closely at the included (and excluded) clinical treatment within each tier to ensure the cover meets your needs.**

### Table key:

#### Clinical treatment categories:


 Basic Plus

 Bronze Plus

 Silver Plus

 Gold

#### Extras cover:







 Basic-level extras

 Mid-level extras

 Top-level extras



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Your stage of life	Consider
 <p><b>Young, fit and healthy singles and couples</b></p> <ul style="list-style-type: none"> <li>➤ I need limited, low cost cover</li> <li>➤ I want to avoid government penalties.</li> </ul>	<p>Essentials Hospital Basic Plus + Essentials Extras</p>
 <p><b>No kids and none planned any time soon</b></p> <ul style="list-style-type: none"> <li>➤ I want a bit more than the basics</li> <li>➤ I want good benefits</li> <li>➤ Under 30s can take advantage of the Youth Discount.</li> </ul>	<p>Everyday Hospital Bronze Plus + Value Extras</p>
 <p><b>Planning a family</b></p> <ul style="list-style-type: none"> <li>➤ We want cover for pregnancy and IVF</li> <li>➤ We want to protect our growing family.</li> </ul>	<p>Connections Hospital Gold + Value Extras</p>
 <p><b>Young family with a tight budget</b></p> <ul style="list-style-type: none"> <li>➤ We don't want to spend too much</li> <li>➤ Our health is important but we're willing to exclude selected clinical categories.</li> </ul>	<p>Everyday Hospital Bronze Plus + or Core Hospital Silver Plus + Value Extras</p>
 <p><b>Established family</b></p> <ul style="list-style-type: none"> <li>➤ We need cover for a range of treatment but don't want to pay for things we don't need like pregnancy</li> <li>➤ We're looking for value for money.</li> </ul>	<p>Advantage Hospital Silver Plus + Value Extras</p>
 <p><b>My health and my family's health is not worth risking</b></p> <ul style="list-style-type: none"> <li>➤ I want top cover for peace of mind</li> <li>➤ Being in control of treatment options is vital</li> <li>➤ I want generous annual extras limits.</li> </ul>	<p>Connections Hospital Gold + Premier Extras</p>
 <p><b>I know what I need</b></p> <ul style="list-style-type: none"> <li>➤ I want to be well covered just in case</li> <li>➤ I don't want to pay for things I don't need like pregnancy</li> <li>➤ I want treatment as soon as I need it.</li> </ul>	<p>Advantage Hospital Silver Plus + Premier Extras</p>

For detailed product information and pricing, go to [defencehealth.com.au](https://defencehealth.com.au)

# Hospital cover

Please review the clinical treatment included in each tier of cover. 'Plus' cover indicates Defence Health covers more than the minimum clinical categories.

Clinical category for hospital treatment	Essentials Hospital Basic Plus	Everyday Hospital Bronze Plus	Core Hospital Silver Plus	Advantage Hospital Silver Plus	Connections Hospital Gold
Rehabilitation	●R	●R	●	●	●
Hospital psychiatric services	●R	●R	●R	●R	●
Palliative care	●R	●R	●	●	●
Tonsils, adenoids and grommets	●	●	●	●	●
Bone, joint and muscle	●	●	●	●	●
Joint reconstructions	●	●	●	●	●
Hernia and appendix	●	●	●	●	●
Gastrointestinal endoscopy	●	●	●	●	●
Dental surgery	●	●	●	●	●
Brain and nervous system	-	●	●	●	●
Eye (not cataracts)	-	●	●	●	●
Ear, nose and throat	-	●	●	●	●
Kidney and bladder	-	●	●	●	●
Male reproductive system	-	●	●	●	●
Digestive system	-	●	●	●	●
Gynaecology	-	●	●	●	●
Miscarriage and termination of pregnancy	-	●	●	●	●
Chemotherapy, radiotherapy and immunotherapy for cancer	-	●	●	●	●
Pain management	-	●	●	●	●
Skin	-	●	●	●	●
Breast surgery (medically necessary)	-	●	●	●	●
Diabetes management (excluding insulin pumps)	-	●	●	●	●
Lung and chest	-	●	●	●	●
Blood	-	●	●	●	●
Back, neck and spine	-	●	●	●	●
Podiatric surgery (provided by a registered podiatric surgeon)	-	●	●	●	●
Sleep studies	-	●	●	●	●
Heart and vascular disease	-	-	●	●	●
Plastic and reconstructive surgery (medically necessary)	-	-	●	●	●
Implantation of hearing devices	-	-	●	●	●
Insulin pumps	-	-	●	●	●
Cataracts	-	-	-	●	●
Pain management with device	-	-	-	●	●
Joint replacements	-	-	-	●	●
Dialysis for chronic kidney failure	-	-	-	●	●
Pregnancy and birth	-	-	-	-	●
Assisted reproductive services	-	-	-	-	●
Weight loss surgery	-	-	-	-	●

- Included in the product tier
- Excluded from the tier and you will not receive benefits.
- R Insurers are allowed to offer cover for this category with restricted benefits. That means you will be covered as a private patient in a public hospital shared room. There will be significant out-of-pocket expenses if you go to a private hospital for restricted treatment.

