



Member Update

June 2025

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Welcome to your June Member Update with the latest news and updates from Defence Health.



A message from the new CEO

At Defence Health, our commitment to serving our members is stronger than ever.

Over the past year, we've focused on enhancing the services and support available to you.

We've launched new hospital products tailored for ex-serving personnel and Reservists, and we've improved our **Member Portal** to provide a better digital experience. These changes are just the beginning in a series of initiatives to deepen our connection with members and deliver lasting value.

We're also proud to announce our new partnership with Vasey RSL Care, an organisation dedicated to providing in-home and residential aged care, veteran housing, and personal support services. By working together, we're supporting veterans and their families to receive the care they deserve – because looking after our own is at the heart of what we do.

Earlier this year, I had the privilege of attending Run Army in Brisbane and the Avalon International Airshow, meeting members of the Defence community and hearing firsthand how we can better support you. Listening to your feedback is a priority for me personally and I look forward to engaging with more of you in the coming months.

I was also proud to attend the Anzac Day Dawn service at the Australian War Memorial in Canberra. It was an honour to stand in remembrance of all Australians who have served in times of peace and war.

As has been reported recently, we are seeing increasing financial stresses in the private health sector – particularly for some private hospital groups. We are mindful of the importance of timely access to health services, no matter where our members live.

We will continue to work with government and industry groups to advocate on behalf of all our members and ensure a balance between ongoing affordability and the use of insurance premiums. Members must have access to quality private healthcare, whether through private hospitals or through care at home.

In the next edition of our Member Update, we'll share more details on the improvements ahead, including how we're enhancing our technology to deliver even more value to our members.

Thank you for being part of the Defence Health family. We're proud to protect the health of the community who protect our country.

Best wishes,
David Brajkovic
Chief Executive Officer

Support for healthy living

Defence Health works with providers to ensure you receive optimum care when you need it the most. Visit our 'Support for healthy living' webpage to find out more.

Chronic disease support programs

▶ Healthy Weight for Life (HWFL)

Defence Health members with chronic disease may be eligible to access one of the 'Healthy Weight for Life' (HWFL) programs. These programs guided by nutritionists and other professionals provide personalised support for long-term weight management for members diagnosed with particular chronic conditions – Type 2 diabetes, osteoarthritis or cardiac disease.

Out of hospital care

▶ Hospital in the Home, Rehabilitation in the Home and Home Nursing

can provide you with the care you need in the comfort of your own home. That could mean not staying in hospital, coming home from hospital early and receiving extra support when you do get home.

Eligible Defence Health members can participate in the programs if your doctor thinks it will work for you. Just make sure it is arranged before you leave the hospital. There are eligibility criteria and exclusions, so check **our website** for details or ask us if you have any questions.

▶ Hospital in the Home (HITH)

is an alternative to staying in hospital. It can provide acute medical and nursing services in the home. Referral to HITH is dependent on clinical and other criteria. If you meet these criteria, your treating doctor or discharge planning service at the hospital can refer you before you leave hospital, so you can be treated at home.

▶ Rehabilitation in the Home (RITH)

is an alternative to inpatient or outpatient rehab including physiotherapy, occupational therapy, dietetics, speech pathology, nursing and the coordination of this care in the home.

▶ Home Nursing

can help you recover at home instead of in hospital. Depending on your level of extras cover and clinical need, we can pay for a registered nurse in private practice to care for you in your home. Your doctor will arrange this with us if they believe you'll recover faster after your acute hospital stay with a little extra care at home.

Mental health and well-being programs

▶ My Better Life program – Mind Australia

Mind Australia provides members with mental health support sessions, delivered by a team of mental health professionals. The program provides flexible and accessible treatment to meet your needs, with a strong focus on recovery and rehabilitation – it has been shown to be just as effective as hospital inpatient care.

▶ At-Home Detox – Clean Slate

Clean Slate Clinic provides a comprehensive 12-month program of withdrawal and recovery support for alcohol dependence. The program provides you with a dedicated specialist nurse and experienced doctors who will support you through three phases of care: Assessment, Detox, and Aftercare.

Eligible members (with full psychiatric cover – i.e. Defence Hospital Gold, Connections Hospital Gold, ADF Total Package Gold, Premier Hospital Gold, Ultimate Hospital Gold, ADF Top Hospital Gold, Top Hospital Gold) may wish to discuss this as an option with their treating Psychiatrist or GP.

▶ Outpatient repetitive Transcranial Magnetic Stimulation (rTMS) – Monarch Mental Health

rTMS is a procedure for the treatment of psychiatric disorders, especially episodes of major depression. It is a mild form of brain stimulation where magnetic fields, generated by a simple coil placed on the head, are used to stimulate an area on the surface of the brain.

