

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

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 \$500 per person and \$500 per policy per year.

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, anesthetist, 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

In VIC 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



Defence Health Limited
Defence Hospital Silver Plus

Restricted Insurer

Corporate Policy

\$192.63 / month

(Before Rebate, Discount & Loading)

Available in VIC

Call now  **1800 335 425**
Sponsor link

Defence Health Limited

 <http://www.defencehealth.com.au>

 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/ABH/J24/VKKW10>