

PRODUCTS AND SERVICES AVAILABLE TO MEMBERS OF THE AUSTRALIAN DEFENCE ORGANISATION AND VETERANS

Introduction

Defence is recognised as one of the largest employers in Australia. In recognition of Defence's contribution to the Nation numerous suppliers of products and services provide tailored products to Defence personnel as a goodwill gesture. This brochure contains products and services that are available to Defence members including, ADF members, Defence civilians, and Defence contractors. Some products are available to Retired ADF members and Department of Veterans' Affairs (DVA) Gold and White Card recipients. Spouses of eligible persons may also take advantage of some products and services.

The information provided herein is a guide only. Not all products and services are available to all members; certain eligibility criteria may apply (check the eligibility guide - below). There may also be special conditions applicable to the product or service that you are interested in, check with the provider. It is your responsibility to check with the product or service provider to ascertain if the product or service you are considering to purchase meets your requirements. Shop around before making a commitment to purchase. Suitable proof of identity may be requested at the time of purchase.

Eligibility Guide

This eligibility guide is provided as an indication only, it does not imply any priority for acceptance by the service provider. Look for these numbers in each section to see if you're eligible.

- 1** ADF full-time service (including Reservists on full-time service)
- 2** Retired ADF and/or ADF superannuants
- 3** ADF Reservists not on full-time service
- 4** Defence civilians
- 5** Defence contractors and their staff
- 6** As specified by the provider in their product description

Proof of Eligibility

The following forms of identification for eligibility are acceptable to the providers, provided the identification is current:

- a. Defence ID Card for ADF full-time and Reserve members.
- b. Defence ID Card for Defence civilians and Defence contractors.
- c. ADF Superannuants – Yearly Statement from COMSUPER.
- d. Letter of introduction from Unit/Ship administration on official departmental letterhead (only to be used for personnel that have an out of date identity card).
- e. DVA Gold or White Card.

WebPages and Links

Information about these products and services is available on the DPSA web site on both the DEFWEB and Internet.

- a. DEFWEB – visit (<http://defweb.cbr.defence.gov.au/dpsa/>)
- b. INTERNET - visit (<http://www.defence.gov.au/dpe/dpsa/>)

Down load Information

This document may be down loaded from either of these sites and reproduced for your personal use or for distribution to other members of Defence and Veterans.

Call Centres

Some providers use call centres to manage customer service requirements. When contacting providers using call centres, explain fully what product you wish information about. Remember that call centre operators do not necessarily have in-depth knowledge about the products or services that the call centre handles on behalf of their clients.

Goodwill

The provision of products and services by providers listed in this guide is based on the provider's goodwill towards Defence. If you are happy with what has been offered to you let others know.

User Comments and Feedback

Every effort has been made to ensure the accuracy of information contained in this document. If you have any feedback on the information listed, contact the Directorate of Personnel Support and Amenities (DPSA) R1-1-C054, Russell Offices, CANBERRA ACT 2600.

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HOLIDAYS - RECREATIONAL ACCOMMODATION AND TRAVEL

ADF Holiday Resorts

The RAN, Army and RAAF have holiday resorts situated in various holiday locations around Australia with varying standards of accommodation and facilities. Each Service is responsible for the management of their resorts, including the eligibility criteria. Serving and retired ADF members and Defence civilians are eligible to make bookings. The ADF has reciprocal rights with the NZ Defence Force concerning use of NZ holiday resorts by serving and retired members of the ADF. A complete list of ADF Holiday Accommodation is available on the DPSA website.

More information on the RAN Holiday Facilities is available at <http://www.navy.gov.au/general/holiday/index.htm>. Information on Army and RAAF Holiday Resorts is available by contacting the business operations unit of DPSA on (02) 6265 2797 or on the DPSA web pages on both the DEFWEB and Internet.