Eligible Members on Gold Products (with unrestricted psychiatric cover) diagnosed with treatment resistant depression may wish to discuss this as an option with their treating Psychiatrist or GP.



Defence Hospital cover

Defence Health now offers specially designed hospital cover for current and ex-serving veterans and Reservists.

From comprehensive hospital cover for all life stages to practical options for couples and singles, this hospital cover provides more than the basics.

And we've introduced a new travel and accommodation benefit to help when you need to go to hospital more than 100 kilometres away.

Support that recognises your service

We're proud to support those who serve and have served. That's why permanent ADF personnel, Reservists, and ex-serving veterans (with a DVA White Card) receive an ongoing 5% discount on their premium. It's our way of saying thank you; with cover that respects your service and a premium that rewards it.

Check our website for more details or get a quick quote to compare the value.

What's been on your mind?

Here's a couple of frequently asked questions from our members. Remember we're here to help you get the most out of your membership with Defence Health.

1. What's the quickest way to submit an extras claim and receive my benefit?

Many extras providers, including dental, physiotherapy, and optical services, offer on-the-spot electronic claiming. After your treatment, just swipe your Defence Health member card, and your claim will be processed immediately.

If you need to submit a manual claim, the fastest way is through your **Member Portal**. You'll find a complete list of eligible services in the portal. You'll receive your benefit payment within two business days.

You can also claim via the Defence Health claiming app – simply take a photo of your invoice, and your benefit will be processed within five to seven business days.

And lastly, you can **download a claim form** and submit it via post or email.

[Learn more about how to claim here.](#)

2. I have a DVA Veteran Card. How do I claim?

If you have a Veteran White Card, please ensure you have provided us with your accepted conditions to receive your 5% premium discount – subject to eligible products.

You must make a claim through **DVA** in the first instance, for any service or hospital admission related to your accepted conditions.

If you have a Veteran Gold Card, all claims must be made through **DVA**.



Tax statements available in July

We'll send your tax details to the Tax Office to help with your 2025 return. They will populate your return with any information they already have like your income, super and health cover. You or your tax agent can review and complete the return in 'MyTax' from Tuesday 15 July. Check **our website** for more information.



65+ and 70+ rebate

Did you know the **Australian Government Rebate on private health insurance** increases as you get older?

The rebate is what the government pays to most Australians (\$7.3 billion this year) to help cover the cost of premiums. When the oldest person on a policy turns 65, the rate of rebate automatically increases across all eligible income tiers. The rebate increases again at age 70. In addition to age, the rebate is also determined by income. The government income thresholds will increase from **1 July 2025**. You can review the thresholds on the **tax office website**.

Rebate and Medicare Levy Surcharge income thresholds

The government is increasing the income thresholds for the Private Health Insurance Rebate and Medicare Levy Surcharge (MLS).

The adjustment will apply for the financial year **1 July 2025 to 30 June 2026**. 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 on the **tax office website**.



Make the most of your extras

Your extras benefits renew on **1 July** each year. So, make the most of the valuable benefits available under your extras cover.

Dental check-ups, eye-tests, and physio can help to keep you well and feeling great. Now is the time to make that appointment! And remember, you get added value from your extras cover if you visit our **Optical** and **Dental** networks. Check your available extras benefits in your **Member Portal**.



Defence Health supporting the community



Credit - Australian War Memorial AWM25.PR.043. CSA1764, Photographer - Marcus Fillinger

Over the past six months our Defence Community Relationship Officers have been busy across Australia connecting with the Defence community from Avalon to Wagga Wagga.

We joined welcome events hosted by the Defence Member and Family Support (DMFS), in Canberra, Cerberus, Sale, Sydney, Townsville and Wagga. It was a pleasure to meet incoming families and reconnect with familiar faces.

We also attended ADF transition seminars, offering to support those preparing for civilian life. It's a journey we're honoured to share with members.

In March, we attended the Australian International Airshow in Avalon, Victoria. This key event brings together Defence and industry leaders, and gave us the chance to explore emerging trends and connect directly with ADF and veteran support organisations.



In Brisbane and Townsville, we proudly sponsored the annual Run Army events. This Army led initiative, involving emergency services and community groups, promotes resilience and has raised around \$900,000. We were thrilled to meet with many of our members, including one who had been with us for 47 years.

On Anzac Day, some of our employees volunteered at the Vasey RSL Care in Brighton East, Victoria. It truly was a privilege for us to share in such a meaningful event. Among the volunteers was Defence Health Chair, Mr Robin Burns.

"Spending time with our ex-serving men and women and their families on Anzac Day was a deeply rewarding experience. Their stories are a powerful reminder of the sacrifices they made for the freedoms we enjoy today. At the heart of Defence Health is our commitment to the Defence community and today reaffirmed how important it is to honour and support those who've given so much."

