



We look after our own.

Health Matters

October 2025

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CEO message

Hello and welcome to the Health Matters member newsletter. Over the past six months we’ve been creating new products and benefits for our members, and I look forward to sharing the details with you in our next edition.

We proudly look after the health insurance needs of **293,000 Australians**. In the last year we supported **244,000 hospital admissions** and **2.3 million extras claims**, a large portion of that was dental claims.

To improve access, we’ve added **50 more dental clinics** to our network, including in regional and rural areas with **20% of our members accessing affordable dental care** through network providers – and uptake continues to grow. You’ll **pay nothing** for routine check-ups and other preventative dental treatments with eligible extras cover. We’ve also been investing in both our service capacity and capability so when you contact us our team is here for you.

We are growing our offering for **Defence industry**, and we continue to engage purposefully with our Defence stakeholders.

I recently had the pleasure of hosting the Chief of Army, Lieutenant General Simon Stuart, at our Defence Health office in Melbourne. It was a privilege for our team to share their stories and to hear Lieutenant General Stuart’s

insights on serving members and families, and the relevance to the work of Defence Health.

I am also excited to share how we are supporting the Defence community. Defence Health is supporting the **Bravery Trust** with its **Bravery Trek** this October. Bravery Trek is a month-long fundraising challenge that honours the service of Australian veterans and supports the financial assistance, counselling and financial education that Bravery Trust provides to veterans.

We’re also delighted to get behind the thrills, spills and skills of the **Veteran Games** to be held in the Gold Coast hinterland **11-12 October**. The Veteran Games involves current and ex-serving veterans in military-style challenges that celebrate their identity and boost their physical and mental health. Bring on the Games!



Looking after your mental health

Wellbeing awareness has grown in recent years. For the **Defence community**, the pressures of service life, relocations and change are real. Building and maintaining wellbeing means developing steady habits and support, so you can handle stress, manage pressure and recover from tough situations.

Wellbeing is setting day-to-day foundations of good sleep, regular movement, healthy eating, staying connected, purpose and knowing when to seek professional help.

For practical steps and services, visit our **Wellbeing Hub** on our website.



Men’s mental health: checking in and reaching out

November is a timely visual reminder to focus on **men’s health**. On average, **nine Australians** die by suicide every day, and around **three quarters are men**. Many men will also experience mental health conditions in their lifetime. About one in eight men will experience depression, about one in five will experience an anxiety condition.

Seeking early help is important. Clinical guidance emphasises talking to a GP or a mental health professional, and using proven support networks can prevent issues from worsening and help to improve recovery. Checking in with someone you’re concerned about, listening without judgement and encouraging professional help can make a difference.

What’s been on your mind?

1. How much will a hospital admission cost me?

Your doctor must give you a written estimate of fees **before** you begin treatment or are admitted to hospital. It will include a breakdown of what Defence Health will pay for the treatment and any out-of-pocket expense you will have to pay. With this information, you are in the position to give your **informed financial consent** to the specialist’s charges.

Call us on 1800 335 425 before any planned hospital admission to confirm your treatment is included in your level of hospital cover. We’ll also explain what to expect at the time of admission and whether an excess will be payable on the day.

2. What can I do to reduce my premiums?

- Increase your excess. Have you considered increasing your excess to lower your premium? If you’re unlikely to be admitted into hospital regularly, you may save in the long term by choosing a higher excess (\$750 per person is the maximum excess available on most of our hospital products).

- Review your level of cover annually. This is recommended to maximise value and ensure the cover you have meets your needs.
- Change your cover. You can do this very easily via your **Member Portal** or we can help you check that your cover suits your individual needs and budget.

3. What can I do in the Member Portal?

The Defence Health **Member Portal** allows you to manage your membership online.

You can:

- Make a claim
- Make a premium payment
- View limits, past claims and available benefits
- View documents
- Change your cover
- Add or remove a person
- Edit payment details
- View and update personal details.

Call us on 1800 335 425 to find out more.



Chief of Army visits Defence Health

We were honoured to welcome Chief of Army, Lieutenant General Simon Stuart, to our Defence Health office last month. During his visit, he spent time connecting with our people and hearing how we support the health and wellbeing of Defence members, veterans and their families.

A highlight of the day was the recognition of two outstanding employees. Lieutenant General Stuart presented them with awards for Outstanding Excellence and Service, along with a prestigious Chief of Army medal as a keepsake. A proud moment for the entire Defence Health team.

Keeping members well



Wellbeing and Dental

Valuable benefits to our more than

293,000
members



For the 987,660 dental claims last year, we paid

\$67.5m
dental benefits



2.3m

extras claims received

With the biggest treatment category being dental



Hospital and Ambulance

Of the 4,210 ambulance trips we covered last year, one emergency trip cost

\$26,950

Your Defence Health membership includes ambulance cover in Australia.



\$69.2m

towards medical fees

Charged by specialists for hospital treatment.



For the almost 224,000 hospital admissions our members had, we paid

\$383.9m
in hospital benefits



➤ There's more for members at Defence Health

Supporting our community:

Bravery Trek 2025

Defence Health is proud to partner with Bravery Trust for the Bravery Trek this October, a month-long fundraising challenge honouring Australian veterans. Funds raised support vital financial assistance, counselling, and financial education services for veterans.

There are two ways to take part:

Virtual challenge: Walk, run, ride, roll, or swim 120 km during October, wherever you are.

In-person event: Join the Dusk to Dawn Relay at the Australian War Memorial in Canberra on 17 October.

Whether you participate or donate, your support will help those who have served and their families.

Find out more at braverytrek.com.au

Veteran Games 2025

The Australian Veteran Games is proof of the power of sport in improving veteran wellbeing. The competition builds a sense of purpose and community. And we're proud to sponsor this event and support a platform that helps veterans connect, empower each other, and rebuild lives.

By sponsoring the Veteran Games, we're helping to create a space for veterans to reconnect with their identity, their mates, and their community. It's a powerful way to show our support and reinforce our mission to improve the lives of those who have served.

The competition will be held on Saturday 11 October and Sunday 12 October 2025 on the Gold Coast in Queensland's Numinbah Valley.

Visit veterangames.com for more information.

