



## 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](http://www.ato.gov.au)

Income thresholds 2026–2027				
Threshold	Base tier	Tier 1	Tier 2	Tier 3
Single threshold	\$105,000 or less	\$105,001–\$123,000	\$123,001–\$164,000	\$164,001
Family* threshold	\$210,000 or less	\$210,001–\$246,000	\$246,001–\$328,000	\$328,001
Medicare levy surcharge	0%	1%	1.25%	1.5%
Rebate levels 2026–2027				
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](http://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
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