

WHY PRIVATE HEALTH INSURANCE?



**Uniformed or not.
A Defence connection
through family or
business can mean
you're eligible.**

**Serving everyone
connected to Defence.**



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to Defence.**

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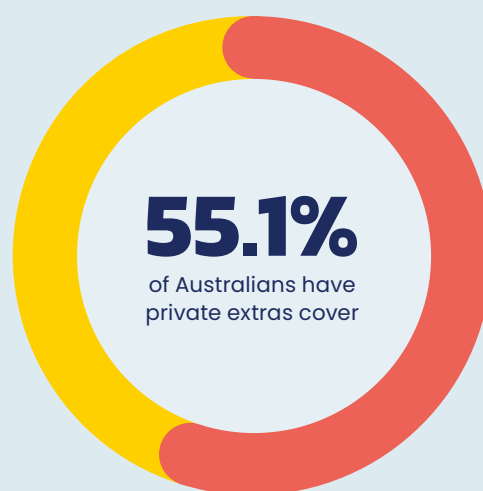
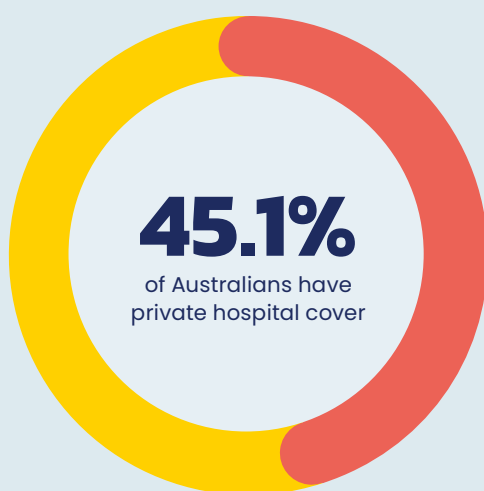
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WHY YOU SHOULD CONSIDER PRIVATE HEALTH INSURANCE

Did you know that around half of all Australians have private health insurance?
So why is that?

According to APRA data (December 2022)



It gives you choice

When visiting a public hospital, you don't get to choose your treating doctor or specialist, the timing of your admission or the hospital you get treated at. Private health insurance may provide you the option to select who treats you and when and where you receive care, putting you in control of your healthcare decisions.

You skip the waiting lists

Another disadvantage of public hospitals are waitlists. Public hospital waitlists are based on clinical need and can vary by state, locality, and even by hospital. This means that you may be waiting for years to receive your procedure if it is pre-planned and not considered critical. With private health insurance, you could bypass these waitlists, ensuring quicker access to necessary treatments.

You gain access to Ambulance cover

All Navy Health policies provide the same level of comprehensive ambulance cover. You will be covered Australia wide for air, sea or land services provided by a state/territory registered ambulance service, that is deemed medically necessary.

You could reduce the out-of-pocket expenses associated with non-hospital treatments

If you decide to take out an Extras Cover you could minimise out-of-pocket expenses for services like dental care, physiotherapy, optometry, and podiatry, which are not covered by Medicare and require full payment out of pocket. Depending on your level of cover, private health insurance could significantly reduce or eliminate these out-of-pocket costs.



Why you should consider Private Health Insurance

Australian Government incentives

The Government has implemented one incentive and two penalties that aim to encourage people to take out Private Health insurance to alleviate pressure on the public healthcare system and support those most in need of accessible healthcare. When you take out private health insurance:

You could take advantage of the Government incentive

The Australian Government Rebate is where the Government reduces the cost of your private health insurance premiums based on income and age. When you take out private health insurance you get to take advantage of this incentive and possibly reduce the cost of your premiums.

You could avoid the Government penalties

The first penalty is the Medicare Levy Surcharge. This is where high-income earners without an appropriate level of Hospital Cover are subject to additional tax at tax time.[^] It's crucial to figure out how much your Medicare Levy Surcharge is because often it can exceed the cost of basic Hospital Cover.

