

# Help with your tax

## 2023-2024



This guide will help answer the questions you might have about your Private Health Insurance Statement.

The Australian Taxation Office uses the information in your Tax Statement to calculate the correct level of Australian Government Rebate you're entitled to and to determine if the Medicare Levy Surcharge applies.

### 1. What is the health insurer ID?

AHB is the code used by the ATO to identify Defence Health.

### 2. The amount at label J is not my annual premium. Why not?

This amount is your share of premium that is eligible for the rebate which was paid in the financial year. Even if you are the only person covered, it will not necessarily correlate to your annual premium.

### 3. Why are there multiple lines of rebate at label K?

There is a separate line each time the government adjusts the rebate. Enter each amount separately on your tax return – do not add up the amounts in any row or column.

### 4. What does the benefit code at label L mean?

The ATO uses the 'benefit code' to calculate your correct rebate, based on the age of the oldest person covered by your policy. It is a code only – not a percentage.

### 5. Why is my former partner listed on the statement?

Any other adult covered by the policy at the time of a premium payment is indicated in the 'other adult beneficiaries' column. That person will be sent a statement indicating his or her share of rebate for the relevant period of cover.

### 6. Why isn't my serving ADF partner listed?

Serving members of the ADF are not listed as 'other adult beneficiaries' because they are not covered by the policy.

### 7. Why are my children not listed?

Only adults are listed. Kids aged 21-24 who are covered by your policy should refer to label A of your statement to complete question M2 of their tax return.

### 8. What if I don't need to pay tax?

The rebate on private health insurance is a 'refundable tax offset'. So even if you don't have to pay tax, you'll receive your full entitlement either from the ATO or as a reduced premium.

### 9. Can I receive the rebate as a reduced premium?

Yes, you can nominate a rebate tier in your online member account to pay a lower premium. Or download the application form from our website.

### 10. What if I'm on the wrong rebate?

The Tax Office will reconcile your rebate against taxable income when you submit your tax return.

You can change your rebate tier in your online member account.

### 11. What does the figure at label A mean?

This is the number of days you held hospital cover with Defence Health. If you only have extras cover, or you held private hospital cover for less than 365 days, the ATO will refer to label A to assess whether the Medicare Levy Surcharge (MLS) applies to you.

### 12. What is the Medicare Levy Surcharge?

The Medicare Levy Surcharge is an additional tax on high income earners who do not have private hospital cover. The MLS increases from 1% to 1.5% according to income. All Defence Health hospital products exempt you from the MLS for the period you and your dependants are covered.

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