

# Health Matters

March 2026

**We look after our own**



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## CEO Message

At Defence Health, our priority is supporting our members, especially at a time when many households are feeling a degree of uncertainty and cost pressures.

Our members are part of the Defence community, and looking after your health is a responsibility we take seriously. It guides how we invest, how we design our cover, and how we support you when you need care.

Each year, we review our products and benefits to ensure they deliver real value. That means making careful choices and being clear about what is changing and when.

In this update, you will see how we are strengthening everyday value through improved Extras benefits. While the recently announced premium increase was below the market average, we have also helped ease cost of living pressures by keeping premiums the same across all Extras products. These improvements include No Gap Dental for more members and increased support for physiotherapy and mental health care. These changes are designed to reduce out-of-pocket costs and improve access to care many members rely on.

You will also see how we continue to support Defence families and veterans. This includes expanded family options, an increased Veteran Discount, and the work of our people who are deeply connected to the Defence community themselves.

As a not-for-profit fund created for the Defence community, we reinvest back into benefits and services that matter most. Our commitment is to be clear, fair and supportive, and to stand alongside our members at every stage of life. I look forward to sharing more updates with you regarding this throughout 2026.

Thank you for being part of Defence Health.

**David Brajkovic**  
Chief Executive Officer



To learn more about what is changing, visit our [website](#).

## Understanding the value of private health insurance

When everyday costs are rising, it's natural to take a closer look at your household budget. Health cover is often part of that review, and it's worth understanding what value it can offer you.

Private health insurance gives you more choice and control over your care. It can provide access to private hospitals, greater choice of doctor, and shorter waiting times for planned treatment. For many members, this means getting care sooner and recovering closer to home.

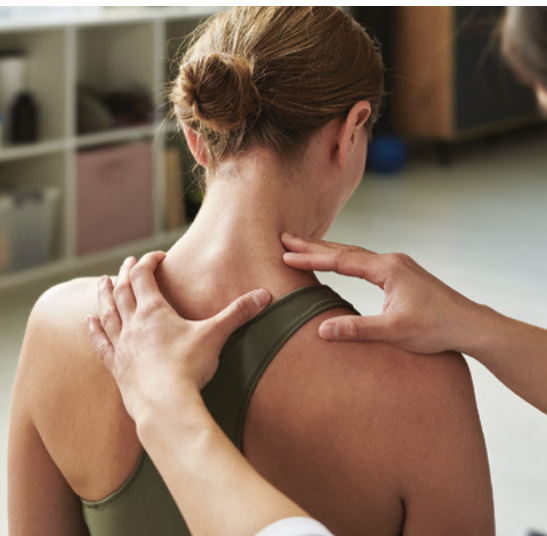
It can also help reduce out-of-pocket costs for general treatment. Benefits paid towards hospital treatment and Extras services like dental, physiotherapy and mental health care can make a real difference. Not just in emergencies, but in everyday health.

As a not-for-profit health fund, Defence Health reinvests premiums back into member benefits and services. We do not pay dividends to shareholders. This means decisions are made with members in mind and focused on where support is needed most.

Health needs change over time. The right cover supports you through different life stages. That could mean starting a family, managing an injury, prioritising mental wellbeing, or planning ahead.

Our aim is to offer cover that is clear, dependable and there when you need it.

**At this time of year, take a few minutes to review your cover and make sure it still suits your needs. Visit our website, log in to your *Member Portal* or speak with our team to explore your options and get support tailored to you.**



## What's changing with Extras benefits?

From 1 April, we're expanding household options with new Family, Family Plus, Single Parent and Single Parent Plus Policies along with Kids-Only cover.

We're also increasing the Veteran Discount on eligible Defence Hospital products **from 5 per cent to 7 per cent** to further support the Defence community.

From 1 July 2026, we're enhancing Extras benefits to give you better support for physiotherapy, mental health care, and dental, including expanded access to No Gap Dental services for more members. These improvements are designed to make every day healthcare more affordable and easier to access.

(These changes are separate to premium updates, which take effect from 1 April 2026.)

## More everyday value from your Dental Cover

Everyday health costs can add up. That is why we are making it easier to manage dental expenses through your Extras cover.

From 1 July 2026, more members will be able to access No Gap Dental services. It is already available on Top Extras, Value Extras, Premier Extras and ADF Total Package Gold. From 1 July, it will also be available to Standard Extras, Essentials Extras and ADF Essentials Package Basic Plus. This means eligible members can receive selected dental services with no out-of-pocket cost at participating providers (subject to annual limits).

