

Health Matters

We look after our own



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CEO message

Welcome to this edition of Health Matters.

At the end of June, we had the honour of welcoming the Chief of Air Force, Air Marshal Stephen Chappell, DSC, CSC, OAM, Warrant Officer of the Air Force Ralph Clifton and their team to Defence Health. Visits like these are a reminder of why we do what we do. The people we serve are not just members of a health fund, they are part of a community defined by service, dedication, and sacrifice. It was a privilege to share the work of our organisation and to hear firsthand about the priorities of the Air Force and the people within it. We remain committed to being a health fund worthy of the trust of Defence personnel.

This month provided an important opportunity to recognise Vietnam Veterans' Day, a time to honour the service and sacrifice of those who served in the Vietnam War and reflect on the enduring impact on veterans and their families.

We acknowledge and thank all Vietnam veterans in our community.

On a topic I know is front of mind for many of our members; cost of living and health cover, I want to share a positive update. From 1 July, benefit increases have come into effect across a number of our Extras products, meaning your cover now goes further when you need it most. Whether it's dental, optical, or other allied health services, these uplifts are designed to deliver greater value and help ease the pressure on household budgets. I encourage you to log in to the Member Portal or speak with our team to understand what benefits are available to you.

We also continue to monitor the Federal Government's proposed changes to the Private Health Insurance Rebate for Australians aged over 65. As previously communicated, we are actively engaged with industry partners to advocate for our members and ensure the Government understands the real-world impact this policy could have on our members. This remains a priority for us.

Thank you for your continued trust in Defence Health.

Best wishes,

David Brajkovic
Chief Executive Officer

Connection to Community



Bravery Trek 2026: Walking together for Veterans

We are proud to announce that Defence Health will again be a sponsor of Bravery Trek in 2026, a partnership that reflects our deep commitment to the veteran community.

Bravery Trek is a month-long fundraising challenge held throughout October, honouring the service of Australian veterans while raising vital funds for the financial assistance, counselling, and financial education that Bravery Trust provides to those who need it most. Having had the privilege of hosting Garth Callender, CEO of Bravery Trust earlier this year, we know firsthand the difference this support makes and we are honoured to stand behind it in a meaningful way.

You can register to take part in the virtual 120 kilometre challenge and walk, run, ride, roll, or swim your way to the finish line at your own pace across the month.

We can't wait to share more about our Bravery Trek journey with you throughout October. Follow Defence Health on social media for updates as our staff team takes on the challenge and raises funds for this incredible cause.



Australia Defence Industry Awards 2026

In July, Defence Health proudly attended the Australian Defence Industry Awards (ADIA) as a Platinum Sponsor, celebrating excellence and innovation across Australia's defence sector.

During the evening, Defence Health had the honour of presenting both the Estate and Infrastructure Program of the Year and Defence Consultancy of the Year awards, recognising outstanding contributions to Defence capability and industry excellence.

The event was attended by members of the Defence Health Board, alongside our valued partners at Soldier On and Bravery Trust, highlighting our shared commitment to supporting the health and wellbeing of the defence community.



Removal of Credit Card surcharges

The Reserve Bank of Australia has announced the [removal of payment surcharges](#) from **1 October 2026**. This means, by 1 October, you'll no longer pay additional fees when using a credit or debit card to make a premium payment to Defence Health.



Defence Health Updates

Benefit Uplift

From 1 July, we've increased benefits across eligible Extras products, so you'll receive more back when you need to use your cover.

Whether you're visiting a physiotherapist, osteopath, psychologist or other eligible Extras providers, you'll enjoy higher benefits when you swipe your Defence Health member card.

For members who only claim occasionally, this means greater value at the point of use, helping to reduce out-of-pocket costs without paying for higher levels of cover you may not need. Most members do not reach their annual limits, so increasing the benefit paid per service provides more immediate value on the healthcare services you use most.

Keep your young adults covered for longer

Eligible adult dependants can now stay on a Defence Health Family policy until their 31st birthday.

Full-time students can remain on a Family membership at no extra cost, while eligible single young adults who aren't studying can be covered under a Family+ policy for a slightly higher premium.

If you have an eligible dependant aged 25-30, you can add them through the [Member Portal](#) or call [1800 335 425](#) to review your cover.

Read more [here](#).



Private Health Insurance, Explained Simply

Private health insurance is not always easy to understand. Between hospital cover and Extras, the Medicare Rebate, Lifetime Health Cover loading, and gap payments, it can feel overwhelming.

That is exactly why we created the [Insurance Explained series](#), available now on the Defence Health YouTube channel.

Each month a new episode drops, with members of the Defence Health team breaking down the topics that matter most. Each episode is short, straightforward, and designed to actually be useful. Whether you are new to private health insurance or just want to feel more confident in making decisions about your health cover, there is something in the series for you.