



**Defence Health Limited**  
Defence Hospital Bronze Plus

**Restricted Insurer****Corporate Policy****\$276.44 / month**

(Before Rebate, Discount &amp; 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 (and no-one else).

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

**Corporate policy:** Members of the ADF, Reservists, Ex-serving, their immediate families and Defence corporate employees

- This policy exempts you from the Medicare Levy Surcharge.
- This policy provides accident cover - check with insurer for details.
- This policy provides benefits for travel or accommodation outside of hospital - check with insurer for details.

**Policy ID: AHB/J25/QKSC20****Source:** [Private Health Information Statement \(PHIS\)](#)

## Hospital Cover

**Covered** **Restricted Cover** **Not Covered**

### This policy **includes** cover for

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

### This policy **does not include** cover for

Assisted reproductive services	Heart and vascular system	Pain management with device
Cataracts	Insulin pumps	Pregnancy and birth
Dialysis for chronic kidney failure	Joint replacements	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/dynamic/agreementhospitals) 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.

**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](https://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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Defence Hospital Bronze Plus  
Restricted Insurer Corporate Policy

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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/J25/QKSC20>