

Health Matters

June 2026

We look after our own



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CEO Message

The days leading up Anzac Day are important for our staff and members alike; it reminds us of the service and sacrifice of many Defence members and their families. Ahead of Anzac Day this year, we had the privilege of hosting Garth Callender from Bravery Trust. Hearing about the challenges some veterans and families face was a powerful reminder that support is not always visible, but it matters deeply. It is a connection we are proud to share. It was also humbling to share the Anzac Day Dawn Service with so many at the Shrine of Remembrance located a few hundred metres from the Defence Health office in Melbourne.

As a not-for-profit health fund, we reinvest in benefits and services that help deliver value for our members. We know many households see affordability as a key challenge right now. As previously communicated, Defence Health made the decision not to apply any increase to Extras products as part of the April 2026 premium changes. Furthermore, Extras benefits reset on 1 July and benefit increases across many of our products will come into effect, so it is a good time to check what is available and use services that support your health and wellbeing.

The Minister of Health recently communicated the Federal Government's plan to remove the higher Private Health Insurance Rebate discount for Australians aged over 65.

If implemented, this will put upward pressure on premiums for many across our membership. As such we will continue to work with our industry partners to advocate for our members and help inform the Government of potential unintended impacts of this policy.

Over the coming months you will begin to see phasing in of Defence Health's digital program commencing with enhanced authentication in our Member Portal.

Finally, I would like to congratulate Lieutenant General Susan Coyle, AM, CSC, DSM on her appointment to Chief of Army.

I would also like to thank outgoing Chief of Army, Lieutenant General Simon Stuart, AO, DSC for his generous support of Defence Health and our employees over many years.

Thank you for being part of Defence Health.

David Brajkovic
Chief Executive Officer



[Log in to your Member Portal to review your cover](#)



Make the most of your Extras before 1 July

Most of your Extras benefits renew on 1 July each year. Any unused benefits will reset.

Now is a good time to book in services like dental check-ups, eye tests or physiotherapy. These can support your health and help you stay well.

You may also get more value by visiting providers in our dental and optical networks, helping reduce your out-of-pocket costs.

[Check your benefits in your Member Portal or at \[defencehealth.com.au/Health-Insurance/Find-Providers-and-Hospitals\]\(https://defencehealth.com.au/Health-Insurance/Find-Providers-and-Hospitals\)](#)



What's changing with Extras

From 1 July 2026, we are enhancing Extras benefits to better support physiotherapy, mental health care and dental.

This includes expanded access to No Gap Dental for more members, helping reduce out-of-pocket costs for everyday care.

These improvements are designed to make healthcare more affordable and easier to access.

We have also introduced **Flex Extras**, designed for members who want to get more value from their cover.

With higher benefits back on many services, you may see value sooner, even if you do not claim often.

Flex Extras also gives you the flexibility to review and upgrade your cover if your needs change over time.

[Explore Flex Extras at \[defencehealth.com.au\]\(https://defencehealth.com.au\)](#)

What members are asking us

We're hearing more questions about affordability and value.

Private health insurance can help reduce out-of-pocket costs for everyday services and provide access to private hospitals and choice of doctor.

Keeping your cover can also help you avoid additional costs later, depending on your circumstances.

If your needs have changed, it may be a good time to review your cover.

Speak with our team to review your options or visit defencehealth.com.au/Support/Keep-your-premium-payments-on-track to look at the payment options available.



Understanding Lifetime Health Cover (LHC)

Private health insurance can feel complex. That is why we are introducing a new education series to help explain key topics simply.

Lifetime Health Cover (LHC) is one of them.

It is a government initiative that can increase the cost of your hospital cover if you do not join before 1 July after your 31st birthday.

If applied, the loading must be paid for 10 continuous years before it is removed.

Taking out hospital cover earlier can help you avoid this additional cost.

Watch a short video to learn more at youtube.com/@defencehealth

Tax time made simple

We provide your tax information to the Australian Taxation Office to prefill your tax return in MyTax.

If you would like a copy of your statement, you can download it from your **Member Portal** in July 2026.

In most cases, you will not need to request anything separately.

Rebate and Medicare Levy Surcharge income thresholds

The government is increasing the income thresholds for the Australian Government Rebate on private health insurance (rebate) and Medicare Levy Surcharge (MLS). The adjustment will apply for the financial year 1 July 2026 to 30 June 2027. The change could affect the rate of rebate you're entitled to receive, or the MLS charged by the tax office (for higher income earners without hospital cover). You can review the thresholds at ato.gov.au privatehealth.gov.au.

Meet our people: Tahlia



Many of our people have a personal connection to the Defence community. It is one of the reasons they choose to work at Defence Health.

Tahlia is a Member Care Advocate who grew up in a Defence family, with her dad serving for almost 20 years. From an early age, she saw the commitment and sacrifice that comes with service. Not just for those who serve, but for their families as well.

Those experiences have shaped her values and the way she supports members every day.

For Tahlia, working at Defence Health is a way to give back to the community she grew up in.

“Even something as simple as health cover can make a real difference. It means a lot to support people who give so much of themselves.”

She also understands that Defence life comes with constant change. Moves, deployments, and uncertainty are part of everyday life for many families.

That's why the small things matter. Making things simple. Being clear. Providing the right support when it's needed most.

For Tahlia, it all comes back to one thing. Supporting a community, she knows and cares about.

Getting ready to travel?

Whether you are heading overseas or planning a trip within Australia, it helps to be prepared for the unexpected.

Your private health insurance does not cover you outside Australia. Defence Health Travel Insurance can help with cancellations, delays, lost luggage and overseas medical emergencies.*

For trips closer to home, the Domestic Plan covers travel within Australia, including certain cancellation, delays, luggage and rental vehicle excess expenses.* So you can focus on enjoying your time away.

* Terms, conditions, exclusions, limits and applicable sub-limits apply. Please refer to the Product Disclosure Statement for full details, including eligibility criteria and applicable limitations.

Find out more at defencehealth.com.au/Travel-Insurance/Choosing-Defence-Health-Travel

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Supporting our Defence community

We are proud to support the Defence community beyond health cover.

Ahead of ANZAC Day, we hosted Garth Callender from Bravery Trust.

Bravery Trust provides financial and practical support to veterans and families facing hardship.

Hearing about the challenges facing veterans today was a reminder of the importance of early, practical support.

“It was a privilege to hear Garth's experience and learn more about the work of Bravery Trust. Lest we forget.”

We deeply respect the work they do across the Defence community.

Learn more about our community partnerships on our website

Health Matters is moving to digital

As a result of high digital adoption across our member base, from September Health Matters will be moving to a digital-only format. This will make the newsletter easier to access while helping to reduce our environmental impact through a more sustainable approach to communications. As part of this change, this edition will be the final printed version of Health Matters.

Log in to your **Member Portal** or call 1800 335 425 to update your email address and ensure you receive the digital edition. If at any time you wish to unsubscribe from marketing communications, an unsubscribe option will be included in your first email.

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