

# Member Update

June 2023

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## Message from the CEO



I'm pleased to hear the positive member feedback about our freeze on premiums until October this year. And the second cashback of COVID-19 savings has taken our pandemic financial support to a total of \$98.8 million.

And I'm delighted to represent Defence Health for the Melbourne leg of The Legacy Centenary Torch Relay in October.

Legacy is one of the oldest and most trusted charities in Australia. It was established 100 years ago after a battlefield promise from a soldier to his dying mate to "look after the missus and kids". Our partnership with Legacy is aligned with our shared purpose of care and support for Defence families.

As the Torch Relay makes its way around Australia over the next six months it will raise awareness of the vital work of Legacy Australia. I'm proud that

we can demonstrate our commitment to the Defence community by joining Legacy on the journey.

If you're interested in volunteering for a relay near you, visit [legacytorchrelay.com.au/volunteering](https://legacytorchrelay.com.au/volunteering) And to track the relay over its six month journey, download the Legacy 100th Torch Relay app.

### Project DELTA

Our new membership platform and website are about to be turned on. Like any large-scale project, there's a transition and bedding down process between launch and full functional systems. Coming soon you'll be able to change your payment details, add or change your rebate tier, excess as well as your personal details via our new Member Portal.

I hope you will be patient with us during this time as we move to more agile technology.

Best wishes



Joanne Kadlecik  
Chief Executive Officer

### What's happening at Defence Health?

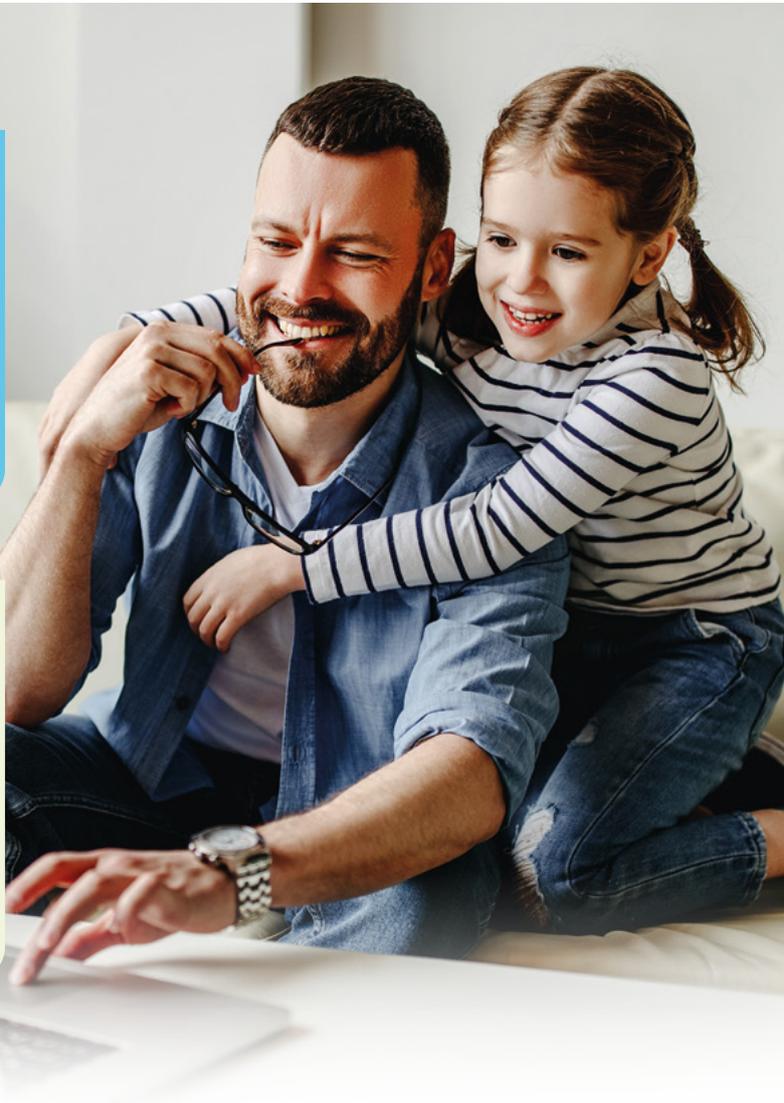
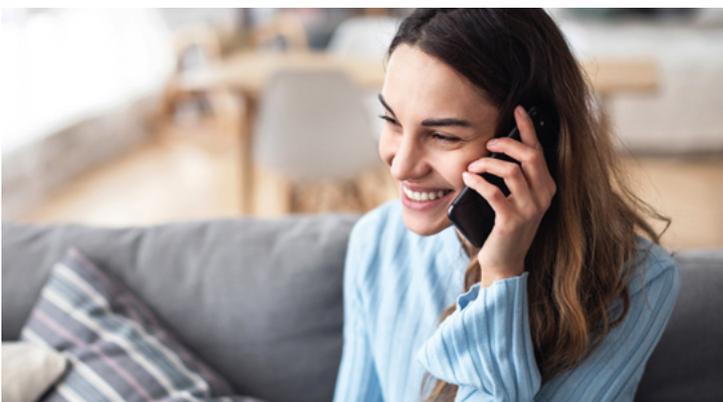
On Monday 24 July we turn on our new membership platform and website. At 8.00pm on Wednesday 19 July the Online Member Services section of our website will be turned off. All digital services (including on the spot claiming, online claims and banking payments) will be deactivated until 9.00am on Monday 24 July.

