



**Defence Health Limited**  
Public Hospital Basic Plus

**Restricted Insurer**

**\$224.08 / month**

(Before Rebate, Discount & Loading)

Available in QLD

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 (2 or more people, only one of whom is an adult).

Children (0 - 17), non-classified\* dependant (18 - 20) and students (21 - 30), as well as persons with a disability who qualify as a child, non-classified\* dependant and 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 provides accident cover - check with insurer for details.
- This policy does not provide benefits for travel or accommodation outside of hospital.

**Policy ID: AHB/J2/QANT1D**

**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:** No excess

**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 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. Full details are provided in product guides available at [defencehealth.com.au](https://defencehealth.com.au) or 1800 335 425.

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

## **Ambulance cover**

Ambulance cover is provided by the State government for Queensland residents (<https://www.ambulance.qld.gov.au>). This includes cover whilst interstate.

**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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**Call now** **1800 335 425**  
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/J2/QANT1D>