



Peace of mind when your fur-kid is feeling pawly

You told us you love your fur-kids as much as any other family member (more so, in some cases) so we've created our very own pet insurance – HIF Pet.


With HIF Pet, you'll enjoy affordable cover for your puppies, kittens, dogs and cats and ensure peace of mind for the whole family.

- Get cover for up to 80% of eligible vet bills
- Claim up to \$15,000 per year
- Choose from Accident Only or Accident & Illness Cover
- Policy options available for cats and dogs of all ages

*Purchase HIF Pet insurance before Sept 30 and get a **BONUS GIFT PACK***

 A cool LED dog lead or cat collar

 'Don't forget my pets' wallet card

 'Save my fur-kids' house sticker

Why choose HIF Pet?

We all love spoiling our fur-kids, yet three out of four Australian pet owners haven't insured their furry friends yet - and that could be very hurtful when the vet bill arrives! Especially when you consider:

- One in four dogs will contract cancer and one in five will get osteoarthritis
- Treatment for snake bites can cost up to \$10,000
- Fractures can cost up to \$13,000 to fix
- Treatment for gastrointestinal problems can cost up to \$14,000
- A simple dental clean under anaesthesia can cost up to \$400

Want to learn more?

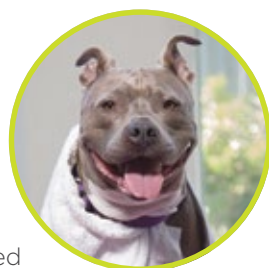
Visit hif.com.au/pet now to view our pet insurance FAQs, testimonials and download a PDS.

Policy terms, conditions, exclusions, limits, sub limits apply. This is general advice only and has not taken into account your objectives, needs or financial situation and therefore you should consider the Product Disclosure Statement (PDS) available at hif.com.au/pet before deciding whether the product is right for you. HIF Pet is issued by The Hollard Insurance Company Pty Ltd AFSL No: 241436 arranged through Petsure (Australia) Pty Ltd AFSL 420183 and promoted by HIF Insurance Australia Pty Ltd AR No.250504.

Introducing our latest TV stars

If you've seen our new pet insurance commercial recently, you'll know that we've added four new faces to our team of HIF Ambassadors. Like all our furry TV stars before them, these beautiful pups are ex-residents of the Dogs' Refuge Home of WA – once again highlighting that 'rescue' really is the best breed. Here's what their new mums and dads have to say about them:

Name: Audrey
Age: 6 years
Breed: Blue Staffy



"Audrey was surrendered in 2015 and as soon as we saw her, we knew she was the one for us. As Audrey wasn't previously socialised with other dogs, she was extremely scared of 'the big wide world' so we've been patiently training her and she now walks calmly to heel! She's even made friends with other dogs on her routine walks.

Audrey gets braver every day and can now manage a walk without crying from anxiety or fear. She's a gentle natured dog, super affectionate, loves children and always wants cuddles. Audrey is testimony that 'an old dog can learn new tricks'. We are so thankful to have adopted her; she gives us so much joy every day"

- Sarah

Name: Coco
Age: 3 years
Breed: Shih Tzu

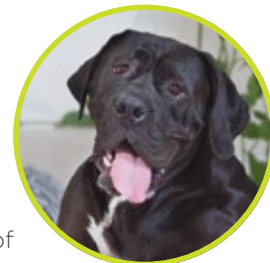


"Coco was surrendered in March but her time in the shelter was short as we quickly fell in love. Her best friend is her human brother, Toby (9) and together this action-packed duo is never far apart. Most days our princess can be found in a makeshift cubby playing hide and seek. She's an attentive guard dog, loves car trips and she's always the first one asleep at night.

After months of searching, Coco appeared on the Dogs' Refuge Home of WA website. A few hours later, Toby met Coco and his first words were "This is the one for me mum". The day she left she was glowing, knowing she'd found her forever family. Coco is a much loved, obedient and beautiful natured pooch and we are honoured to share her story with you."

- Teresea

Name: Zain
Age: 3 years
Breed: Great Dane x Neapolitan Mastiff



"Zain didn't have the best start in life and was taken in by the Dogs' Refuge Home of WA with a range of health issues. From hip surgery to eye surgery, malnutrition, mange and a case of separation anxiety, Zain certainly had a battle on his hands.

Luckily for him, he had amazing foster carers who nursed him back to the healthy and happy dog he is today. Zain enjoys the simple things in life - walks in the park, eating his weight in food (which is a lot!), playdates with his German Shepherd friend and playing with any soft toy he can get his paws on. Zain will do anything to be on a soft couch or bed where he happily snoozes the day away, until dinner time of course."

- John

Name: Pepsi
Age: 16 weeks
Breed: Chihuahua x Jack Russell



"Pepsi was found wandering the streets before being brought to the Dog's Refuge Home of WA for safe haven. Pepsi arrived shaken and extremely frightened, but it didn't take long for this tiny ball of energy to soon come out of her shell. She's the typical Jack Russell - full of life, with two speeds: fast forward and asleep!