Get a quote online  
or call **1800 335 425**

You're in safe hands  
at Defence health





# Extras cover

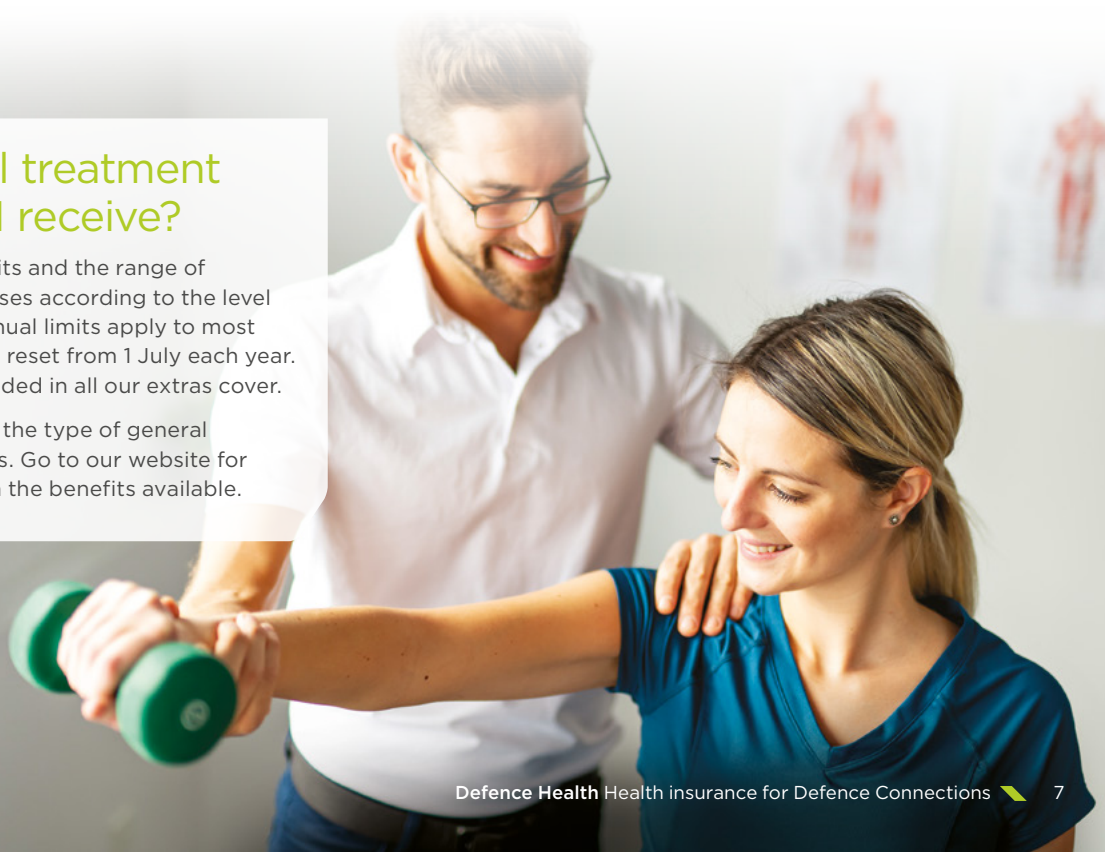
Service	Essentials Extras per person limit	Value Extras per person limit	Premier Extras per person limit
Ambulance	Covered	Covered	Covered
General and preventive dental	\$500	Unlimited	Unlimited
Major dental	Surgical tooth removal only (within general dental limits)	\$900	\$1100
Orthodontics	-	\$800	\$1000
Optical	\$170	\$255	\$300
Physiotherapy (including hydrotherapy)	-	\$600	\$850
Chiropractic/Osteopathy	-	\$550	\$750
Pharmacy and travel vaccinations	-	\$400	\$500
Flexi-limits	\$450	\$900	\$1300
Physiotherapy (including hydrotherapy)	●	-	-
Chiropractic/Osteopathy	●	-	-
Antenatal and postnatal services	-	●	●
Travel vaccinations	●	-	-
Exercise physiology	●	●	●
Psychology	-	●	●
Podiatry/chiroprody	-	●	●
Occupational therapy	-	●	●
Speech therapy	-	●	●
Eye therapy	-	●	●
Dietitian	-	●	●
Audiology	-	●	●
Health and wellbeing benefits (including tests and programs, remedial massage, acupuncture and myotherapy group physiotherapy and group exercise physiology.)	\$200 (excl. tests and programs)	\$300	\$400
Medically prescribed devices and appliances	-	\$1000	\$1500
School accidents	-	\$600	\$800
Laser refractive eye surgery (limit is for every two financial years)	-	-	\$1500

- Included in the product
- Excluded from the product

## What general treatment benefits can I receive?

The level of extras benefits and the range of treatment options increases according to the level of cover you choose. Annual limits apply to most of the benefits and these reset from 1 July each year. Ambulance cover is included in all our extras cover.

The table above outlines the type of general treatment you can access. Go to our website for a quote and the detail on the benefits available.



