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Policy Information as of 8 February 2026

Policy ID: AHB/J22/QHMO2D
Advantage Hospital Silver Plus 750

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For latest updates and insurer promotions visit: https://calculator.healthslips.com.au/policy/AHB.J22.QHMO2D

Defence Health Limited
Advantage Hospital Silver Plus 750

Restricted Insurer

$492.06 / 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, 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/QHMO2D

Source: Private Health Information Statement (PHIS)

Hospital Cover

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✔ Covered	R 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
- R 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 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 $750 per person and $1500 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, anaesthestist, pathologist or radiologist agrees to use it. Go to defencehealth.com.au or call 1800 335 425 for details.

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**
📞 **1800 335 425**