As an extended family of Jack Russell cross rescue pups, when my daughter saw Pepsi needed a forever home she let us know straight away! And we were the lucky ones who got to take her home for good."

- Jane





What to expect when you're expecting with HIF

By Nicole Baron
HIF Customer Experience Manager

Bringing a new baby into the world is a magical experience but it can also be overwhelming. There's just so much to consider!

And for many couples, that includes whether to get maternity cover or not. Either way, it's an important decision and it needs to be made at least three months before falling pregnant.

For those of you in this situation right now, here are some commonly asked questions to help you make up your mind...

What are the benefits of using private hospital insurance compared to the public system?

HIF's hospital cover with maternity provides added peace of mind by letting you plan for the journey ahead. Essentially, it allows you to:

- select your own obstetrician and associated specialists;
- choose from over 1300 private hospitals and day facilities across Australia;
- enjoy private room accommodation* for maternity stays;
- have your partner (or other companion) stay with you as a boarder[^] at no extra cost; and
- confidently make decisions such as whether to have a natural birth or an elective caesarean.

* Private room cover for maternity is available with our hospital covers for up to 3 days with GoldSaver, up to 5 days with Gold and unlimited days with GoldStar. Private rooms are subject to availability at the time of admission and cannot be guaranteed.

[^] Where possible.

Will HIF still cover my baby if they arrive prematurely before my waiting period is complete?

Yes, provided your baby's EDC - 'Estimated Date of Confinement' (due date) falls after the date on which your 12 month maternity waiting period has ended. In those instances, we just require a letter from your doctor to confirm that your EDC was predicted to fall after your waiting period completion date, then that will ensure that you're still covered for private treatment and accommodation.

Will we incur any out-of-pocket expenses by going private?

As with all medical procedures, it's likely that some gap expenses may apply so it's important to send your specialists' fees to us well in advance. That way, we can provide a full benefit estimate for any inpatient services you plan to claim, such as doctors' fees while admitted to hospital. Remember though - outpatient services like GP visits, specialist consultations and ultrasounds aren't covered by private hospital cover so you'll need to claim those rebates from Medicare.

What if my baby needs treatment in hospital?

If your newborn requires a medical procedure or a visit to the special care nursery, they'll be admitted to the hospital as an inpatient. That means bub will be covered for things like accommodation, intensive care, ward and theatre fees as long as you've already added

them to your HIF membership. So it's important to update your policy as soon as you can once your new bundle of joy arrives.

How long can my baby stay on my HIF policy?

You can add a child to any couples' policy# at no extra cost, and they can remain on your policy for at least 21 years. There's also no limit to the number of kids you can add to a policy, which is great news if you plan to have a big family (or end up with three sets of triplets!). If you currently have a couples' policy, remember to add your baby within 2 months of their birth date (therefore changing to a family policy), otherwise waiting periods may apply. If you already have a family membership with us though, you have up to four years from bub's date of birth to add them to your policy.

Can I get maternity cover if I'm already pregnant?

Unfortunately not, as a 12 month waiting period applies. That's why we always recommend upgrading your Hospital Cover to include maternity at least three months before you start trying for a baby.



Still got questions?

Our handy online knowledge base has heaps of helpful articles for new parents and growing families. Simply visit hif.com.au/help to get started.

Please note

The information in this guide is generally only suitable for Australian residents who have full Medicare eligibility. Membership of HIF, including entitlement to and payment of benefits, is subject to our Fund Rules and policies.

Excluding couples' policies which include GoldVital Hospital and/or Vital Options Extras

You can now claim online with HIF

Here's some great news for members with Extras cover - you asked us to let you claim online so that's exactly what we've done!

Providing more choice than ever when it comes to making a claim.

Did you know... over 85% of HIF Extras claims are paid on the spot simply by swiping your member card through a HICAPS eClaiming terminal at the time of service! And that makes life so much easier because you'll only need to make a payment if any gap expenses apply. Not all providers offer HICAPS though, so on those occasions where you can't claim in-clinic, you can now claim online.

Plus with our new online claiming option, you can now claim up to **\$1000 per day** and you'll instantly see the estimated benefit payable!

What Extras can be claimed online?

Depending on your level of Extras cover, here are the services you can now claim online:

- ✓ General dental, optical, chiro, physio, osteo, remedial massage, acupuncture, homeopathy, myotherapy, naturopathy, traditional Chinese medicine, speech therapy and occupational therapy.
- ✗ Any Extras services not mentioned above, plus inpatient hospital treatment, GP visits, ambulance trips, specialist appointments or other medical services such as x-rays or pathology.

Manage your membership at a time that suits you.

Available 24/7, our online Member Centre gives you access to a range of services designed to help manage your policy with the click of a mouse. Visit hif.com.au/members now to update your personal details, submit an Extras claim, view your claims history, make a payment, update your payment details, download a tax statement, and more.



Is it worth having travel insurance?

In 2016, HIF launched a new partnership with leading travel insurer Cover-More to offer competitively priced travel cover to our loyal members.

