

Private Health Insurance



Health Cover for the Defence Community

Navy • Army • Air Force

Find out if you're eligible

If you or anyone in your immediate family was ever:

- A full-time member of the Australian Defence Force (Navy, Army or Air Force)
- An ADF Active Reservist (SERCAT 3-5)
- Employed by a Defence Contractor
- Employed by the Department of Defence

You could be eligible to join Navy Health. The good news is once you are eligible you are eligible for life.

Defence discounts

As an acknowledgement of their commitment and sacrifice, a 10% reduction on payable premiums is offered to serving ADF members, ADF Active Reservists (SERCAT 3-5), Veteran Gold and White Cardholders.⁴

We also waive the waiting periods for pre-existing condition restrictions if you join

within 90 days of your discharge from the ADF and the membership takes effect from the first day following discharge.

For full details of Navy Health membership types, policy options and terms and conditions, please refer to navyhealth.com.au

Joining is easy

Simply go to navyhealth.com.au and complete an online application or call 1300 306 289.

⁴ Veteran White and Gold Cardholders and Active Reservists (SERCAT 3-5) must be covered by the membership for the discount to apply. Serving member discount applies to the spouse/partner or underage dependant of a current full-time serving ADF member. Active Reservists and serving ADF members must pay via direct debit on selected payment frequencies. Only one discount can be applied to a membership. Proof of eligibility must be provided for a discount to apply. Please visit www.navyhealth.com.au/defence-discounts for full terms and conditions.



Hospital cover overview

What's covered	Premium Gold Hospital	Core Silver+ Hospital	Saver Bronze+ Hospital 500	Saver Bronze+ Hospital and Extras 65
Excess	350/750	500	500	500
Tonsils, adenoids and grommets	✓	✓	✓	✓
Bone, joint and muscle	✓	✓	✓	✓
Joint reconstructions	✓	✓	✓	✓
Hernia and appendix	✓	✓	✓	✓
Gastrointestinal endoscopy	✓	✓	✓	✓
Dental surgery	✓	✓	✓	✓
Male reproductive system	✓	✓	✓	✓
Chemotherapy, radiotherapy and immunotherapy for cancer	✓	✓	✓	✓
Palliative Care	✓	✓	✓	✓
Diabetes management (excluding insulin pumps)	✓	✓	✓	✓
Podiatric surgery (provided by a registered podiatric surgeon)	✓	✓	✓	✓
Digestive system	✓	✓	✓	✓
Ear, nose and throat	✓	✓	✓	✓
Eye (not cataracts)	✓	✓	✓	✓
Breast surgery (medically necessary)	✓	✓	✓	✓
Gynaecology	✓	✓	✓	✓
Miscarriage and termination of pregnancy	✓	✓	✓	✓
Brain and nervous system	✓	✓	✓	✓
Plastic and reconstructive surgery (medically necessary)	✓	✓	✓	✓
Implantation of hearing devices	✓	✓	✓	✓
Pain management	✓	✓	✓	✓
Blood	✓	✓	✓	✓
Skin	✓	✓	✓	✓
Kidney and bladder	✓	✓	✓	✓
Lung and chest	✓	✓	✓	✓
Back, neck and spine	✓	✓	✗	✗
Sleep studies	✓	✓	✗	✗
Heart and vascular system	✓	✓	✗	✗
Insulin pumps	✓	✓	✗	✗
Pain management with device	✓	✓	✗	✗
Dialysis for chronic kidney failure	✓	✗	✗	✗
Cataracts	✓	✗	✗	✗
Joint replacements	✓	✗	✗	✗
Weight loss surgery	✓	✗	✗	✗
Assisted reproductive services	✓	✗	✗	✗
Pregnancy and birth	✓	✗	✗	✗
Rehabilitation	✓	✓	R	R
Hospital psychiatric services	✓	R	R	R
Services not recognised by Medicare	✗	✗	✗	✗

