

Health Matters

December 2025

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CEO message

Welcome to this edition of Health Matters. With cost-of-living pressures continuing to affect many Australians, I have two important developments to share with you in this issue of Health Matters.

The first will be good news for many families. We've made changes that will allow adult children to remain on their family's hospital and extras policy until their 31st birthday. This will enable significant savings for young people, who until now, needed to start their own policy when they turned 25.

We've also introduced three new hospital products to give young singles, couples and families more

affordable options for basic and bronze 'plus' cover. These new options make it easier to find cover that fits both your needs and your budget.

Over the past 12 months we've delivered a number of important improvements for members, including:

- A broader dental network so more members can access quality care closer to home.
- A simple online eligibility checker to help families join with confidence.
- Improvements to the **Member Portal** to make it easier for you to manage your cover.
- Expanded access to our Defence Hospital products for the Defence industry, supporting the people who work alongside Defence.

- A new offering for Defence industry employers, so they can enjoy the same value and support as Defence families.

It's been a busy and productive year for everyone at Defence Health - both here in our Melbourne office and around the country, as we've worked to better support the Defence community. We know cost of living remains a challenge for many households, and we're committed to delivering value from your cover.

I hope 2025 has been a great year for you too. Wherever you are as the year draws to a close, I wish you good health and happy times with friends and family. Thank you for being part of Defence Health.

Best wishes
David Brajkovic
Chief Executive Officer

Make the most of your extras before they reset

Most of your extras benefits reset on 1 July each year, which means you have six months left to make the most of yours. Don't let them go to waste!

Now's a great time to book a no-gap dental check-up or pick up a new pair of stylish no-gap glasses at our preferred network providers. Or get those aches and pains seen to by a physio or remedial massage therapist. You can check your remaining extras limits in the **Member Portal** or update your bank account details for benefit payments. Make the most of your cover to boost your health and wellbeing.

Keep kids covered for longer

Good news for families with young adult children - we've increased the age limit for adult dependants on a Family policy from age 21 until their 31st birthday (previously until they turned 25).

- Full-time students who aren't married or living with a partner can remain on a Family membership at no extra cost.
- Single young adults who aren't studying can be covered on a combined hospital and extras Family+ policy for a slightly higher premium.

This is the easiest and most cost-effective way to keep all the young adults in a family covered through their 20s until they turn 31.

Members can now add eligible dependants aged 25-30 onto a Family+ policy in the **Member Portal** or call us on 1800 335 425 to review your cover or add a dependant.

The Medicare Levy Surcharge and adult dependants

While government legislation has enabled us to cover adult dependants until age 31, it does not exempt them from the Medicare Levy Surcharge (MLS). Student dependants are exempt until they turn 25.

But if the 21-30-year-olds in your family earn more than the MLS threshold of \$101,000 they should consider taking out their own hospital cover to avoid paying extra tax.



Protect your eyes this summer - and all year round!

With Australia's famously high UV index, protecting your eyes outdoors is just as important as protecting your skin.

Whether you're running, walking, or sitting at an outdoor cafe, your eyes are exposed to harmful UV rays all year-round - not just in summer.

Specsavers Optometrist Dr Ambhruni Padhye says, "Exposure to the sun's UV rays can cause long-term damage to the eyes, increasing the risk of conditions such as cataracts, pterygium, and even cancers on or around the eyes. That's why wearing sunglasses every day - even when it's cloudy - is so important."

Here are a few simple ways to keep your eyes healthy while enjoying the outdoors.

- **Slide on sunnies:** choose sunglasses with 100% UV protection. Wrap-around styles with wide coverage will provide good protection.
- **Top it off with a hat:** a broad-brimmed hat adds another layer of protection, keeping the sun off your face and eyes.



"Sunglasses and a hat are not just about comfort - they're a simple way to protect your long-term vision so you can keep enjoying the activities you love for years to come."

Next time you head outdoors, remember to slip, slop, slap, and slide - that includes sliding those sunnies. Protecting your eyes today helps safeguard your sight for tomorrow, so you can keep showing up for the activities you love week after week.

And if it has been a while since your last eye check (or you have never had one) it's worth getting in touch with your local Specsavers. Specsavers eye tests are bulk billed for anyone with a valid Medicare card and include a 3D eye scan (OCT) to help detect and diagnose eye conditions early.

For professional advice, more information on eye tests, or to book an eye test, visit [specsavers.com.au](https://www.specsavers.com.au).

Are your credit card details up to date? Log in to the Member Portal to update or call us on 1800 335 425

- **Don't forget sunscreen:** the skin around your eyes is delicate, so apply SPF carefully and reapply if you're out for longer.
- **Check in regularly:** many eye conditions caused by UV exposure don't show obvious symptoms early on. Regular eye tests are key to catching any issues before they affect your vision.



Going to hospital

We're here to support you on your hospital journey – before, during and after your hospital stay.

Our website has everything you need to help cut through the confusion and manage your health and recovery with confidence. You'll find practical information on:

- Finding a doctor who will use Access Gap to help reduce your out-of-pocket costs,
- Choosing an agreement hospital,
- Understanding how to claim,
- Knowing the difference between outpatients and inpatient services.

Whatever stage you're at, we're here to make your hospital journey simpler and less stressful.

Connections matter

Whatever your connection to Defence, it's important – and valued. It's also the connection that qualified you to become a member of Defence Health.

And because you're a member, that means your parents, siblings, kids and grandkids can join too. When it comes to your health, it's good to know you're with a fund that never takes your membership for granted. And we want you to know that we will never take your membership for granted.

