

Private Health Insurance



Transitioning from the ADF

Quick guide

Navy • Army • Air Force



NAVY HEALTH



A Members
Health Fund

Transitioning from the ADF 2



Benefits of private health insurance

Transitioning from Defence into civilian life can be overwhelming. We are here to help you.



Reduced waiting lists

Waiting times are shorter for elective surgery, allowing you to get back to doing what you love sooner!

Flexibility and choice

Ability to nominate your chosen doctor and choose from over 500 private hospitals.

Greater level of cover

With private health insurance, you can get money back on a range of services including optical, dental, physiotherapy, pharmacy and much more.

Save on tax

There can be financial incentives for taking out private health insurance especially in regards to avoiding the Medicare Levy Surcharge and Lifetime Health Cover Loading.

Federal Government Rebate

The Federal Government Rebate is also offered according to your income levels to make health insurance more affordable.

When does my healthcare from the ADF end?

Your entitlement to health care from the ADF ends on your separation date. Ideally, you should organise your private health insurance to start immediately after your separation from Defence.

10% Discount

As acknowledgement of your commitment and sacrifice, Navy Health offers a 10% discount for serving ADF members (covering their families/partner), ADF Active Reservists (SERCAT 3-5) and White and Gold Veteran Cardholders.*

Navy Health and Defence

Navy Health has been serving the Defence community since 1955.

We understand your needs, and to make transitioning easier, we waive all waiting periods for the discharging member if you join within 90 days of separating from the Defence Force (and join from date of discharge).



Discharging members avoid all waiting periods and pre-existing condition restrictions by commencing cover within 90 days of discharge (and joining from date of discharge).

Joining is easy. Simply go to navyhealth.com.au/defence and complete an online application or call 1300 306 289.

*Active Reservists (SERCAT 3-5) and White and Gold Veteran Cardholders must be covered by the membership for the discount to apply.

Transitioning checklist

Register for Medicare



If you are single, have never had Medicare before and are separating from Defence, you should register with Medicare to access benefits. If your family already has access to Medicare you can add yourself to the family Medicare card. Go to www.humanservices.gov.au

Already have your family or partner covered with Navy Health?



If your family or partner is covered, simply call Navy Health on 1300 306 289 to be added to the membership. Navy Health will send your new membership cards with your name included.

Please note: Your premium will increase as you will now be claiming on the membership and we will require a copy of your ADF Separation Clearance.

Don't have cover with Navy Health?



Get a comparison or find your ideal level of hospital and/or extras cover via navyhealth.com.au/defence

Apply for your selected cover before you transition via navyhealth.com.au/defence and commence the cover from the day you discharge.



navyhealth.com.au/defence



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