

# Defence Health – Your Health Fund



## Yes, former Portsea graduates are more than welcome to join

You and your extended families are eligible to join Defence Health, formerly known as Army Health Benefits Society in your days at Portsea and in the Army. Defence Health is a restricted access health fund that provides health insurance just for the Defence community, and has been doing so for the past 58 years. This means that Defence Health occupies a special position compared with most other health insurers. For starters, Defence Health is a not-for-profit health fund so all surpluses in the business are retained to provide benefits in future years. And the chiefs that Defence Health are beholden to are our very own chiefs – the Chief of Army and the Chief of Air Force.

Check out some of the real benefits of Defence Health membership:

- Great value pricing, just compare on our website.
- One of the lowest management cost ratios in the industry. This means that there are a greater percentage of member contributions returned as benefits.
- Award-winning customer service. Defence Health was recognized as the top provider of exceptional service in the Health Insurance category in the AFR Smart Investors' annual SMILES survey.
- Membership of Defence Health also extends to your wider family – mother and father, brothers and sisters and their partners, grandchildren, ex-partners. So you open up access for your family as well, even if you do not have to join, i.e. you may have a Gold Card.

## Sounds good but it's too hard to switch from my current fund.

This is a common misconception. If you already have private health insurance, you can switch over to another fund with equivalent cover at any time without waiting periods. Naturally if you move to a higher level of cover there will be some waiting periods.

## Find out more

You will probably have lots more questions about health insurance in general or Defence Health in particular, so please give Defence Health a call on 1800 335 425 or jump on to our website at [www.defencehealth.com.au](http://www.defencehealth.com.au) And if you decide you do want to join up with Defence Health, they can take your application over the phone. It couldn't be easier.

**Contact Chris Grigsby**  
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