Eligibility: - 1,2,3,4

Defence Force Accommodation Program (DFAP)

The DFAP is a discount accommodation program provided by Flag Choice Hotels. DFAP offers accommodation in all Flag properties within Australia and at affiliated hotels across the world. DFAP may be used for business or leisure. Rates vary depending on location and type of accommodation required. Suitable proof of eligibility will be requested at check-in when commencing your stay. Officers and Instructors of Cadets (adult) and visiting forces personnel may also utilise DFAP. To obtain the DFAP rates, all bookings should be made within Australia, telephone 13 2400 and request the DFAP rate. For general information and the location of all properties, including prices (Govt/Military Rates), visit the Flag Choice Hotels website at www.choicehotels.com.au. When you access this site to check on hotel locations, do the following:

- a. Quick Search – enter city/town (this will list hotels in that location).
- b. Select the hotel of your choice from list and select the rates and availability box.
- c. Complete the required information and select the Government/Military Program box.
- d. Complete the on-line reservation or ring 132 400 to make and confirm your reservation and to ensure that DFAP rates are obtained.

Discounted car rental is available from Flag Choice Hotels preferred vehicle supplier. Check the link on the Flag Choice Hotels home page. When booking a car quote the Rate Code “DFAP” to obtain preferential rates.

Eligibility: - 1,2,3,4,5,6

Defence Force Leave Plan (DFLP)

The DFLP is a leisure accommodation plan undertaken by Intercontinental Hotels Group. DFLP must not be used for business travel. DFLP offers hotel rooms in any Intercontinental Hotel property in Australia and around the world at very attractive rates. Rates vary depending on location and type of accommodation required. Suitable proof of eligibility will be requested at check-in when commencing your stay. Officers and Instructors of Cadets (adult) and visiting forces personnel may also utilise DFLP. For reservations phone 1300 363 300 and request DFLP rates when making your booking. For general information and the location of all properties, including prices (Govt/Military Rates), visit the Intercontinental Hotels Group website at www.ichotelsgroup.com. When you access this site to check on hotel locations, do the following:

- a. Select – Find a Hotel and complete the information required.
- b. Select – Fed/Gov/Mil rates and check availability.
- c. Complete the on-line reservation or ring 1300 363 300 to make and confirm your reservation and to ensure DFLP rates are obtained.

Eligibility: - 1,2,3,4,5,6

Note: Eligible recipient’s spouses and immediate family members may be eligible to use the commercial accommodation concessions that are available. Contact the DFAP or DFLP provider for details. A letter of introduction from the eligible recipient may be requested by the providers.

Vehicle Hire

Hertz offers the Defence corporate rates and most conditions for leisure rentals. Anyone with a current Defence security pass can access these rates and book via the Defence reservation Toll Free Number - 1800 009 545. Please quote CDP number 1489013 to access leisure rates.

Eligibility: - 1,2,3,4,5

Air Travel

Leisure air travel is available from numerous sources within Australia and overseas. It is advisable that you check airline special deals on respective web sites to obtain the best possible fare that will meet your requirements.

Eligibility: - 6

HEALTH BENEFITS AND INSURANCE PRODUCTS**Health Benefits Products**

Health insurance is offered by Defence Health Limited (DefenceHealth) and Navy Health Ltd (Navy Health) which are recognised as restricted entry health funds. Membership to both funds is available to all Defence personnel including Reservists, Defence civilians and contractors and retired Defence personnel. The funds are in a position to offer specially reduced premiums for a military family when one adult member is a full-time serving ADF member as the member is already covered by the ADF health system. Single membership is available, and the funds also offer insurance products. Conditions apply. Contact DefenceHealth on 1800 335 425 or visit the DefenceHealth website at: www.defencehealth.asn.au and Navy Health can be contacted on 1800 333 156 or visit the Navy Health website at: www.navyhealth.com.au.

Eligibility: - 1,2,3,4,5

Life Insurance – DefenceHealth and Navy Health

Life cover is available from both Defence health funds under certain conditions. DefenceHealth Life cover does provide coverage for operational deployments, under strict conditions. Navy Health may or may not offer this operational cover, dependent on an applicant's circumstance at the time of application. Many other providers of personal Life insurance products have "War Exclusion Clauses". Contact the respective health fund for details.

