



Fund Name: Defence Health Ltd  
(Previous Army Health Benefits Society)

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Chief Executive Officer: Joanne Kadlecik

**To confirm patient eligibility and membership level of cover please contact the fund prior to admission**

**\*\* Please note: Excesses are not applicable to any dependants listed on any Defence Health policy \*\***

**Table: J6**

Description: ADF Top Hospital Gold (**Closed to new Members**)  
Moiety per Day: Nil  
Restricted Services: Nil  
Excluded Services: Aesthetic cosmetic surgery

**Table: J6**

Description: ADF Top Hospital Gold w \$250 Excess for Singles and \$500 for Couples and Families (**Closed to new Members**)  
Moiety per Day: Nil  
Restricted Services: Nil  
Excluded Services: Aesthetic cosmetic surgery

**Table: J6**

Description: ADF Top Hospital Gold with \$300 Excess (**Closed to new Members**)  
Moiety per Day: Nil  
Restricted Services: Nil  
Excluded Services: Aesthetic cosmetic surgery

**Table: J6**

Description: ADF Top Hospital Gold w \$400 Excess for Singles and \$800 for Couples and Families (**Closed to new Members**)  
Moiety per Day: Nil  
Restricted Services: Nil  
Excluded Services: Aesthetic cosmetic surgery

**Table: J1**

Description: Top Hospital Gold (**Closed to new Members**)  
Moiety per Day: Nil  
Restricted Services: Nil  
Excluded Services: Aesthetic cosmetic surgery

**Table: J1**

Description: Top Hospital Gold w \$250 Excess for Singles and \$500 for Couples and Families (**Closed to new Members**)  
Moiety per Day: Nil  
Restricted Services: Nil  
Excluded Services: Aesthetic cosmetic surgery

**Table: J1**

Description: Top Hospital Gold w \$300 Excess (**Closed to new Members**)  
Moiety per Day: Nil  
Restricted Services: Nil  
Excluded Services: Aesthetic cosmetic surgery

**Table: J1**

Description: Top Hospital Gold w \$400 Excess for Singles and \$800 for Couples and Families (**Closed to new Members**)  
Moiety per Day: Nil  
Restricted Services: Nil  
Excluded Services: Aesthetic cosmetic surgery

**Table: J2**

Description: Public Hospital Basic Plus (**Closed to new Members**)  
Moiety per Day: Nil  
Restricted Services: All other services  
Excluded Services: Aesthetic cosmetic surgery

**\*\* The following product excesses are paid once per non-dependent member, per financial year \*\***

Table: **J14**  
Description: Premier Hospital Gold (**Closed to new Members**)  
Moiety per Day: Nil  
Restricted Services: Nil  
Excluded Services: Aesthetic cosmetic surgery

Table: **J14**  
Description: Premier Hospital Gold w \$250 excess (**Closed to new Members**)  
Moiety per Day: Nil  
Restricted Services: Nil  
Excluded Services: Aesthetic cosmetic surgery

Table: **J14**  
Description: Premier Hospital Gold w \$500 excess (**Closed to new Members**)  
Moiety per Day: Nil  
Restricted Services: Nil  
Excluded Services: Aesthetic cosmetic surgery

Table: **J19**  
Description: Ultimate Hospital Gold (**Closed to new Members**)  
Moiety per Day: Nil  
Restricted Services: Nil  
Excluded Services: Aesthetic cosmetic surgery

Table: **J19**  
Description: Ultimate Hospital Gold with \$250 excess (**Closed to new Members**)  
Moiety per Day: Nil  
Restricted Services: Nil  
Excluded Services: Aesthetic cosmetic surgery

Table: **J19**  
Description: Ultimate Hospital Gold with \$500 excess  
Moiety per Day: Nil  
Restricted Services: Nil  
Excluded Services: Aesthetic cosmetic surgery

Table: **J22**  
Description: Advantage Hospital Silver Plus with \$500 excess  
Moiety per Day: Nil  
Restricted Services: Hospital Psychiatric Services  
Excluded Services: Aesthetic cosmetic surgery, Pregnancy and birth, Assisted reproductive services, Weight loss surgery

Table: **J22**  
Description: Advantage Hospital Silver Plus with \$750 excess  
Moiety per Day: Nil  
Restricted Services: Hospital Psychiatric Services  
Excluded Services: Aesthetic cosmetic surgery, Pregnancy and birth, Assisted reproductive services, Weight loss surgery

