



**Defence Health Limited**  
Ultimate Hospital Gold 500

**Restricted Insurer**

**\$264.23 / month**

(Before Rebate, Discount & Loading)

Available in NT

You may be entitled to an Australian Government Rebate on the above premium. Your premium may also include a Lifetime Health Cover Loading or an insurer discount. Check with your insurer for details.

**This policy covers:** One adult & dependants, including non-student dependants (2 or more people, only one of whom is an adult).

Children (0 - 17), non-classified\* dependant (18 - 20), students (21 - 30) and non-students (21 to 30), as well as persons with a disability who qualify as a child, non-classified\* dependant, student and non-student in these age ranges.

\*Non-classified dependant: We continue to keep kids covered, no questions asked, until they turn 21.

**Restricted insurer:** Membership of this insurer is restricted to current or former members of the ADF and the Defence community and their families.

- This policy exempts you from the Medicare Levy Surcharge.
- This policy can only be purchased with certain general treatment (extras) policies.
- This policy provides accident cover - check with insurer for details.
- This policy does not provide benefits for travel or accommodation outside of hospital.

**Policy ID: AHB/J19/DKGB1Y**

**Source:** [Private Health Information Statement \(PHIS\)](#)

## Hospital Cover

 Covered Restricted Cover Not Covered**This policy includes cover for**

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

The benefits paid for hospital treatment will depend on the type of cover you purchase and whether your fund has an agreement in place with the hospital in which you are treated. See 'Agreement Hospitals' on [privatehealth.gov.au](https://privatehealth.gov.au) for which hospitals have arrangements with your insurer – <https://privatehealth.gov.au/dynamic/agreementhospitals>.

Under this policy, you may have to pay out-of-pocket costs above what you get from Medicare or your private health insurer. Before you go to hospital, you should ask your doctors, hospital and health insurer about any out-of-pocket costs that may apply to you.

**The following payments may also apply for hospital admissions**

**Excess:** You will have to pay an excess on admission. This is limited to a maximum of \$500 per person and \$500 per policy per year.

Excess payments do not apply to hospital admissions for dependants.

**Co-payments:** No co-payments

**The following waiting periods for hospital admissions apply to new or upgrading members****Waiting periods:**

- 2 months for palliative care, rehabilitation and hospital psychiatric treatments, even if pre-existing
- 12 months for other pre-existing conditions
- 12 months for pregnancy and birth (obstetrics)
- 2 months for all other treatments

**Gap Cover**

This provider offers 'known gap' or 'no gap' cover for medical bills for this product. The Medical Costs Finder (<https://www.health.gov.au/resources/apps-and-tools/medical-costs-finder>) lets you find out more about the cost of specialist medical services.

**Other features of this hospital cover**

Includes home nursing, midwifery and a range of health programs. Access Gap available to reduce or eliminate out of pocket medical costs where the treating doctor, specialist, surgeon, anaesthetist, pathologist or radiologist agrees to use it. Go to [defencehealth.com.au](http://defencehealth.com.au) or call 1800 335 425 for details.

**For further information about this policy see:** <https://www.defencehealth.com.au/>

## Ambulance cover

In NT this policy provides:

Emergency: Unlimited with a waiting period of 2 months.

Non-emergency: Unlimited transport with a waiting period of 2 months.

Call-out fees: Will be paid for each attendance, including emergency treatment without transport to hospital.

**Other features of this ambulance cover:** Comprehensive cover for ambulance services by state-appointed ambulance providers across Australia. This includes emergency services, non-emergency dispatch, mobile intensive care and air and sea ambulance services. Non-emergency services are those that are classed as clinically necessary; for example, you need to be monitored by a paramedic during transport. Patient transfer services and transport services by Patient Transport vehicles are not ambulance services and are not claimable.

**For further information about this policy see:** <https://www.defencehealth.com.au/>

## Insurer Details



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Sponsor link

**Defence Health Limited**  
🌐 <http://www.defencehealth.com.au>  
✉ [info@defencehealth.com.au](mailto:info@defencehealth.com.au)  
📞 1800 335 425

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Private Health Information Statement is available from the Private Health Insurance Ombudsman website at <https://privatehealth.gov.au/dynamic/Premium/PHIS/AHB/J19/DKGB1Y>