

*The
Online
Edition*



*Your chance to
WIN an iPad2!*



Managing Director's Update



Welcome to the summer edition of SmartHealth.

As the end of the year draws near, HIF continues to grow at a record rate and now

looks after the health insurance interests of almost 70,000 members. I'd like to take this opportunity to thank you for being a member and supporting this growth. As a not-for-profit health fund, all HIF earnings are invested back into our members, meaning that *you* benefit from this continued growth. An example of this is our new and improved digital member service offerings, designed to make your interaction with HIF easier and more convenient than ever.

Mobile claiming has arrived.

This month, we are excited to introduce SmartClaim, an iPhone and Android compatible mobile application that allows you to lodge your ancillary claims via smartphone. Simply enter your claim details, use your camera phone to photograph your receipts and you're done – there's no need to post any paper to us! It is fast, convenient and green. You will find out more about SmartClaim later on in this edition of SmartHealth.

Have you visited the HIF website recently?

Earlier this year we launched our new website which includes enhanced online member service capabilities, allowing you to easily manage your membership, access your membership information and find a healthcare provider at a time that suits you. It is very functional and easy to use, which is why it was recently awarded "Best eCommerce Website" in the Western Region (covering WA, SA and NT) by the Australian Web Industry Association (AWIA).

Referring New Members

Our continued growth is, to a large extent, a result of word-of-mouth. We now have a record number of new members that have been referred to us by existing members. We do have a referral rewards scheme, so remember, each time you refer a new member to us, you'll receive a \$70 Coles-Myer gift voucher. There's no reward limits either, so the more new members you send our way, the more vouchers you'll earn! See the back page for more details.

Holiday Tips

As the holiday season draws near, many of us are planning to embark on vacations soon. In this issue of SmartHealth we provide you with some important travel tips to help you stay safe when away from home.

Have your say and go into the prize draw

Now I ask for your help. As you know, HIF exists solely for our members and SmartHealth magazine is designed to provide you with important information about your fund and your membership. So, we want to hear from you to find out if you get value from this newsletter. I urge you to complete the survey that is contained in this issue (or alternatively, go online) and provide us with honest feedback about SmartHealth. All survey responses will automatically go into the draw for a chance to win a stylish iPad2 valued at \$800. Your response will help us ensure that our investment brings value to all our members in the future.

To close, I would like to wish you and your family a very safe, healthy and merry Christmas. To help with that this year, we have included some recipes for non-alcoholic cocktails, providing you tasty options for your festive guests!

Graeme Gibson,
Managing Director





This Christmas be merry without getting ‘merry’

Look after your health and enjoy an alcohol-free Christmas with one of these refreshing non-alcoholic cocktails.

Pink Lady

1½ cups milk
2 tbs lemon juice
1 tbs Grenadine
1 tbs sugar, granulated
6 Ice cubes

Measure milk, lemon juice, grenadine, sugar and ice cubes into blender. Blend until ice is gone. Serve immediately.
Serves 3

Flamingo

100ml cranberry juice
50ml pineapple juice
15ml lemon juice
50ml soda water

Pour the juices into a cocktail shaker and shake with ice. Strain into a high ball glass and top with soda water. Garnish with a lime wedge.

Ginger Sparkle

2 cups (500ml) dry ginger ale
2 cups ginger beer
Ice cubes
4 lemon slices

Combine ginger ale and ginger beer. Serve as a long drink with ice and garnished with a slice of lemon.

Strawberry Heaven

2 cups strawberries
3 cups (750ml) orange juice
4 tablespoons sugar (optional)
Crushed ice

Blend ingredients until smooth.
Serves 4

Have you visited our online Member Centre recently?

If not, chances are that you won't know about all the enhancements we've introduced. For example, did you know that you can now view your claims history? Simply log in to the **Member Centre** as usual and click on the Claims tab, then you'll be able to see your claims history for the previous two years. You can even search your claims history by type, person and date range to quickly pinpoint specific information you might be seeking.

Other functions now available in the **Member Centre** include the ability to:

- **View and update people covered on your membership** – including adding a newborn baby or other legal dependent to your health insurance policy;
- **View all applicable waiting periods** – including the ones that have been served in full, plus the completion dates for any that are still being served currently;
- **View your private health insurance tax statement** – you can also download or print your HIF tax statements for 2011, 2010 and 2009;
- **Order a new membership card** – to request a replacement membership card, go to the 'Useful Tools' menu tab, then select the member who requires a new card and hit the "request card" button. It's fast, free and your new card will arrive in the mail within 14 working days;
- **Register your bank account for direct credit** – meaning all future benefits claimed are paid directly into your nominated bank account. No more cheques. No more bank queues. Easy!
- **Change your password** – simply log in to the Member Centre using your current password and then click on the "My Details" tab on the main menu. (If you can't remember your existing password, don't worry – just call us on 1300 13 40 60 and we'll be happy to reset it on your behalf).

