

Application to receive or change the Australian Government Rebate on private health insurance as a reduced premium



Complete this form and lodge it with Defence Health to receive the Australian Government Rebate on private health insurance as a reduced premium.

All the people covered by the policy must be eligible to claim Medicare for you to receive the rebate as a reduced premium.

If at any stage you wish to nominate a new income tier, or to stop receiving the Australian Government Rebate on private health insurance as a reduced premium, you must notify Defence Health as soon as possible.



Assistance

If you need assistance in completing this form or require more information on Medicare eligibility visit any Services Australia service centre or call 132 011 (call charges apply).

Send completed and signed form to Defence Health, PO Box 7518, Melbourne VIC 3004.

1. Claimant's details (the claimant MUST be an adult COVERED by the policy)

A permanent ADF member is NOT to be the claimant, unless the policy covers children only.

Member number

*Your full name as it appears on your Medicare card

First name*	Last name*		
Home address	Suburb	State	Postcode
Postal address (if different)	Suburb	State	Postcode
Daytime phone number	Date of birth / /	Gender <input type="checkbox"/> Male <input type="checkbox"/> Female	
Medicare number	Expiry date / /		

Are you covered by this policy? Yes No

Date premium reduction to commence: / /

Employers and trustees of organisations cannot claim the Australian Government Rebate on policies paid on behalf of employees.

2. Details of people covered by the policy

Given name(s)	Last name	Date of birth	Gender M/F	Dependant Y/N
<input type="text"/>	<input type="text"/>	<input type="text"/> / /	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/> / /	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/> / /	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/> / /	<input type="text"/>	<input type="text"/>

To add more people, refer to **6. Additional people covered by the policy.**

3. Medicare entitlement

Are all the people covered by the policy listed on a Medicare card or entitled to a Medicare card? Yes No



You are entitled to Medicare if:

- you are a person who lives in Australia; and
- you are an Australian citizen; or a holder of a permanent resident visa; or a New Zealand citizen; or, in some cases an applicant for a permanent resident visa.

4. Australian Government Rebate on private health insurance income tiers

Your eligibility to receive the rebate is dependent on your 'income for surcharge purposes'. This includes items such as your reportable superannuation contributions and negative gearing losses. To understand exactly what is included in your 'income for surcharge purposes' go to the Australian Taxation Office website - www.ato.gov.au

Income thresholds 2025-2026				
Threshold	Base tier	Tier 1	Tier 2	Tier 3
Single threshold	\$101,000 or less	\$101,001 - \$118,000	\$118,001 - \$158,000	\$158,001 or more
Family threshold	\$202,000 or less	\$202,001 - \$236,000	\$236,001 - \$316,000	\$316,001 or more
Medicare levy surcharge	0%	1%	1.25%	1.5%

Rebate levels 2026-2027				
Age group	Under 65	Age 65-69	Age 70+	
Under 65	24.118%	16.079%	8.038%	0%
Age 65-69	28.139%	20.098%	12.058%	0%
Age 70+	32.158%	24.118%	16.079%	0%

* Single parents and couples (including de facto couples) are subject to the family thresholds. For families with children, the thresholds are increased by \$1,500 for each child after the first.

Please nominate the level of rebate you believe you are entitled to.

If you claim a rebate level **below** your actual entitlement you will recover the difference through your annual tax return.

If you claim a rebate level **above** your actual entitlement the Australian Taxation Office will recover the difference through your annual tax return.

If at any stage you wish to stop claiming the rebate as a reduced premium, you must notify your health fund as soon as possible.

5. Level of rebate

The level of rebate I am entitled to is?

Base tier
 Tier 1
 Tier 2
 Tier 3

Declaration

I declare the information I have provided is correct. I understand there are penalties for giving false or misleading information. I have the consent of any people aged 16 and over to provide their information on this form.

Date / /

Privacy note

Defence Health collects this information so you may receive the rebate on private health insurance and pay a reduced premium, the information is provided to Services Australia. Alternatively, you may receive the rebate as a tax offset through your tax return. There's more about how we manage your personal information in our Privacy Policy on our website. It also explains how you may access and correct your personal information and make a complaint.

Services Australia privacy note

The privacy and security of your personal information is important to us, and is protected by law. We need to collect this information so we can process and manage your applications and payments, and provide services to you. We only share your information with other parties where you have agreed, or where law allows or requires it. For more information, go to servicesaustralia.gov.au/privacy.

6. Additional people covered by the policy

Given name(s)	Last name	Date of birth	Gender M/F	Dependant Y/N
<input type="text"/>	<input type="text"/>	<input type="text" value=""/> / <input type="text" value=""/> / <input type="text" value=""/>	<input type="text"/>	<input type="text"/>
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