

Health insurance for  
ADF couples and families



September 2025

# 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 around 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?

### ADF families and ex-serving veterans

Serving couples and families are at the heart of Defence Health. Ex-serving veterans and Reservists are also our heroes. We have a range of specially designed health insurance that's tailored for your needs.

### 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, niece, nephew or partner/ex-partner of a serving or former serving member of the ADF or ADF supporter.

Visit **defencehealth.com.au** or talk to us on **1800 335 425** for more information.



If you want to  
know more:  
**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 (special provisions apply to permanent ADF members). And depending on your income, the Medicare Levy Surcharge could mean extra tax for serving members if you don't have hospital cover for your dependants. 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.\*



## 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.



## 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! Refer to product guide for further info including what's not covered.



## Private health insurance complements the ADF Family Health Program

- Claim your Defence Health extras benefit first. Then use your ADF Family Health Program allowance to reduce your out-of-pocket expenses.
- Top-up GP and outpatient specialist consultations with your ADF Family Health Program allowance (which private insurance can't do).
- The ADF Family Health Program allowance cannot be used to fund private hospital treatment – but your private hospital insurance can help with that.

\* Source: Australian Institute of Health and Welfare, Elective Surgery 2023-24.

# What's so good about Defence Health?

## Hospital cover you can depend on

- Choose from our exclusive ADF packages, or standalone hospital cover that's tailored to your needs and stage of life.
- 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 on most extras).
- Optical network delivers greater value optical benefits, no-gap frames and other member exclusives.
- Flexi-limits on a range of included extras treatment. 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.
- › If your child or partner goes to hospital, we'll pay the 'boarder fee' so you can stay at the hospital too (available at selected hospitals).

## Supporting our veterans

- › Defence Health has tailored health insurance with special features just for you.
- › Defence, hospital and extras products specially designed for our serving and retired veterans.
- › 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 the certainty of what's included. And importantly, what's excluded from the cover you choose. Our combined ADF packages offer gold or basic-plus hospital cover, and our standalone hospital products span all tiers of cover.**

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 lifestages 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:

#### Hospital Tiers:

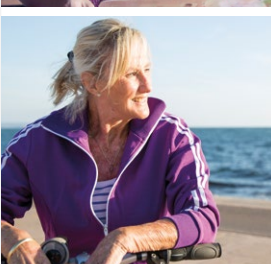
-  Basic Plus
-  Bronze Plus
-  Silver Plus
-  Gold

#### 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>                                                                            | <div data-bbox="1024 342 1481 412">ADF Essentials Package Basic Plus</div>                                                                           |
|  <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> </ul>                                                                                             | <div data-bbox="1024 571 1481 703">           Defence Hospital Bronze Plus<br/>           +<br/>           Value Extras         </div>               |
|  <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>                                                                                              | <div data-bbox="1024 864 1481 934">ADF Total Package Gold</div>                                                                                      |
|  <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>                                      | <div data-bbox="1024 1097 1481 1229">           Defence Hospital Bronze Plus<br/>           +<br/>           Value Extras         </div>             |
|  <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>                               | <div data-bbox="1024 1357 1481 1489">           Defence Hospital Advantage Silver Plus<br/>           +<br/>           Value Extras         </div>   |
|  <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> | <div data-bbox="1024 1655 1481 1724">ADF Total Package Gold</div>                                                                                    |
|  <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>                   | <div data-bbox="1024 1883 1481 2016">           Defence Hospital Advantage Silver Plus<br/>           +<br/>           Premier Extras         </div> |

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                       | ADF Essentials Package Basic Plus | Defence Hospital Bronze Plus | Defence Hospital Advantage Silver Plus | ADF Total Package Gold |
|----------------------------------------------------------------|-----------------------------------|------------------------------|----------------------------------------|------------------------|
| Rehabilitation                                                 | ●R                                | ●R                           | ●                                      | ●                      |
| Hospital psychiatric services                                  | ●R                                | ●R                           | ●R                                     | ●                      |
| Palliative care                                                | ●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                                | -                                 | ●                            | ●                                      | ●                      |
| Cataracts                                                      | -                                 | -                            | ●                                      | ●                      |
| Joint replacements                                             | -                                 | -                            | ●                                      | ●                      |
| Dialysis for chronic kidney failure                            | -                                 | -                            | ●                                      | ●                      |
| Insulin pumps                                                  | -                                 | -                            | ●                                      | ●                      |
| Pain management with device                                    | -                                 | -                            | ●                                      | ●                      |
| 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**

There's more for members  
at Defence Health



## Extras cover

| Service                                                                                                                                                            | ADF Essentials Package<br>Basic Plus<br>per person limit      | ADF Total Package<br>Gold<br>per person limit |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------|-----------------------------------------------|
| Ambulance                                                                                                                                                          | Covered                                                       | Covered                                       |
| General and preventive dental                                                                                                                                      | \$500                                                         | Unlimited                                     |
| Major dental                                                                                                                                                       | Surgical tooth removal only<br>(within general dental limits) | \$950                                         |
| Orthodontics                                                                                                                                                       | -                                                             | \$800                                         |
| Optical                                                                                                                                                            | \$170                                                         | \$255                                         |
| Physiotherapy (including hydrotherapy)                                                                                                                             | -                                                             | \$850                                         |
| Chiropractic/Osteopathy                                                                                                                                            | -                                                             | \$750                                         |
| Pharmacy & Travel Vaccinations                                                                                                                                     | -                                                             | \$400                                         |
| Flexi-limits                                                                                                                                                       | \$450                                                         | \$1000                                        |
| 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,<br>remedial massage, acupuncture and myotherapy group<br>physiotherapy and group exercise physiology) | \$200<br>(excl. tests and programs)                           | \$300                                         |
| Medically prescribed devices and appliances                                                                                                                        | -                                                             | \$1000                                        |
| School accidents                                                                                                                                                   | -                                                             | \$600                                         |
| Laser refractive eye surgery (limit is for every two financial years)                                                                                              | -                                                             | \$1000                                        |

- Included in the product.
- Excluded from the product.

Refer to product guide for all details and conditions including sub-limits.

### 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 in the ADF Total Package Gold and ADF Essentials Package Basic Plus. 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 be 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

An excess is payable once per adult, per financial year for a same-day or overnight hospital admission. A higher excess means 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. Most limits re-set on 1 July each year.

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](https://defencehealth.com.au)



## 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 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](https://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](https://defencehealth.com.au)

## Code of conduct

We're committed to the Private Health Insurance Code of Conduct. Download a copy of the code at [Private Health Insurance Code of Conduct](https://defencehealth.com.au).



## Our values

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



### Trust

We're here to earn our members' trust through genuine, respectful and transparent interactions.



### Members first

We listen deeply to what our members need, placing our Defence community at the heart of every decision and action.



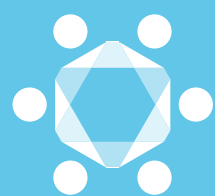
### Ownership

We answer to members not shareholders. Taking responsibility and owning our actions to make a positive impact on their day.



### Excellence

We challenge ourselves to provide a level of support our members won't find anywhere else.



### Community

We champion members, reinvesting profits back into protecting our community's health and wellbeing.

## Contact Us



### Phone

General enquiries

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](#)



### Email

[info@defencehealth.com.au](mailto:info@defencehealth.com.au)



### Fax

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