As well as providing the usual cover you'd expect for things like lost luggage, travel delays, trip cancellations and hospital expenses, Cover-More also provides an exceptional medical service through their 24 hour Emergency Assistance Team. The team includes doctors, nurses, case managers and travel agents all waiting on standby to assist with finding medical care, paying bills and getting home if the worst should happen.

In this touching article below, HIF staff member Troy Cook discusses his recent personal experiences with Cover-More and why they provided peace of mind when he needed it most.

My family discovered the critical importance of travel insurance in the very hardest way – by the loss of a beloved family member.

My parents were travelling in Bali when my father slipped and sustained a head injury. A short time later he lost consciousness and was subsequently admitted to intensive care. Thankfully my parents had taken out travel insurance with Cover-More.

Upon receiving news of the accident, I immediately travelled to Bali and witnessed firsthand the amazing support our family was provided by Cover-More. Their emergency assistance team liaised



Jeff Cook

with the hospital's surgeons, administration, Australian medical specialists, the Australian embassy, Indonesian authorities and even organised someone on the ground to assist.

Through consultation, Cover-More advised that extraction to an Australian medical facility was the best course of action – which involved the charter of a plane and specialist flight crew. My father was flown to Perth but heartbreakingly, he passed away.

The level of coordination and effort required to save my father's life was absolutely commendable.

Cover-More supplied a 24/7 point of contact and every last detail was managed with care, kindness and professionalism.

I don't know the financial cost of the entire event as it was all managed by Cover-More, but I can't imagine what sort of difficulties we'd have experienced if my parents hadn't taken out travel insurance – not just from a financial perspective but also the level of care and expertise that was delivered. It simply wouldn't have been achievable without Cover-More's resources.

Amongst his many other accomplishments, my father served his country with over 20 years of active service in the Australian Navy. Our family take a lot of comfort that in his time of need, he had the very best care possible, for which we will be eternally grateful.

By Troy Cook
HIF IT Manager

Cover-More

Why choose HIF Travel Insurance?

We know that travelling can be an amazing and inspiring experience and we want you to enjoy yourself, even when you're a million miles from home.

With HIF Travel Insurance, you can relax and take comfort in knowing that should something go wrong, CoverMore have an experienced team available to help you, no matter what time of the day. Our cover includes features like overseas medical and dental coverage, theft or loss of luggage and travel documents, accidental death and disability, trip cancellation or amendment costs and much more.

We're here to make sure you travel with peace of mind no matter where you are.



For more about HIF travel insurance, simply visit hif.com.au/travel or call 1300 889 573 today.

Limits, sub-limits, conditions and exclusions apply. Insurance administered by Cover-More Insurance Services Pty Ltd (ABN 95 003 114 145, AFSL 241713) and issued by Zurich Australian Insurance Limited (ABN 13 000 296 640, AFSL 232507). Any advice is general advice only. Please consider your financial situation, needs and objectives and read the Combined FSG/PDS (available from hif.com.au/travel) before deciding to buy this insurance.

Win a slow cooker!

Just in time for winter, how would you like to win a Breville Slow Cooker valued at \$150!

HIF have three Breville Slow Cookers to give away! All you need to do is share your favourite winter warmer recipe. Simply enter online at hif.com.au/win or by free post to HIF, Reply Paid GPO Box X2221, Perth, WA 6847. All chosen winter warmer recipes will be shared with our members. Don't forget to include your full name and member number!

Hurry, the competition closes on Friday 4 August 2017 at 5pm and drawn on Monday 7 August 2017.

Terms and conditions:

- This is a game of skill.
- Three (3) winners will be selected on Monday 7 August 2017 at HIF head office (Stirling street, Perth WA) and will be contacted by HIF.
- Each winner must be a current financial member of HIF and a current Australian resident at the time of the draw.
- The winners will be announced on HIF's website and Facebook page and by entering this competition, each winner agrees to the use of his/her name in any HIF publicity material.



- The total prize pool is valued at \$450 at the time of publication and the prizes are not transferable.
- HIF Directors, employees and their immediate family and HIF contractors are not eligible to enter.

Slow cooker oats recipe

With barely any effort, you can wake up to the smell of delicious slow-cooked oats. Add apple, yoghurt, berries and nuts and you'll never have tasted porridge like this before.

Ingredients (serves 8)

- 150g (1 cup) steel cut oats
- 875ml (3 1/2 cups) water
- 1 large red apple, peeled and coarsely grated
- 1 teaspoon vanilla extract
- 1 cinnamon stick
- Yoghurt, to serve
- Sliced apple, to serve
- Fresh raspberries, to serve
- Toasted nuts and seeds, to serve
- Maple syrup, to serve

Method

- 1 Lightly grease a 3L slow-cooker with oil. Add the oats, water, apple and vanilla. Stir to combine then add the cinnamon stick.
- 2 Set the slow-cooker on low and cook for 8 hours. Remove and discard cinnamon stick and stir well. Stand uncovered for 5 minutes.
- 3 Serve with a dollop of yoghurt, sprinkled with apple, nuts and seeds and drizzled with maple syrup. Yum!



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.