



**Defence Health Limited**  
Advantage Hospital Silver Plus 500  
Restricted Insurer

**\$506.84 / month**

(Before Rebate, Discount & Loading)

Available in NSW & ACT

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

**This policy covers:** Two adults & dependants (3 or more people, only 2 of whom are adults).

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/J22/NGMY2D

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

## Hospital Cover

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

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

**This policy does not include cover for**

-  Assisted reproductive services
-  Pregnancy and birth
-  Weight loss surgery

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 \$1000 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
- 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**

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](https://www.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 NSW & ACT 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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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

**Disclaimer:** This document is not a Private Health Information Statement (PHIS), and it is not intended to replace that document. The details contained in the **healthslips.com.au Policy Information** was provided by the insurer to the Australian Government. It is intended as general information. It may not take into account your circumstances. For further information contact the insurer. Information used is Licensed from the Commonwealth of Australia under a Creative Commons 3.0 licence.

Private Health Information Statement is available from the Private Health Insurance Ombudsman website at <https://privatehealth.gov.au/dynamic/Premium/PHIS/AHB/J22/NGMY2D>