The Member Centre is available 24/7 and allows you to manage your membership at a time that suits you. To find out more and check out the new features, visit hif.com.au and click on the **Member Centre** menu tab on the main menu.

New to online services? Register for access now by visiting hif.com.au



Need to claim on the go? Now you can.

Welcome to SmartClaim, our free and easy-to-use mobile app that makes it simple to submit ancillary claims when you're out and about.

Tap. Snap. Claim. Easy.

SmartClaim lets you make a claim wherever you are, whenever you like. It puts HIF in your pocket and the process is as simple as:

- **Tap in your details.** Type your personal information and claim details directly into **SmartClaim**
- **Snap your receipts.** Use your phone's camera to take a photo of your invoices and **SmartClaim** will cleverly bundle them up for you, ready to submit with your claim details.
- **Submit your claim.** Then we'll take care of the rest, reimbursing your money asap.

What can you claim with SmartClaim?

You can use SmartClaim to claim for any of our broad range of ancillary services. That includes pharmacy, dental, chiro, optical, physio and more.

Who can use SmartClaim?

SmartClaim is available to HIF members who currently hold ancillary cover and use an iPhone or an Android powered mobile phone. You can download SmartClaim now from the Apple iTunes Store or the Android App Market, or for more information, visit hif.com.au

It's fast, free and green.

While swiping your membership card is still the quickest way to claim, there may be instances where the eClaiming option is unavailable; and when that happens, **SmartClaim** will take the pain out of the manual process. It's fast, free and reduces paper waste too.

Other ways to claim.

You can still make a claim by email, mail, fax or in person if you prefer. To find out more and download a claim form, please visit the **How to Claim** page on hif.com.au



Need to locate your nearest doctor or hospital?

No problem, HIF has you (and Australia) covered. As a HIF member you have access to over 500 private hospitals across the country, which is a particularly reassuring thought if you're going to be away from home, or you're planning to relocate.

To find your nearest doctor or hospital, visit hif.com.au and click on the **Find Healthcare Providers** menu tab to access the provider search functions. You can search by name, location or specialty so you'll find exactly what you need in no time!



Frequently asked questions.

We know first-hand just how confusing private health insurance can be sometimes. But that's why we're here – to make everything as simple (and affordable) as possible. So if you need assistance or advice about your membership, we're here for you. Just get in touch.

Alternatively, why not check out our **Membership FAQs** library? You'll find answers to the most commonly asked membership queries together in one place, along with a useful glossary of the various words and phrases you're likely to encounter when seeking further information about your health cover.

Simply visit hif.com.au and click on the **FAQs** menu tab.

If you need assistance or advice about your membership, we're here for you.

Here's our top five tips from the Smart Traveller Checklist on our website



Travel Insurance Checklist

Useful tips for globetrotting Australians.

Australians love to travel, especially over the festive season. That's why, in our mission to keep Aussies everywhere safe, we offer a range of great value travel insurance plans through our friends at CGU. But whether you take out our travel insurance or not, we want all Australians to be safe so here's our top five tips from the Smart Traveller Checklist on our website:

1. **Be a smart traveller:** Did you know that Australians can register their details with the Department of Foreign Affairs and Trade when travelling abroad? Registering makes it easier to contact you in an emergency. www.dfat.gov.au
2. **Get your travel insurance in advance:** Make sure you purchase travel insurance before, or as soon as possible once you have paid the deposit for your trip. This will give

you peace of mind in the run up to your departure and it means you can relax on your travels, safe in the knowledge your health and belongings are covered if the worst happens. And remember, with HIF travel insurance you can call us to nominate a family member or friend to amend your policy on your behalf or organise a Power of Attorney if your trip is lengthy. Visit www.hif.com.au to get a free travel insurance quote and purchase a policy online.