Support for the Defence community



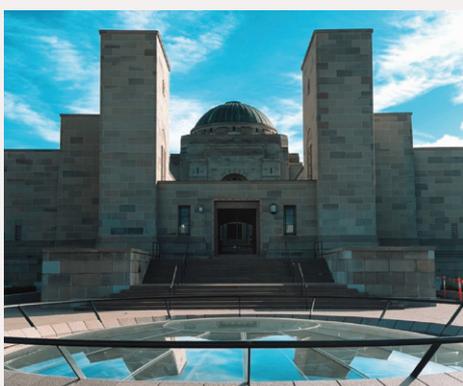
Bravery Trek for veterans

During October, the Defence Health team laced up their walking shoes to support the Bravery Trust military charity. Together we walked, ran, swam and rowed 3146 kilometres and raised \$4265 for the month-long Bravery Trek.

We also provided a healthy breakfast for the tired and hungry participants at the conclusion of the Dusk till Dawn team challenge in Canberra on 18 October. We are proud to support these events, which raise vital funds for the financial assistance, counselling and education Bravery Trust provides to Australian veterans and their families.

Veteran Games

We were also proud to attend the Veteran Games on the Gold Coast, celebrating the connection, camaraderie and competitive spirit of current and ex-serving veterans. Over the weekend of 11-12 October, the teams demonstrated their great strength, resilience and teamwork as they tackled a series of military-style challenges with determination and shared purpose.



Vasey RSL Care

Our partnership with Vasey RSL Care continues to be a great way for us to give back to the Defence community. Throughout November, we have volunteered in several locations to support loved ones who have served. This rewarding experience helped our team bring connection and companionship to many of the residents. These moments of care make a real difference in their wellbeing and remind us of the importance of honouring those who've served.

New hospital covers

We've launched three new hospital products that are designed for affordability with a generous range of 'plus' category inclusions.

We're happy to help if you'd like to compare a new cover with your existing cover and needs. Great cover begins with great options. See how we can help by calling us on 1800 335 425 or logging in to your **Member Portal** to review your cover, get a quote or change your cover.

Visit our website www.defencehealth.com.au to get a quote.

Starter Hospital Basic Plus

A practical entry level cover that includes nine additional clinical categories over and above the minimum requirements for a Basic product, (eye (not cataracts), tonsils, adenoids and grommets, joint reconstructions, male reproductive system, hernia and appendix gastrointestinal endoscopy, gynaecology, miscarriage and termination of pregnancy and dental surgery). Our first Basic Plus cover available to families, with a \$750 excess.

Saver Hospital Bronze Plus

More than just basic bronze, this cover includes five additional clinical categories beyond the Bronze minimum. (including lung and chest, blood, dental surgery, podiatric surgery (by a registered podiatric surgeon and sleep studies) and a choice of a \$500 or \$750 excess.

Advanced Hospital Bronze Plus

So good that it's almost silver. This cover includes seven additional clinical categories above the standard Bronze requirements, (including lung and chest, blood, back neck and spine, plastic and reconstructive surgery (medically necessary), dental surgery, podiatric surgery (by a registered podiatric surgeon), Implantation of hearing devices and sleep studies) and a \$500 or \$750 excess.

Regular skin checks are important

The Australian sun poses serious risks in summer. Regular skin checks are vital for early cancer detection.

If you're looking for extra peace of mind, we support members with benefits for certain approved health screening tests, including mole mapping, through eligible extras covers. These benefits are only payable where Medicare does not cover the service.

To see what you're covered for, log in to the **Member Portal** and check your product guide, use the quick link to view your limits and usage or call us on 1800 335 425.

Fund rules

We've made some updates to our Fund Rules, including revised definitions and benefits. The Fund Rules are the guidelines that explain how Defence Health operates and manages your health cover. The Fund Rules are the terms and conditions set by Defence Health that help explain what is and isn't covered by your membership along with the claiming and membership conditions under your policy. You can read a summary of what's changed and see the updated Fund Rules on our website.



Summer's calling

Heading overseas for our summer or chasing a northern one? You might not realise that your health insurance doesn't cover you outside Australia.

Defence Health Travel Insurance can provide cover for lost luggage, travel delays, cancellations and overseas medical emergencies.*

Find out more at www.defencehealth.com.au/travel-insurance

Important information:

Defence Health Limited ABN 80 008 629 481 AFSL 313890 arranges this insurance as agent for AWP Australia Pty Ltd ABN 52 097 227 177 AFSL 245631 trading as Allianz Global Assistance (AGA). AGA issues and manages travel insurance as agent for the insurer Allianz Australia Insurance Limited ABN 15 000 122 850 AFSL 234708 (Allianz). Terms, conditions, exclusions, limits and applicable sub-limits apply. Defence Health, Allianz and AGA do not provide any advice on this insurance based on any consideration of your objectives, financial situation or needs. Therefore, you should consider whether the advice is appropriate for you. Before making a decision please consider the Product Disclosure Statement. The Target Market Determination is available at www.allianzpartners.com.au/policies/. Defence Health, and AGA receive a commission which is a percentage of the premium you pay for a policy – refer to our Financial Services Guide for details or ask us for more information prior to purchasing.

Christmas hours

Wishing you a safe and happy festive season.

- **Monday, 22 December:** 08:30am – 8:00pm
- **Tuesday, 23 December:** 08:30am – 8:00pm
- **Wednesday, 24 December:** 08:30 – 3:00pm
- **Thursday, 25 December:** Closed, Christmas Day
- **Friday, 26 December:** Closed, Boxing Day
- **Monday, 29 December:** 08:30am – 8:00pm
- **Tuesday, 30 December:** 08:30am – 8:00pm
- **Wednesday, 31 December:** 08:30am – 3:00pm
- **Thursday, 1 January:** Closed, New Year's Day
- **Friday, 2 January:** 08:30am – 6:00pm