Eligibility: - 6

Services Security Plan

The Services Security Plan is an accident protection insurance product tailored to meet the special needs of service personnel. Cover in operational areas is available. There is no death benefits component in this plan. Contact the Underwriters direct on 1800 650 224 and request an information pack.

Eligibility: - 1,2,3,4,5

Home Support Program for Service Partners

Associate Members of the Australian Automobile Association (AAA); NRMA, RACV, RACQ, RAASA, RACWA, RACT and AANT provide a home support program for eligible partners (spouse or de facto) of ADF members serving (unaccompanied) overseas on full time service. The products available under this program include discounted membership, roadside assistance and insurance. There are three categories of membership available. Enquiries may be made on free-call 1800 061 094 or information is available from regional Defence Community Organisation offices. Visit the Australian Automobile Association (AAA) website at: www.aaa.asn.au.

Eligibility: - 6

INSURANCE TIPS

- Regularly review insurance coverage to ensure your needs and those of your dependants are adequately covered.
- Do not wait until you are warned for deployment to address your personal insurance needs. In some case if you are warned for deployment, you may not be able to apply for Life cover.
- Make sure you fully understand what is and what is not covered by any insurance product that you may be considering.
- Read the provider's prospectus and ask questions about the product. Check the document completely before making any commitment to purchase.
- When changing addresses, make sure you inform your insurance provider in writing.
- Maintain correspondence that you may have with insurance providers for future reference.

ADF BASE AND SHIP CANTEEN SERVICES

Frontline Defence Services (FDS) and RAN Canteen Services

When you purchase from your FDS or RAN canteens outlet some of the profits generated by sales are returned to respective Services for re-investment in welfare and amenities provision for ADF members.

FDS - Offer a range of goods and services at competitive prices at selected ADF bases around Australia, on exercise and overseas operations. An interest-free payment plan is available to full-time serving ADF members on a range of furniture and electrical goods. RAN personnel on full-time service may utilise the payment plan. Visiting Forces personnel may utilise the facilities (not the payment plan). Contact your nearest outlet for details or visit their website: www.frontlineds.com.au.

Eligibility: - 1,3,4,5,6

RAN Canteens - Offer a range of goods and services at competitive prices and access to a range of white goods on RAN Bases. Canteens are established on major RAN Ships. Visiting Forces personnel may utilise facilities. Contact your nearest outlet for details or visit their website: <http://www.ranccf.com/>

Eligibility: - 1,3,4,5,6

DISCOUNT PURCHASING

Defcom Protectors

Defcom Protectors is a discount-purchasing scheme provided by Defcom Marketing Systems. Defcom Protectors offers to ADF members and families a wide range of discounted products and services from participating merchants across Australia. Defcom Protectors is available to ADF members, ex ADF members who served at least 15 years or have reached compulsory retirement age, ex members who have served in an armed conflict in which Australia was involved. Also available to ex Reservist who have met the criteria for receipt of long service awards and recognised spouses of ADF members and parents/parents-in-law. Defcom Protectors cards are available from unit orderly rooms or your organisation's shopfront. Defcom Protectors provides a comprehensive listing of participating merchants in the form of a discount directory. Contact Defcom Protectors on 07-3278 4333 or fax 07-3278 4200 for further details or visit the Defcom Protectors website: www.defcom.com.au. The Defcom Protectors card should be presented to participating merchants before purchase.

Eligibility: - 1,2,3,6

Additional Sources of Discounted Products

The Services newspapers, other Defence news media, the two Defence health funds and Defence credit unions have advertisers who provide products and services at special rates to readers and/or members that may be available to you. Most unions and professional associations offer concessions packages for their members, check with your union or association to find out what they may be.

