

Fund Rules Changes Summary – 20 November 2025



Fund Rules changes

Update: Product Schedules included, formatted and decoupled

- New product schedules J30, J31, J32 added, to reflect the introduction of new products.
- Formatting changes to present information more clearly.
- Product schedules separated from the main body of the Fund Rules.

Update: Definitions included / updated

- Update to definitions and references (from the 'Department of Health and Aged Care' to 'Department of Health, Disability and Ageing').
- Added the definition **Product Guide** to support separation of Product Schedules from the Fund Rules.
- Updated the definition **Schedule** to allow for schedules to be available to members on request.

Update: Clauses updated

- Updated clauses to reference Product Guides as resources that summarise benefits available to members.
 - Rules Arrangement
 - E2.1 Hospital Benefits Payable according to the Schedules
 - E3.1 General Benefits Payable According to the Schedules
 - F2 Excesses
 - F6 Restricted Benefits