The other penalty is Lifetime Health Cover loading. If you delay purchasing an appropriate level of Hospital Cover after 1 July following your 31st birthday, you face a 2% loading penalty on your private health insurance premiums for each year over the age of 30, that you have not held Hospital Cover. You will be required to hold an active Hospital Cover and pay the extra percentage on top of your regular premium price for 10 continuous years before this loading is removed.

When you take out private health insurance, you could avoid these penalties and possibly reduce the amount of tax you pay at the end of the financial year.[^] It's important to understand how you might be affected by these government incentives to help you determine if private health insurance is right for you.



2 WHY JOIN NAVY HEALTH?

For more than just the Navy, we serve everyone connected to Defence.

Navy Health is dedicated to serve everyone connected to Defence. We support serving and ex-serving Navy, Army and Air Force personnel, the thousands of employees and contractors tied to Defence Industry, and all their families. As a members-first fund, we believe everyone connected to Defence deserves peace of mind with the best possible health cover.

With a local, agile team we can provide you with exceptional service and value, offering more than the big health insurance players.

With ADF specific benefits including:

- **Lifetime eligibility** – No matter what your future holds, those connected to the ADF will always be eligible to join Navy Health. This means that even those who no longer serve are eligible to join Navy Health.
- **Extended family eligibility** – Through a connection to the ADF, extended families are also eligible to join Navy Health and take out their own policy.

- **Defence Discounts** – As an acknowledgement of the commitment and sacrifice of the Defence force, Navy Health offers a range of Defence Discounts*.
- **Ambulance cover** – All Navy Health policies provide the same level of ambulance cover. Members will be covered Australia wide for air, sea or land services provided by a state/territory registered ambulance service, that is deemed medically necessary. Private ambulance or patient transport services, such as Flying Doctor Services or Care Flight, are not covered.
- **Navy Health App** – The Navy Health mobile app enables members to access their information, submit claims in a matter of seconds, check their benefits and limits on the go, and much more.
- **Instant Claims with HICAPS** – Experience hassle-free claiming by swiping your Navy Health Membership card at an Extras provider with a HICAPS machine for on-the-spot claiming and efficient reimbursement.

More Understanding	We have a deeper understanding of Defence life and the challenges that accompany it.
More Support	With a true members-first approach we listen and respond with care.
More Responsive	We have faster, more responsive service with calls answered within minutes.
More Experience	Over the years we have gained expertise in navigating Defence-related healthcare complexities.
More Simplicity	We have uncomplicated products that make finding the right cover easy.
More Ease	We make the joining and claiming processes as simple and easy as possible.
More Care	Our not-for-profit status means our profits go towards minimising premiums and enhancing services.

*Terms & Conditions apply. For more information visit navyhealth.com.au/defence-discounts/

3 WHAT TO DO NEXT

Below is a simple checklist to setting up your private health insurance:

- ✓ Confirm you're eligible.
- ✓ Review and compare cover options.
- ✓ Choose your cover and get a quote.
- ✓ Check if you qualify for any Defence Discounts.
- ✓ Set up your cover.
- ✓ Start enjoying your benefits!

4 FIND OUT IF YOU'RE ELIGIBLE

In short, uniformed or not, there's a good chance you're eligible to enjoy a better deal on your health insurance and experience service with a members-first culture.

Navy, Army or Air Force	I am serving or ex-serving ADF, including Reservists and Cadets.
Defence employees	I am a past or present civilian employee or public servant of Defence.
Defence Industry	I am a past or present employee of a company who has contracts with Defence.
Defence families	I am the partner, parent, sibling, child, or grandchild of someone eligible to join.

5 REVIEW AND COMPARE COVER OPTIONS

Visit our website at navyhealth.com.au/cover or contact us at 1300 306 289 to explore our cover options. Our team will help you compare our different levels to find what suits you best.