### How do I make a claim during this time?

We anticipate extras claims services will be interrupted from 8.00pm Wednesday 19 July to 2.00pm Monday 24 July. During this time you won't be able to swipe your member card on the extras providers' terminal. For the fastest refund, you'll be able to claim extras online from late Monday 24 July. Alternatively you can email us a completed claims form.

### I need to make a premium payment - how should I pay?

Please make your premium payment online or over the phone before 5.00pm on Wednesday 19 July, or from Monday 24 July. **Important please note: As a once off, direct debits scheduled for Thursday 20 July or Friday 21 July will be deducted from your account on Wednesday 19 July.** We are sorry for this inconvenience.



## Website

We've built a new website and Member Portal. Our address will remain [defencehealth.com.au](http://defencehealth.com.au).

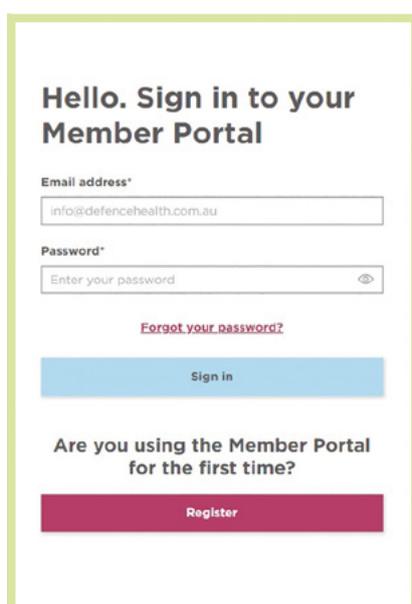
You'll need to create a new login and password to access the new Member Portal.

## Logging in to your account

Our new member portal replaces the Online Member Services and in time it will give you 24/7 access to everything you need to manage your membership online.

The first time you log in, you will need to take a few moments to register:

The new Member Portal will give you easy access to your membership details including benefit limits and allow you to claim online. You can even set up individual access for family members on the policy so you can manage your own memberships.



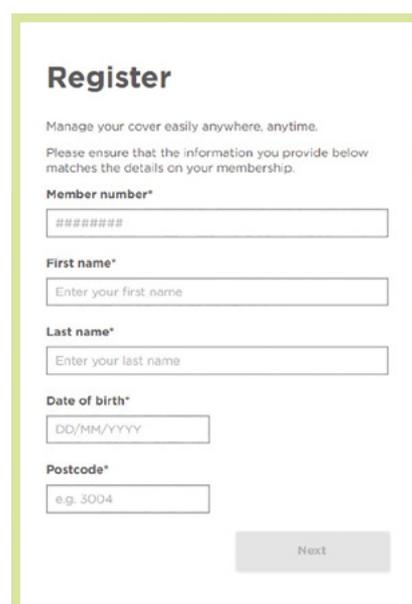
**Hello. Sign in to your Member Portal**

Email address\*

Password\*

[Forgot your password?](#)

**Are you using the Member Portal for the first time?**



**Register**

Manage your cover easily anywhere, anytime.

Please ensure that the information you provide below matches the details on your membership.

Member number\*

First name\*

Last name\*

Date of birth\*

Postcode\*

## Introducing Live Chat

You'll also have another way of contacting us via the website using Live Chat during business hours. If you need a quick response, look for the speech bubble with three dots to open the chat box. Then add your first name, email address and enquiry type into the form and start the chat. One of our consultants will respond and of course, you can continue to call us on **1800 335 425** or email us at [info@defencehealth.com.au](mailto:info@defencehealth.com.au).

## Changes to premium calculation

The premium for your policy may alter. The new platform will calculate all components of the premium, such as any loadings, rebates or discounts, to the nearest cent. This adjustment may cause a minor increase or decrease to premiums. We estimate the adjustment will be less than \$5.00 per year. The new calculation will display on your home page in the Member Portal. Direct debit payments will be adjusted automatically.

## Credit and debit card surcharge

We'll begin passing on the bank fees charged to us when members pay their premium by a debit or credit card. Initially this will be a flat rate of 0.147% (the lowest fee charged by any card provider). In a few months we will calculate and apply the actual rate charged by VISA or Mastercard for payments by their credit, debit or pre-paid cards. We'll advise you before we make this change.

Payments made by direct debit from a bank account do not attract the surcharge. This remains a fee-free option for premium payments.

## Tax time is approaching

Your Tax Statement will be available in your online member account from Monday 3 July. The information will also be sent to the Tax Office for pre-filing of your 2023 tax return. This year we won't be sending out a reminder to login and download your statement.

## Where can I find out more about these changes?

Visit the website for more details at [defencehealth.com.au/news](http://defencehealth.com.au/news). If there are any changes to the dates of our transition, we will post them on this site.

**Call 1800 335 425**  
or visit [defencehealth.com.au](http://defencehealth.com.au)

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