# Important information

Health insurance is highly regulated by the government. Defence Health provides extensive online information – or we're happy to have a chat – to help you understand how health insurance works and how you can maximise its value.

Here is some important information you should keep in mind as you consider your health insurance options.

## Waiting periods

When you take out cover for the first time, or if you upgrade your cover, a waiting period may apply before you can receive benefits for treatment and make a claim for new or higher benefits. If you transfer to Defence Health from an equivalent level of cover with another fund, the waiting periods you've already served (on included services) will be honoured by us. The removal of an excess or co-payment are considered an 'upgrade' and are also affected by waiting periods. All waiting periods need to re-served after a break in cover of more than 60 days.

### 12-month waiting period applies for:

- ▶ pre-existing conditions (except hospital psychiatric services, rehabilitation and palliative care)
- ▶ pregnancy and birth and midwifery home/registered hospital birthing facility delivery
- ▶ major dental and orthodontic treatment
- ▶ laser refractive eye surgery
- ▶ most devices, aids and appliances.

### 2-month waiting period applies for:

- ▶ hospital psychiatric services, rehabilitation and palliative care
- ▶ all other hospital clinical treatment
- ▶ all other extras treatment
- ▶ cover for an accident is immediate, including ambulance services.

## Pre-existing conditions

**It is super-important to understand the rule and 12-month waiting period for pre-existing conditions.** An ailment, illness or condition may not have been formally diagnosed. But if a medical advisor believes signs or symptoms would have existed in the six months before joining or upgrading cover, a 12-month waiting period will apply for treatment of that condition. We don't make the decision. But we may ask your doctor to assist our appointed medical advisor if you need treatment in the first 12 months of membership. You should talk to us before going to hospital.

## Excess

If you choose an excess on your hospital cover you will pay a lower premium. Kids do not pay an excess.

## Extras benefits and limits

Most extras benefits are paid according to limits available to each person on the policy, in each financial year. Some services are not claimable every year. Depending on the type of treatment, an item, program or sub-limit may apply. Once the limit is reached, no further benefits can be claimed until the limits re-set.

Providers of extras treatment must be registered with their professional body and alternative therapists must be recognised by the Australian Regional Health Group. All extras product guides and available limits can be downloaded from [defencehealth.com.au](http://defencehealth.com.au).

Any questions?  
Give us a call on  
**1800 335 425**

We're here to help



## Payment of hospital and medical benefits

At one of the hundreds of agreement hospitals in Australia, Defence Health will cover the hospital charges for clinical treatment that's included in your level of hospital cover. At a non-agreement hospital you may have significant out-of-pocket expenses. Search our list of agreement hospitals at the 'find providers and hospitals' tab on our website.

The Medicare Benefits Schedule (MBS) is the government's price list for all medical procedures. Medicare and Defence Health will cover 100% of the MBS fee for private hospital treatment that's included in your cover. If the medical specialists involved in your treatment charge more than the MBS fee you will have an out-of-pocket expense. They must inform you of these costs, before you receive treatment.

We encourage all members to ask their doctors to use Access Gap to reduce or eliminate these out-of-pocket medical costs. In return for us paying the doctor a slightly higher amount towards a medical procedure, the doctor agrees to charge a lower fee. You can search for doctors who may participate in Access Gap at the 'find an Access Gap doctor' tab on our website.

**For more than 70 years Defence Health has protected the health of those who protect our country.**

**For great value health insurance, and genuine care, support and expertise, we're here for you.**

## Fund rules

Hospital and extras benefits are paid according to the Defence Health Fund Rules. You can download a current copy of the rules from [defencehealth.com.au](http://defencehealth.com.au)

## Cooling off period

We'd love to welcome you to the family. But if you join and then change your mind within 30 days, and you haven't made a claim, we'll cancel your membership and refund any premiums you've paid. All you need to do is give us a call or write to us.

## Your privacy is important

If you decide to join, we will need to collect your personal information. Our Privacy Policy explains how we handle this information, how you can correct it and how to make a privacy complaint. The policy is available at [defencehealth.com.au](http://defencehealth.com.au)

## Code of conduct

We're committed to the Private Health Insurance Code of Conduct. Download a copy of the code at [privatehealthcareaustralia.org.au/codeofconduct/](http://privatehealthcareaustralia.org.au/codeofconduct/)



## Our values

Our values define us. They provide the foundation for the way we work with members, providers and each other.



### Trust

We earn your trust by consistently delivering personal service that meets your needs. We're as good as our word – every time.



### Respect

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



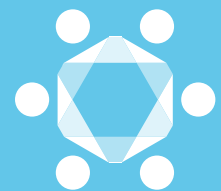
### Ownership

We're part of the ADF family. So we accept responsibility, act with initiative and follow through. We won't let you down.



### Excellence

We're proud to serve you and will provide service and experience that others won't or can't. We actively seek ways to continuously improve our offer to you.



### 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.

## Contact Us



**Phone**

1800 335 425

Monday to Thursday  
8.30am – 8.00pm

Friday 8.30am – 6.00pm  
AEDT/AEST



**Web**

[defencehealth.com.au](http://defencehealth.com.au)



[/DefenceHealth](#)



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