Flexible Remuneration Packaging (FRP)

FRP is an arrangement whereby employees can choose to select a combination of cash salary and other remuneration benefits to suit their needs. FRP can be used to package up to 50% of an employee's salary. Non-cash benefits can include items such as leased cars, childcare, lap top computers and additional contributions to private superannuation funds. FRP may be beneficial to employees as items that are packaged are deducted from your salary (pre tax) with the balance of salary remaining being subject to income tax.

Before employees enter into a FRP arrangement, Defence advises that they seek financial counseling. The provider charges participants in FRP for the establishment and administration of the packaging arrangements. The costs involved in establishing the FRP may be included in the package arrangement.

Further information is available by visiting <http://defweb.cbr.defence.gov.au/frp> or the service provider (Smart Salary) at: www.smartsalary.com.au or free call 1800 632 496.

Eligibility: - 1,4 (except trainees)

ADF WELFARE SUPPORT - RELIEF TRUST FUNDS

Trust Fund Loans to ADF Members

ADF members including Reservist on full-time duty may be eligible for assistance from respective single Service Relief Trust Funds - AMFRTF, RANRTF and RAAF WTF. Loans may be interest and/or fee-free. A Fund Secretary on behalf of the Fund Trustees manages the Funds along single Service lines. Strict eligibility criteria are applied to applications. For further information contact the following:

RANRTF - Fund Secretary Ph: (02) 6266 6887

AMFRTF - Fund Secretary peter.elliott@defence.gov.au Ph: (02) 6265 6197

RAAF WTF - Fund Secretary russ.thompson@defence.gov.au Ph: (02) 6266 3650

Eligibility: - check with respective Fund

Family Support

The Defence Community Organisation (DCO) has several programs in place offering family support and relief. One such program is the Defence Families Financial Emergency Fund (DFFEF) which assists families in need of immediate welfare relief and support while members are deployed or absent from the family home for extended periods. For more information on the range of DCO services and DFFEF contact the Family Information Network for Defence (FIND) on (toll free) 1800 020 031.

Eligibility: - 6

HOME LOANS

Defence Home Loan Scheme (DHLS)

The DHLS through National Australia Bank (NAB) is available to ADF members and retired members within two years of discharge. Eligibility criteria apply, depending on length and type of service. Maximum loan per member is \$80,000. Contact any NAB for details of eligibility or the administrators of the scheme the Defence Housing Authority (DHA). Visit the DHA's information page for the DHLS at: www.dha.gov.au.

Defence Service Home Loans (DSHL)

The DSHL through Westpac Bank are available to ADF members who have qualifying service. Maximum loan amount is \$25,000 per member. Contact the Department of Veterans' Affairs or Westpac for details of eligibility. Visit DVA's information page for DSHL at: www.dva.gov.au/housing/dshhome.htm.

Eligibility: - 6

Note: Members are not entitled to both the above home loans.

Superannuation Schemes and Professional Associations – Home Loans

If you are a contributor to a superannuation scheme or a member of a professional association you may be eligible to apply for a home loan through your superannuation scheme or professional association. Check with your provider for further details.

Eligibility: - 6

CREDIT UNIONS

Credit Unions

Defence Credit (DEFCREDIT) and Australian Defence Credit Union (ADCU) offer a full range of banking and financial services for ADF and civilian members of Defence and their families. Both credit unions have a long association with Defence and are located at most Defence establishments. Contact your nearest branch for details on products and services or visit the following websites: **DEFCREDIT** at: www.defcredit.com.au or **ADCU** at: www.adcu.com.au

Eligibility: - 1,2,3,4,5,6

CONSUMER HELP ONLINE

The Australian Consumer Handbook

This handbook provides a wide range of consumer information including listing government and not-for-profit organisations that can assist a consumer with a complaint. The Australian Consumer Handbook is available by ordering from the Department of the Treasury on line at www.consumeronline.gov.au or by writing to:

Australian Consumer Handbook
Consumer Information Unit
Competition and Consumer Policy Division
Department of the Treasury
Langton Crescent
PARKES ACT 2600

The handbook is available to anyone and is provided free of charge and is highly recommended for all consumers that are concerned about their rights.

Eligibility: - anyone