

Defence  
Health



# Young Adult Support Plan

Keep yourself covered  
between 21 and 25

Effective from 1 July 2019

**(MEMBERS OWN)**  
HEALTH FUND

# Young Adult Support Plan

Singles under 25

## Check out the deal

- ▶ Choose either our Value Extras or Premier Extras cover.
- ▶ Attractive benefits on a huge range of everyday services – dental, physio, chiro, optical and many more.
- ▶ No-gap preventive dental (within limits) and at least 15% lower fees at a network dentist.
- ▶ Wide range of stylish no-gap glasses through our optical network.
- ▶ Comprehensive ambulance cover.
- ▶ Remain on your parents' Defence Health hospital cover.
- ▶ Waiting periods you've served under your parents' cover are honoured if you join within 2 months.
- ▶ Make claims straight from your smartphone or tablet with our mobile claiming app.
- ▶ Access Health HQ – to keep you in the know about issues relevant to your health and wellbeing.

### Value and Premier Extras covers...

Treatment	Value Extras yearly singles limits*	Premier Extras yearly singles limits*
Preventive and general dental	\$900	Unlimited
Major dental	\$900	\$1100
Optical	\$255	\$300
Flexi-limit on physiotherapy, chiropractic, osteopathy, exercise physiology, psychology, ante and postnatal services, speech and occupational therapy, audiology, podiatry and chiropody, eye therapy, dietitian, pharmacy and travel vaccinations	\$900	\$1300
Health and wellbeing benefits including approved alternative therapies; group sessions of physio and exercise physiology; health screening tests and quit smoking programs (program limits apply)	\$300	\$400
Ambulance	Unlimited	Unlimited
And much more!		

\*Subject to item limits.

## What will extras cost?

Value Extras provides attractive benefits, with premiums of around \$32 a fortnight. And if you earn under \$90k, you'll receive the maximum Government rebate, reducing the amount you pay to around \$24 a fortnight.

For more cover and more back, you can take out our Premier Extras.

Check out just how affordable it is. Get a quote or apply now at [defencehealth.com.au/yasp](http://defencehealth.com.au/yasp)

## How to apply

Apply online at [defencehealth.com.au/yasp](http://defencehealth.com.au/yasp)

Or for more info, give us a call on **1800 335 425**

Make sure that your parents are happy for you to stay on their Defence Health family membership for hospital cover.

## Other stuff you need to know

### Australian Government Rebate on private health insurance and Medicare Levy Surcharge

The Australian Government will give you a rebate on your private health insurance. You can receive your rebate as a reduced premium or as a tax offset when you lodge your tax return. It's income tested so please refer to the table below to nominate your rebate tier.

If you're on the Young Adult Support Plan, you'll be exempt from the Medicare Levy Surcharge (MLS). If you're not on the Young Adult Support Plan then you may have to pay the MLS. The MLS is extra tax payable by higher income earners who do not have hospital cover.

The rebate is adjusted annually on 1 April. Income thresholds are determined by the Australian Taxation Office and are frozen until 30 June 2021. For more information visit [www.ato.gov.au](http://www.ato.gov.au)

### Singles under 25

Income thresholds	\$90,000 or less	\$90,001 – \$105,000	\$105,001 – \$140,000	More than \$140,000
Income tiers	Base tier	Tier 1	Tier 2	Tier 3
Rebate	25.059%	16.706%	8.352%	0%



# No hassle health cover

So you're over 21 and not studying full-time. Did you know that you're no longer covered by your family's health insurance? Unexpected events could hit your lifestyle, and your hip pocket, hard. A sports injury requiring physio. Having your wisdom teeth taken out. Possibly even surgery. These can all incur high costs if you're not covered.

That's why we created the Young Adult Support Plan. It's a way for singles under 25 to maintain health cover with a huge range of benefits, at a price that won't break the bank.

**We've made it simple.** Just take out your own Value Extras cover (or if you want even more back, take out Premier Extras) and you can stay on your family's hospital cover. It's the best of both worlds.

## Easy eligibility

You can join the Young Adult Support Plan if you are:

- over 21 and under 25 years of age
- not studying full-time
- single.

And your parents maintain their Defence Health family hospital cover.

## Not eligible?

**If you're studying full-time,** you don't need to join. You're automatically covered as a dependant under your family membership.

**If you're over 25 or have a partner,** you can join Defence Health in your own right without the Young Adult Support Plan. Give us a call today for a quote.

## Contact Us



### Phone

1800 335 425

Monday to Thursday  
8:30 am to 8:00 pm AEDT/AEST

Friday  
8:30 am to 6:00 pm AEDT/AEST



### Web

[defencehealth.com.au](http://defencehealth.com.au)



[/DefenceHealth](https://www.facebook.com/DefenceHealth)



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