3. **Luggage and personal belongings:** Travel insurance that covers your belongings will give you peace of mind while you're travelling, but there are some simple steps you can take to reduce the risk of losing your luggage and valuables. For a start, clearly label your luggage and secure all credit cards and passports under your clothes or in a money belt (to keep pickpockets at bay). Never leave your luggage unattended in a public place, and don't offer to carry anyone else's luggage through customs.
4. **Check your passport:** It's amazing how many Australians remember to organise travel insurance but forget to check their passport. Some countries

require travellers to have at least six months validity remaining on their passports, and immigration authorities may refuse entry if you arrive with less than this. You can apply for a new passport (or renew your previous one) online at www.passports.gov.au It's also worth noting that passports can be renewed up to two years after expiry.

5. **Medications:** Check that any medications you are taking are legal in the country you will visit. If you need to take essential medication with you, make sure that you keep the medication in its original packaging and carry a letter of approval from your doctor or dentist. If you need to travel with large quantities of medication, it's also a good idea to separate the quantity between your luggage, in case bags go missing. For more information, phone Medicare Australia's Travelling with PBS Medicine inquiry line on 1800 500 147 or visit www.medicareaustralia.gov.au

To view the full checklist, visit hif.com.au and click on the **Travel Insurance** menu tab.



Take the SmartHealth Survey and You Could Win an iPad2!

Let us know what you think about SmartHealth magazine and you could win a fabulous iPad2 valued at \$800!

Simply complete the survey below and return it to: **HIF Survey, Reply Paid 2221, Perth 6847** (no postage stamp required) or complete the online survey by visiting **hif.com.au** and clicking on the **Member Centre** tab. The competition closes 5pm (WST) on Friday 9 December. Good luck!

Name _____

Membership No. _____

Email _____

Are you male or female?

- Male Female

Where are you currently located?

- ACT NSW NT SA
 TAS VIC WA

How many years have you been a HIF member?

- 0-1 2-5 5-10 10-15
 15-20 20+

How often do you typically read SmartHealth?

- Every issue Most issues
 Never read an issue

How much of each SmartHealth magazine do you read?

- All of it Most of it Some of it
 None of it

Do you prefer to read your Smarthealth?

- In print Online Both

Which current SmartHealth features do you usually find most interesting/enjoyable?

Feature	Very Interested	Quite interested	Somewhat interested	Not interested	No opinion
HIF company information and message from the MD					
Updates on HIF benefits, discounts & partnerships					
Tax information and advice					
Updates on HIF member servicing capabilities					
Information on HIF sponsored events					
Health insurance industry news and updates					
Financial news and updates					
Healthcare news and updates					
Environmental news and updates					
Competitions and giveaways					

What actions have you taken in the past year as a result of reading SmartHealth?

- Contacted HIF
 Logged onto HIF's online member centre
 Referred a friend to HIF
 Updated your HIF health insurance policy
 Visited the HIF website
 Entered a SmartHealth competition
 Taken out HIF travel insurance
 Discussed or forwarded a SmartHealth article

Which features would you like to appear more often in future issues?

- Competitions & giveaways
 Guest articles by healthcare providers
 Tips for healthy living
 Real member stories and testimonials
 Recipes for healthy eating
 Games and activities for children
 News about HIF sponsored events
 HIF employee profiles

Are there any other changes or improvements you would like to suggest?

Thank you for participating in the HIF SmartHealth magazine readership survey. Your time and feedback is very much appreciated as it will help us improve SmartHealth and provide the kind of member magazine you wish to receive in future.


Feeling social? Add HIF to your network.

If you would like to connect with HIF around the clock, we can now be found on Facebook, Twitter, YouTube and LinkedIn.

To access our pages on any (or all) of these channels, visit hif.com.au and click these logos on the homepage to link through to our various profiles.



Please don't be afraid to tell us what you think too. We love to get feedback, hear your suggestions or even just have a chat, so feel free to 'like' us, tweet us, write on our wall, comment on our videos, check in at our front counter or subscribe to our channels any time you like. We can't always guarantee an immediate answer, but we promise to respond to your messages as soon as we possibly can.



**Refer a friend to
HIF and you will
be rewarded.**

Refer someone to HIF and when they join we'll give you a Coles Myer Gift Card to the value of \$70. To find out more check out hif.com.au today.



Telephone: 1300 13 40 60 Fax: 08 9328 3345

Web: hif.com.au Email: info@hif.com.au



Australia's first certified Carbon Neutral health fund.

HIF Privacy Policy

Keeping your personal information private and confidential is important to us. However, this information may be used by us or disclosed to a third party, including a Government Agency or a person contracted to HIF, to inter alia assist us manage claims (including auditing) and ensure the interests of HIF members are preserved. Go to hif.com.au for a full copy of HIF's Privacy Policy.