Dental care is one of the most commonly used Extras services. Expanding No Gap Dental helps keep costs predictable and easier to manage.

No Gap Dental works alongside your annual limits and waiting periods. It supports regular check-ups and essential care. It is a simple way to get more everyday value from your cover.

**Check participating providers and your Extras limits in your *Member Portal*.**

### What Extras benefits are being improved?

We're making targeted improvements to our open Extras products offering, focusing on the services members tell us they use most. This includes stronger benefits for physiotherapy and mental health care, along with expanded access to accredited providers such as counsellors and mental health social workers. The aim is to help our members get the right care, sooner, with lower out-of-pocket costs.

### Why are these changes being made?

As a not-for-profit fund, we regularly review our products to ensure they continue to deliver value. These updates reflect where members are using their cover most.

Visit our [website](#) for full details of these changes.



## Stronger support where members need it most

Good health is about more than treatment. It is about timely access to the right support.

From **1 July 2026**, we are strengthening Essential, Value and Premier Extras benefits with a focus on physiotherapy and mental health care. These services play an important role in recovery, wellbeing and staying active.

For mental health, we are expanding access to a broader range of accredited providers. This includes counsellors and mental health social workers. It gives members more choice and helps improve access to care.

We are also improving benefits for physiotherapy. This supports injury recovery, pain management and long-term mobility.

For example, under Essential Extras, initial physiotherapy consultations will return up to **\$82**, with up to **\$67** for subsequent visits (subject to annual limits). This represents an additional benefit of around **\$40 per visit**, helping to reduce out-of-pocket costs when accessing care.

These improvements are designed to reduce out-of-pocket costs and make it easier to access support early.

Services and amounts vary depending on the extras product, so visit our **website** to see how it might apply to you.



## Cover that's fit for Defence families

Families change, and health cover needs to change with them. We continue to improve how our products support different household needs. From 1 April, this includes new Family, Family Plus, Single Parent and Single Parent Plus policies across selected products. We also offer Kids-Only options on selected products. These provide simple cover for families at earlier stages.

For our veteran (current and ex-serving) community, we are increasing the Veteran Discount on selected products from **5 percent to 7 percent** from **1 April**. This reflects our ongoing commitment to those who have served and those who continue to serve.

Together, these changes help ensure members can choose cover that suits their stage of life.

**Call us or log in to your *Member Portal* to review your cover.**



## Support when life is changing

Leaving the ADF is a major life change. It can bring excitement, uncertainty and many decisions.

To support members through this transition, we have introduced Transition Gateway. It is a dedicated section of our website designed for current serving members and their families.

Transition Gateway brings clear, practical information together in one place. It covers health cover, life after service, and how to avoid gaps in care.

This is not about rushing decisions. It is about having the right information, at the right time.

**Explore Transition Gateway on our *website*.**

## Meet our people: Clare



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.

Clare is ex-serving and comes from a family with generations of Defence service. She served in the Royal Australian Navy as a pilot, and her husband, Shawn, is an Army veteran who deployed to East Timor and Afghanistan.

What stands out most for Clare is the sense of teamwork and camaraderie that comes with service. She speaks with pride about milestones from her time in uniform and the shared experiences that shape Defence families.

That pride continues today. Clare says moments like Anzac Day, standing beside her husband as he wears his medals, are a reminder of the sacrifices made by so many.

For Clare, working at Defence Health is personal.

***“The Defence community is my community. Supporting the health of Defence families feels meaningful and important.”***

## Standing alongside our community

Supporting the Defence community means more than providing health cover. It means showing up and backing organisations that strengthen wellbeing.

In 2026, Defence Health is proud to continue its support of Run Army as a Silver Sponsor. We were delighted to support participants at the Brisbane event in March, where Defence families, veterans and supporters came together in a powerful show of connection and resilience.

We look forward to continuing that support in Townsville on 19 April, including our Recovery Area and on-the-ground team. If you are attending, pop over to the Defence Health marquee and say hello. We would love to see you and cheer you on.

We are also a proud supporter of Soldier On. This partnership recognises that strong, supported families are central to long-term wellbeing and successful transition from military service. Defence Health's support helps ensure these programs remain accessible to those who need them most, helping families build resilience, connection and stability for the future.

These partnerships reflect our commitment to the Defence community and our promise to look after our own.

**Learn more about our community partnerships on our *website*.**



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