How to find the cover that suits you

Private health insurance consists of two main components: Hospital Cover and Extras Cover, each offering various levels of protection. You have the flexibility to choose either type of cover individually or combine the different levels of cover to suit your specific needs.

Hospital Cover is there to support you during unforeseen medical situations requiring Hospitalisation. It assists in covering expenses such as accommodation fees and operating theatre costs during inpatient procedures.

Extras Cover addresses services not covered or subsidised by Medicare. These typically include dental, optical, and physio services. We suggest you should only take out Extras Cover if you anticipate using these services based on your unique circumstances. The value of your Extra's premium is reflected in the benefits you receive; the higher your premium, the greater the benefits.

Why take out Hospital Cover?

- Save on tax – Avoid Government penalties.[^]
- Flexibility and choice – Ability to nominate when, who and where you receive care.
- Reduced waiting lists – Skip the lengthy public Hospital waiting lists, allowing you to get back to doing what you love sooner!
- Utilise government support – Access to Government incentives.
- Ambulance cover.

Why take out Extras Cover?

- Reducing the out-of-pocket expenses for everyday health services such as dental and physio.
- Facilitate easier access to essential healthcare services.
- Manage your health more affordably.
- Lower the risk of unexpected healthcare costs.

If you value these benefits, private health insurance could be a worthwhile consideration for you and your family.

Explore cover options today



6 HOSPITAL COVER OVERVIEW

Hospital Cover helps cover the costs of treatment and accommodation as a private patient in a hospital. This includes fees for doctors, surgeons, anaesthetists, and other hospital services.

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	✓	✓	X	X
Sleep studies	✓	✓	X	X
Heart and vascular system	✓	✓	X	X
Insulin pumps	✓	✓	X	X
Pain management with device	✓	✓	X	X
Dialysis for chronic kidney failure	✓	X	X	X
Cataracts	✓	X	X	X
Joint replacements	✓	X	X	X
Weight loss surgery	✓	X	X	X
Assisted reproductive services	✓	X	X	X
Pregnancy and birth	✓	X	X	X
Rehabilitation	✓	✓	R	R
Hospital psychiatric services	✓	R	R	R
Services not recognised by Medicare	X	X	X	X

✓ Covered

X Not covered

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

7 EXTRAS COVER OVERVIEW

Extras Cover provides benefits for a range of non-Hospital health services, such as dental, optical, physiotherapy, and other allied health services that Medicare typically does not cover.

What's covered	Premium Extras	Healthy Living Extras	Budget Extras	Saver Bronze+ Hospital and Extras 65
Financial Year Limit				
General dental	Unlimited	Unlimited	\$500	\$600 (Combined)
Major dental (sub-limits below)	\$2,000	\$1,500	General dental, periodontics and extractions/ oral surgery only	
– 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.

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DEFENCE DISCOUNTS

Check if you qualify for any Defence discounts.

Veteran Cardholders

Veteran White and Gold Cardholders are eligible for a 10% discount off their premiums with Navy Health.*

Serving ADF Members

If you are currently serving full-time and have health cover for your family, your family is entitled to a 10% discount on their premiums.*

ADF Active Reservists

Active ADF Reservists are eligible for a 10% reduction on their health cover premiums.*

Health insurance corporate discount

When you work for an organisation that contracts to the Australian Defence Force, you could be eligible for a discount* on your employee health cover. You could receive:

- An ongoing 5% discount on combined cover*;
- 2 and 6 month waits waived on Extras*;
- 4 weeks free for new members in the first year, applied after three months of continuous membership*.

You can explore these discounts in more detail at navyhealth.com.au/defence-discounts.

*Terms and conditions apply.

Explore cover options today



9 HOW TO GET A NAVY HEALTH QUOTE

Let's find the health cover that serves you best.

Get a quote from us today





1300 306 289 | sales@navyhealth.com.au | query@navyhealth.com.au

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