

Veteran Health Card fact sheet

Defence Health and your Veteran Gold Card

Recognition for your service

The Department of Veterans' Affairs (DVA) recognises your service by issuing you with a comprehensive health card. Your Gold Card entitles you to a broad range of treatments and services including hospital accommodation, theatre fees, intensive care, GP services, referred specialist services, allied health, dental care, optical services and ambulance cover.

You're also covered for a wide range of rehabilitation devices and appliances, pharmaceutical needs and travel for treatment.

A Gold Card covers any clinically necessary health care, whether related to your service or not. You can depend on it.

Do you need private health insurance?

Our advice is that you don't need private health insurance for yourself. But we can provide you with excellent cover and benefits for your family.

If you choose to maintain your hospital and extras cover for yourself you will receive:

- a 5% reduction on your premium on eligible covers (not available with the 12-month transition discount)
- a top-up benefit if you choose a private room in hospital (unless there is clinical need, your Gold Card covers a shared room)
- a top-up benefit (available every three years) if you choose higher specification hearing aids than clinically required
- extra dental benefits if you exceed the DVA annual limit for certain high cost treatment, such as bridges and crowns
- benefits for alternative therapies approved by Defence Health but not recognised by DVA.

Please remember, all claims should be sent to DVA first before claiming through Defence Health. If you're not sure and would like to chat about your needs, give us a call on 1800 335 425. We're here to give you the right advice.