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A message from the new CEO

Hello evervone.



I'm delighted to take on the role of CEO, following Gerard's retirement last month. I've been the Chief Operating Officer at Defence Health for the last eight years and part of the Executive Team under Gerard's outstanding leadership.

In recent years I've been heavily involved in developing the new technology platform that we're excited to launch next year. Known as Project DELTA, it will bring new tools for members to manage their membership. And it will enable greater efficiency and innovation in our operations.

Cashback for members

COVID-19 lockdowns in 2020 and 2021 had a huge impact on most Australians. Apart from restricting our movements, the lockdowns also restricted our access to health services.

In addition to the financial relief we provided by freezing 2021 premiums, we have a further \$42 million in savings from claims that did not occur because of reduced access to treatment. Right now, we're making cashback payments to members, to return your share of the savings.

If you were a member at the time, you'll receive a payment from us directly to your bank account. And if you need to update your banking details, you can do this securely through your Online Member Services account.

Legacy partnership

Defence Health is the Naming Rights Partner of the Legacy Centenary Torch Relay 2023, celebrating 100 years of Legacy's service to the Defence community. The relay will begin in France on ANZAC Day, travel through the city of London and then arrive in Perth in May 2023.

The torch will travel through local towns and cities around Australia – covering 50,000 kilometres across 100 stops. The competition we held in October has identified eight lucky members and eight staff who will participate in different legs of the relay.

The Legacy centenary is a significant event for the Australian Defence community. We're proud to demonstrate our support for the work Legacy does in supporting families who've made great sacrifices to protect our country. We'll keep you up-to-date on the community events that will celebrate the torch relay.

Protecting your data

With the rise in cyber-security incidents in Australia, I want to reassure you that we are vigilant in managing threats and keeping your personal information secure. Recent external reviews rate our controls as robust. Please have confidence in the seriousness with which we approach data security.

I look forward to telling you more about the new and more personalised member services we have in the pipeline for next year. Until then, I wish you good health and a safe summer break.

Best wishes

Jame Acadleeik

Joanne Kadlecik

Chief Executive Officer

Make the most of your extras

Your extras benefits renew on 1 July each year. We know that many members have not been taking advantage of the valuable benefits available under their extras cover. Dental checkups, eye-tests, and physio can help to keep you well and feeling great. Now is the time to make that appointment! And don't forget, you get added value from your extras cover if you visit our Optical and Dental Networks. For more information, visit defencehealth.com.au/optical and defencehealth.com.au/dental





Legacy Torch Bearers

Congratulations to the eight lucky members and eight Defence Health staff who won our Legacy Torch Bearer Competition. Each will carry the Legacy Centenary Torch in a designated leg of the relay next year.

You can stay connected with the relay's progress through the Legacy 100th Torch Relay app. Or you can be involved by expressing your interest to be a volunteer at legacytorchrelay.com.au







Member torch bearers:

- 1. Aaron Lancaster
- 2. Alexander McDonald
- 3. Claire Morgan
- 4. Deborah Avery 5. John Adams
- 6. Karen Ducat
- 7. Kerry Daniels
- 8. Kia Whelan

Staff torch bearers:

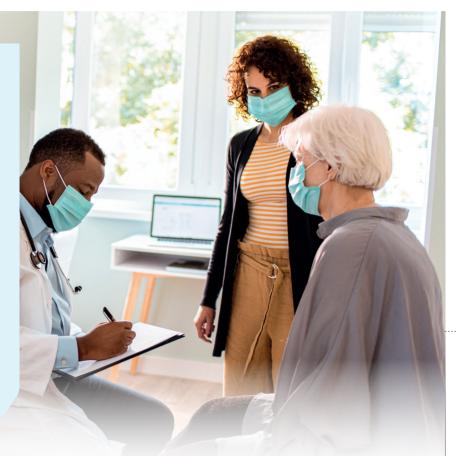
- 1. Andrew Guerin
- 2. Cathy Mangiafico
- 3. Colin Davison
- 4. Craig Hayes
- 5. Katrina McCormick
- 6. Maitland Peters
- 7. Meaghan Alves
- 8. Paul Beresford

Short stay, no-gap joint replacement

Last year we signed up to a Short Stay No-Gap agreement with East Sydney Private Hospital. The program covers knee and hip joint-replacement surgery - with all surgery, hospital, anaesthesia and rehabilitation charges covered with no out-of-pocket cost to the patient.

East Sydney Private Hospital has had a great response to the program. Patients are finding it is more cost-effective - and recovery is more rapid with the short-stay model.

Patients must have a level of cover that includes joint replacement surgery. And if a hospital excess applies on the cover, it is payable at the time of admission. If this is of interest to you or someone on your policy, you can find out more at shortstayjointreplacement.com.au or call East Sydney Private Hospital on 1800 167 846.



nnual Report

Fund Rules

Fund Rules on our website at defencehealth.com.



It's beginning to feel a lot like...

Christmas! And this year, our gatherings will hopefully go as planned. That's cause for celebration.

We wish all members a happy time with family and friends this summer holiday season. Please stay safe and well. We'll be here for you in between the public holidays.

Friday 23 December: 8:30am - 6:00pm

Monday 26 December: Closed

Tuesday 27 December: Closed

Wednesday 28 December: 8:30am - 6:00pm

Thursday 29 December: 8:30am - 6:00pm

Friday 30 December: 8:30am - 6:00pm Monday 2 January: Closed

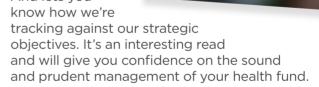
Tuesday 3 January: 8:30am - 6:00pm

Call 1800 335 425 or visit defencehealth.com.au

Defence Health Limited ABN 80 008 629 481 AFSL 313890 DH1710/11-22

Annual

Report Our 2021-22 is available now for download from our website at defencehealth. com.au/about. It aives vou a rundown of our operational and financial performance. And lets you





I took out a family membership at Defence Health in the 1980s. So I knew for a long time, before becoming CEO in 2013, that Defence Health was a great health fund. Since then, I've gained a much deeper understanding of the quality of the people who work here. As well as a greater appreciation of the needs of our membership and what we can do to best support the health of every one of you. I hand over the CEO role to Joanne Kadlecik.

the next level. Goodbye and best wishes. Major General Gerard Fogarty, AO (Ret'd)