✓ Covered

✗ Not covered

R Restricted services (restricted categories partially cover your hospital costs as a private patient in a public hospital)

Extras cover overview

What's covered	Premium Extras	Healthy Living Extras	Budget Extras	Saver Bronze+ Hospital and Extras 65
	Financial year limit			
General dental	Unlimited	Unlimited	\$500 General dental, periodontics and extractions/oral surgery only	\$600 (Combined)
Major dental (sub-limits below)	\$2,000	\$1,500		
- Periodontics	\$1,000	\$700		
- Extractions/oral surgery	\$1,000	\$700		
- Endodontics	\$1,000	\$700		
- Crowns/bridgework	\$1,000	\$700		
- Dentures/implants	\$1,000	\$700	-	-
Orthodontic	\$2,500	\$2000	-	-
Optical	\$350	\$260	\$170	\$200
Laser eye surgery	\$1,500	\$1,200	-	-
Eye therapy	\$500	\$300	-	-
Occupational therapy	\$500	\$400	-	-
Physiotherapy	\$850	\$600	\$300	\$300
Chiropractic/osteopathy	\$750	\$550	\$300	
Podiatry/chiroprody	\$500	\$300	-	-
Dietitian	\$500	\$300	-	-
Natural therapies	\$550	\$320	\$200	\$200
Non-PBS pharmacy	\$600	\$500	\$200	\$200
Psychology	\$600	\$400	-	-
Speech therapy	\$500	\$300	-	-
MPAs	\$700	\$400	-	-
CPAP devices	\$1,000	\$600	-	-
Orthopaedic app/orthotics	\$300	\$200	-	-
Hearing aids	\$1,300	\$900	-	-
Audiology	\$500	\$300	-	-
Home nursing	\$1,000	\$1,000	-	-
School accidents	\$800	-	-	-
Ambulance	Full	Full	Full	Full

These tables are a general guide only. Before making any decisions regarding these covers please refer to the specific cover information and consider any waiting periods, service exclusions and per family limits that may apply.

For extras cover, the benefit year is 1 July to 30 June.

Why choose Navy Health?

We're a not-for-profit health insurer and a Members Health fund, giving you reassurance that we are committed to providing lower premiums and higher benefits.

High member satisfaction

Our members come first, demonstrated by our 92% member satisfaction.¹ We pride ourselves on providing expert knowledge, compassionate service and understanding of what can be a very complicated topic.

Great benefits

We have exceptional benefits on our extras covers, including unlimited general dental on selected extras covers.

Full comprehensive ambulance cover is provided on all of our hospital and extras products, which means that you don't need a separate ambulance membership.

We offer members with hospital cover a range of extra benefits, such as the customised wellness portal and chronic disease management program as part of the Health + Care program.

Reduced waiting lists

Waiting times are shorter for elective surgery in private hospitals, 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.



Money back on extras

With private health insurance, you can get money back on a range of services including optical, dental, physiotherapy, pharmacy and much more.²

Save on tax

You may be able to save on the Medicare Levy Surcharge by taking up private health insurance hospital cover.³

Federal Government Rebate

The Federal Government Rebate is designed to make health insurance more affordable. The rebate is means tested based on income levels and age.

¹ Discovery Research CSI Survey 2021.

² Please refer to navyhealth.com.au for further information on the types and level of covers and threshold limits on claims and benefits.

³ Please seek professional advice on your individual circumstances or contact our team on 1300 306 289.

Does your health cover need a check up?

Did you know that health insurance costs vary by hundreds of dollars between providers?

That's why we developed our health cover check up, providing you with a detailed comparison between your current level of cover and an equivalent Navy Health product.

Step 1



Go to: navyhealth.com.au/comparison and complete the simple form

Step 2



We will provide a detailed comparison of your current cover compared to a Navy Health product

Step 3



We will contact you via phone or email (your choice) with a comprehensive health cover check up



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Information is current as at January 2023 and is subject to change.



Please help us care for our environment.