

# DVA Health Card fact sheet

## Defence Health and your White Card

### Recognition for your service

Your White Card covers you for the care and treatment of specifically accepted injuries or conditions that are the result of your service. The White Card will also cover malignant cancer, pulmonary tuberculosis, PTSD, alcohol and substance use disorders and anxiety and depression, whether war caused or not.

Unidentifiable conditions that develop within 15 years of non-peacekeeping service will also be treated under your White Card.

### Do you need private health insurance?

You should consider private health insurance for treatment beyond the accepted conditions covered by your White Card.

It will give you the comfort of knowing you're covered no matter what health issues come your way.

You can also receive a top-up benefit if you choose a private room for hospital treatment of an accepted condition (unless there is clinical need, your White Card covers a shared room). Plus you can access extras benefits to enhance your health and wellbeing, which may not be recognised by DVA as treatment for your accepted conditions.

Private health insurance also exempts you from the government's Medicare Levy Surcharge. Depending on your income, you could be hit with extra tax if you do not hold private hospital cover.

And there's the government's Lifetime Health Cover rules to consider. You could end up paying significantly more for private health insurance if you leave it until later in life.

If you choose private cover in addition to your White Card, you will receive a 5% reduction on your premium on eligible covers.

### The logistics

You should keep us in the loop if you have a White Card or if you receive one in the future.

- Register your card number and accepted conditions with Defence Health.
- Claims for all treatment related to your accepted conditions should be sent to DVA by your health care provider. If you are left with an out-of-pocket expense, send the account to Defence Health for a top-up benefit.
- Top-up benefits are available (depending on the level of cover) for treatment of accepted conditions if you:
  - choose a private hospital room
  - choose higher specification hearing aids (benefit available every three years)
  - exceed the DVA annual limit for certain high cost dental treatment, such as bridges and crowns
  - visit an alternative therapist approved by Defence Health but not recognised by DVA.
- Claims for any treatment not related to your accepted conditions can be sent directly to Defence Health.

Remember to inform us of your White Card number and accepted conditions for hassle-free benefit payments. And please let us know if additional conditions are accepted by DVA in the future, or if you receive a Gold Card.