| **Health fund** | **Does it have a preferred provider program?** | **Details** |
| --- | --- | --- |
| [**ACA Health**](https://www.finder.com.au/health-insurance/aca-health) | No | You are free to choose your own extras provider. |
| [**ahm**](https://www.finder.com.au/health-insurance/ahm-health-insurance) | No | You are free to choose your own extras provider. |
| [**Apia**](https://www.finder.com.au/health-insurance/apia) | No | You are free to choose your own extras provider. |
| [**Australian Unity**](https://www.finder.com.au/health-insurance/australian-unity) | Yes | Australian Unity is affiliated with dentists in its national dental network and has an optical services company, EyeCare Advantage. |
| [**Budget Direct**](https://www.finder.com.au/health-insurance/budget-direct) | No | You are free to choose your own extras provider. |
| [**Bupa**](https://www.finder.com.au/health-insurance/bupa) | Yes | Bupa has relationships with dental, physio, chiropractic, optical and podiatry providers through its Members First network. |
| [**CBHS**](https://www.finder.com.au/health-insurance/cbhs) | Yes | The CBHS Choice Network offers access to preferred providers who waive the gap on selected dental and optical procedures. |
| [**Cessnock District Health Fund**](https://www.finder.com.au/health-insurance/cessnock-district-health-fund) | No | You are free to choose your own extras provider. |
| [**CUA Health Limited**](https://www.finder.com.au/health-insurance/cua-health) | No | You are free to choose your own extras provider. |
| [**Defence Health Limited**](https://www.finder.com.au/health-insurance/defence-health) | Yes | Defence Health members can get discounted treatment at selected dental and optical providers. However, you are also free to choose your own extras provider. |
| [**Doctors Health Fund**](https://www.finder.com.au/health-insurance/doctors-health-fund) | No | You are free to choose your own extras provider. |
| [**Emergency Services Health**](https://www.finder.com.au/health-insurance/emergency-services-health) | No | You are free to choose your own extras provider. |
| [**Frank**](https://www.finder.com.au/health-insurance/frank) | No | You are free to choose your own extras provider. |
| [**GMHBA**](https://www.finder.com.au/health-insurance/gmhba) | Yes | Preferred service provider arrangements are in place with dentists, optometrists and chiropractors, but you are also free to choose your own provider. |
| [**HBF**](https://www.finder.com.au/health-insurance/hbf) | Yes | The HBF Member Plus network includes medical, dental and optical providers. |
| [**HCF**](https://www.finder.com.au/health-insurance/hcf-health-insurance) | Yes | HCF’s network of preferred providers includes dental, optical, physio, podiatry, chiro and osteo services. |
| [**Health Care Insurance**](https://www.finder.com.au/health-insurance/health-care-insurance) | No | You are free to choose your own extras provider. |
| [**Health Partners**](https://www.finder.com.au/health-insurance/health-partners) | Yes | Health Partners’ preferred providers include dental, optical, physio and pharmacy services. |
| [**health.com.au**](https://www.finder.com.au/health-insurance/health-com-au) | No | You are free to choose your own extras provider. |
| [**HIF**](https://www.finder.com.au/health-insurance/hif-insurance) | No | You are free to choose your own extras provider. |
| [**Latrobe Health**](https://www.finder.com.au/health-insurance/latrobe-health) | No | You are free to choose your own extras provider. |
| [**Medibank**](https://www.finder.com.au/health-insurance/medibank) | Yes | Medibank Members’ Choice network includes dental, optical, physio, chiro, podiatry, acupuncture, naturopathy, remedial massage and hearing aid services. |
| [**Mildura Health Fund**](https://www.finder.com.au/health-insurance/mildura-district-health-insurance) | Yes | The Super Dental scheme allows members to access gap-free preventative dental services. |
| [**Navy Health**](https://www.finder.com.au/health-insurance/navy-health) | Yes | Navy Health members can access a range of preferred optical providers. |
| [**nib**](https://www.finder.com.au/health-insurance/nib) | Yes | The nib First Choice Network includes dentists, GPs and a range of medical specialists around Australia. |
| [**Nurses & Midwives Health**](https://www.finder.com.au/health-insurance/nurses-midwives-health) | Yes | The Member Wellbeing Network allows you to access discounts on optical services. |
| [**onemedifund**](https://www.finder.com.au/health-insurance/onemedifund) | Yes | Members can access a range of optical discounts at selected providers around the country. |
| [**Peoplecare**](https://www.finder.com.au/health-insurance/peoplecare) | Yes | Peoplecare has a list of preferred optical and dental providers that offer member discounts. However, you can choose your own provider and still receive the same benefit amount. |
| [**Phoenix Health Fund**](https://www.finder.com.au/health-insurance/phoenix-health-fund) | Yes | As part of Australian Health Service Alliance (AHSA), Phoenix has agreements with a range of hospitals. |
| [**Police Health**](https://www.finder.com.au/health-insurance/police-health) | No | You are free to choose your own extras provider. |
| [**Qantas Assure**](https://www.finder.com.au/health-insurance/qantas-assure) | No | You are free to choose your own extras provider. |
| [**Queensland Country Health Fund**](https://www.finder.com.au/health-insurance/queensland-country-health-fund) | No | You are free to choose your own extras provider. |
| [**Reserve Bank Health Society**](https://www.finder.com.au/health-insurance/reserve-bank-health-society) | No | You are free to choose your own extras provider. |
| [**RT Health**](https://www.finder.com.au/health-insurance/rt-health) | Yes | Members can enjoy discounted optical and dental services at preferred providers. |
| [**St.LukesHealth**](https://www.finder.com.au/health-insurance/st-lukes-health) | Yes | The fund has agreements with a number of optical providers to help members access discounted eyewear. |
| [**Teachers Health**](https://www.finder.com.au/health-insurance/teachers-health-fund) | Yes | Members can access optical, dental, physio, chiro and remedial massage services at preferred providers. |
| [**Transport Health**](https://www.finder.com.au/health-insurance/transport-health) | Yes | Transport Health has preferred provider relationships with dentists, optometrists, physiotherapists, chiropractors, osteopaths, remedial therapists, pathology centres and more. |
| [**TUH**](https://www.finder.com.au/health-insurance/tuh-health-fund) | Yes | TUH provides access to a broad network of preferred dental and optical providers. |
| [**Unihealth Insurance**](https://www.finder.com.au/health-insurance/unihealth-insurance) | Yes | Unihealth’s Member Wellbeing Network provides access to preferred providers of optical, dental, physiotherapy, chiropractic and remedial massage services around Australia. |
| [**Westfund**](https://www.finder.com.au/health-insurance/westfund-health-insurance) | Yes | Westfund has two dental practices and several eye care practices around Australi |