

Your transition health checklist

A simple guide to help you prepare for health care after the ADF



Still serving – Start preparing early

- Attend a Joint Transition Authority (JTA) Transition seminar
 - Be sure to attend a healthcare presentation and afterwards chat to a Defence Health representative about any questions or concerns.
 - Understand what will change after leaving the ADF
- Visit the Defence Transition website for detailed information and available services and support
- Complete any medical and dental treatment
- Have all conditions and injuries recorded
- Ensure your medical records are up to date

Planning to transition (next 6–12 months) – Get ready for civilian health care

- Register for Medicare
- Learn what support may be available through DVA
- Consider your private health insurance options
- Review ambulance cover – all Defence Health policies include ambulance cover (subject to terms and conditions)
- Choose a GP and local health providers
- Plan how your care will continue after transition

After transition – Set yourself up with the right support

- Use Medicare for everyday health care
- Check your DVA entitlements and accepted conditions
- Understand your hospital care options
- Review your health cover as your needs change
- Seek support when you need it

What you need to know

Your health care will change

- Defence care ends
- Medicare becomes your foundation
- DVA support for accepted conditions
- Private Health Insurance

Why preparation matters

- Helps avoid gaps in care
- Makes DVA claims smoother
- Gives you more choice and control

Where Private Health insurance fits

- Hospital support
- Covers extras
- Reduce costs
- 60-day waiver applies

Transition takes time. You don't need to do everything at once.



We understand Defence life and transition

Defence Health has supported the Defence community since 1953.
We understand service life and the challenges that can come with transition.

As an Australian Defence Force (ADF) member, you may not have given much thought to the health system. But whether you're single or married with kids, it's something you'll need to get your head around when you transition.

Key things you need to know

What is Medicare?

Once you leave the ADF, Medicare supports access to public hospital care and subsidised medical services.

Every health service that Medicare funds is itemised in the Medicare Benefits Schedule (MBS). This enormous list defines the fee that Medicare sets for a service. Medicare will then contribute a percentage of the relevant fee for itemised medical treatment.



When you visit a doctor outside a hospital, Medicare will reimburse 100% of the MBS fee for a general practitioner and 85% of the MBS fee for service provided by a specialist. You will have to pay the gap between the Medicare rebate and the doctor's charge, which is often higher than the MBS fee.

Registering for Medicare early and finding a local GP are important first steps after transition.

Medicare helps cover and pay for:

- Public hospital treatment as a public patient
- GP consultations
- Specialist services (with a referral)
- Diagnostic tests such as blood tests and x-rays (Up to 85% of the MBS fee)
- Subsidised prescription medicines through the Pharmaceutical Benefits Scheme (PBS)

Medicare doesn't cover or pay for:

- Dental care
- other allied health services such as physiotherapy
- Glasses and contact lenses
- Ambulance services
- This means many people have out-of-pocket costs for everyday health care.

How we support you

If you join Defence Health around your transition date:

- waiting periods may be waived if you join within 60 days of your transition date
- eligible Veterans may receive ongoing premium reductions
- partners and family members can be included on your Defence Health policy and covered through private