Table: **J15**  
Description: Value Hospital Silver Plus with \$250 excess (**Closed to new Members**)  
Moiety per Day: Nil  
Restricted Services: Hospital Psychiatric Services  
Excluded Services:  
Aesthetic cosmetic surgery, Cataracts, Joint replacements, Dialysis for chronic kidney failure, Assisted reproductive services, Weight loss surgery

Table: **J15**  
Description: Value Hospital Silver Plus with \$500 excess (**Closed to new Members**)  
Moiety per Day: Nil  
Restricted Services: Hospital Psychiatric Services  
Excluded Services: Aesthetic cosmetic surgery, Cataracts, Joint replacements, Dialysis for Chronic Kidney Failure, Assisted reproductive services, Weight loss surgery

Table: **J21**  
Description: Core Hospital Silver with \$500 excess  
Moiety per Day: Nil  
Restricted Services: Hospital Psychiatric Services  
Cataracts, Joint replacements, Dialysis for chronic kidney failure, Pregnancy and birth, Assisted reproductive services, Weight loss surgery, Pain  
Excluded Services: management with device

Table: **J21**  
Description: Core Hospital Silver with \$750 excess  
Moiety per Day: Nil  
Restricted Services: Hospital Psychiatric Services  
Excluded Services: Cataracts, Joint replacements, Dialysis for chronic kidney failure, Pregnancy and birth, Assisted reproductive services, Weight loss surgery, Pain management with device

**Table: J16**

Description: Essentials Hospital Basic Plus with \$250 excess

Moiety per Day: Nil

Restricted Services: Rehabilitation, Hospital Psychiatric Services, Palliative care

Excluded Services: All other services except: Accidents, Tonsils adenoids and grommets; Bone joint and muscle; Joint reconstructions, Hernia and appendix, Gastrointestinal endoscopy, Dental surgery

**Table: J16**

Description: Essentials Hospital Basic Plus with \$750 excess

Moiety per Day: Nil

Restricted Services: Rehabilitation, Hospital Psychiatric Services, Palliative care

Excluded Services: All other services except: Accidents, Tonsils adenoids and grommets; Bone joint and muscle; Joint reconstructions, Hernia and appendix, Gastrointestinal endoscopy, Dental surgery

**Table: J17**

Description: ADF Total Package Gold

Moiety per Day: Nil

Restricted Services: Nil

Excluded Services: Aesthetic cosmetic surgery

**Table: J17**

Description: ADF Total Package Gold with \$250 excess

Moiety per Day: Nil

Restricted Services: Nil

Excluded Services: Aesthetic cosmetic surgery

**Table: J17**

Description: ADF Total Package Gold with \$500 excess

Moiety per Day: Nil

Restricted Services: Nil

Excluded Services: Aesthetic cosmetic surgery

**Table: J18**

Description: ADF Essentials Package Basic Plus with \$250 excess

Moiety per Day: Nil

Restricted Services: Rehabilitation, Hospital Psychiatric Services, Palliative care

All other services except: Accidents, Tonsils adenoids and grommets; Bone joint and muscle; Joint reconstructions, Hernia and appendix, Gastrointestinal endoscopy, Dental surgery

**Table: J20**

Description: Everyday Hospital Bronze Plus with \$500 excess

Moiety per Day: Nil

Restricted Services: Rehabilitation, Hospital Psychiatric Services, Palliative care

Excluded Services: Aesthetic cosmetic surgery, Heart and vascular system, Plastic and reconstructive surgery (medically necessary), Implantation of hearing devices, Cataracts, Joint replacements, Dialysis for chronic kidney failure, Pregnancy and birth, Assisted reproductive services, Weight loss surgery, Insulin pumps, Pain management with device

**Table: J20**

Description: Everyday Hospital Bronze Plus with \$750 excess

Moiety per Day: Nil

Restricted Services: Rehabilitation, Hospital Psychiatric Services, Palliative care

Excluded Services: Aesthetic cosmetic surgery, Heart and vascular system, Plastic and reconstructive surgery (medically necessary), Implantation of hearing devices, Cataracts, Joint replacements, Dialysis for chronic kidney failure, Pregnancy and birth, Assisted reproductive services, Weight loss surgery, Insulin pumps, Pain management with device