



We're for Members, not profits.

In an industry that often – and unfairly – gets a bad rap for putting profits above people, we take great pride in being a not-for-profit health insurance fund.

We don't have shareholders to worry about, which means we can focus 100% on looking after our Members, with any 'profits' going straight back into providing better benefits and services for you.

Why do premiums go up every year?

Like all health funds, we have to increase our premiums every year to cover the rising cost of medical and health care.

Medical technology and treatments are improving all the time. Australians are living longer. It's all good news, but it also costs more money.

You've made the right choice

Health care costs will continue to rise – it's just a fact of life – so taking out health cover makes sense. It means, like 13.5 million other Australians, you have more choices when you need them most.

And rest assured, you've made another great decision choosing HIF because, as a not-for-profit fund, we're here for our Members, not the money.

92 cents in every dollar

Did you know that, for every dollar our Members contribute in premiums, we pay 92c back in benefits?



Australia's first certified
Carbon Neutral health fund.



Member reviews

Making members happy since 1954

Read what other Members think about our great value health cover.

"Hi, I just wanted to leave you some feedback about our experience with HIF. Having been with Medibank for many years and then with Bupa, we decided to look around for adding pregnancy cover some 12 months ago and came across HIF.

We couldn't be happier with the fund, especially when my wife had an unexpectedly complicated pregnancy, HIF were excellent at ensuring all the costs were covered for multiple hospital stays even though she was within the pregnancy waiting period - this was all due to the HIF honouring that as the baby's due date was after the waiting period, any complications associated with the pregnancy would be covered.

As a medic myself, I know of many people who have been caught out with other funds in this situation. I highly recommend HIF as an alternative to the big names."

Ricci (Email, June 2017)

"Hope this is helpful to some people.... I have found that HIF have always been SUPER helpful and followed through with answering my queries and getting back to me over the phone and via email despite the fact I do not dwell in WA.



I was with HBA (come BUPA) for 30+ years but found them expensive given my level of coverage, not to mention their lack of assistance in general and terribly long waiting times on the phone during non-peak times of the year.

I like that they are a non-profit organisation, and my dentist advised me that my rebate was the most she has seen from any health insurer."

Jo (Google Reviews, March 2017)



Why private health insurance is a good thing



It can be easy to forget the basic benefits of your HIF private health insurance.

Your cover means you are able to:

- **Get treated sooner.**
You don't have to worry about being placed in a queue on the public hospitals waiting list.
- **Choose who treats you, and where.**
You can choose your own doctor and hospital.
- **Improve your personal (and financial) wellbeing.**
You can claim benefits for services that Medicare doesn't cover, like dental and physio, which can have a big impact on your health (and bank balance).

What sets our cover apart?

At HIF, we're big enough to provide affordable health cover options that offer more choice and generous benefits, but small enough to make it personal, which means you also get:

- **Great value health cover.**
As a not-for-profit fund, we're 100% focused on minimising our operating costs and maximising benefits, services and value for our Members.
- **Your choice.**
No 'preferred (contracted) providers' here. We believe you should be able to choose any healthcare provider you want, wherever you want without being disadvantaged.
- **Knowledgeable, personal support.**
Whether it's a minor dental treatment or major surgery, we're here for you. Call us on **1300 13 40 60** or email hello@hif.com.au - we're here to help. Or to find answers to your questions at a time that suits you visit hif.com.au/help

How to stay mentally healthy during the winter months

by Dr Tim Sharp - Mental health

There's no doubt we've made tremendous advances in recent years (and decades) in terms of how many of us understand what we need to do to stay physically healthy.

Although many of us still don't do as well as we'd like to do, at least we know what we "should" do.

When it comes to "mental health", there's also been a lot written; yet many people still feel uncertain and repetition is never a bad thing for such an important topic.

There are certain times and situations where and when our mental health can be challenged. **And one of those situations is winter – how do we stay mentally healthy during the colder, darker months?**

So today I'm pleased to offer the following proven, but potentially powerful tips to avoid the "Winter Blues" and enjoy more happiness during this time:

- ***One of the simplest but most effective ways to combat depression and to boost our mental health and wellbeing is exercise.***

Physical activity is one of the most potent stress-busters and mental health boosters. During the colder months we're more likely to skip the gym or stay inside more.

Being aware of this is the first step; planning an effective way to stay active when it's cold is something we can all start to do **now**.

- ***We also need to ensure we stay socially active.***

A tendency to hibernate is natural for many of us once it starts to get cold.

If we isolate ourselves from friends and pleasurable social activities, then we're also denying ourselves a significant source of happiness.

Worse, feeling alone can cause depression in those who're susceptible. So, start thinking about how you can keep in touch with family and friends and start making some winter social plans.



- ***Here in Australia, where our winters aren't really that extreme, it's unlikely for someone to experience Seasonal Affective Disorder (SAD).***

But that being said, SAD is a very real mental health disorder and those who do suffer low moods may well be likely to experience mild to moderate versions of this specific type of depression. If this is you, then **start making plans before winter hits**. Forewarned is forearmed. If necessary or appropriate, set up a time with your psychologist, friend or supporter, and work out what you need to do (and not do) to stay mentally healthy during winter.

Remember, you're not alone. Reach out and ask for help if you need it. There are always friends and/or professionals who're willing and able to support you, take advantage of them.

- Dr. Happy

Dr. Tim Sharp is Australia's very own 'Dr. Happy', at the forefront of the positive psychology movement and founder of the Happiness Institute. Dr. Happy is also part of HIF's expert panel of Healthy Lifestyle bloggers and you can read more of his articles at hif.com.au/blog

Please note: Dr. Happy's blog is general advice only. For further information on this topic consult your healthcare professional.

Perth Wildcats player profile: Jesse Wagstaff

As proud sponsors of the Perth Wildcats, we thought we'd get to know one of the team's top players a little better! Introducing power forward, Jesse Wagstaff.



EDUCATION
DEGREE in
civil engineering

Greatest achievement
My **family**

**TOUGHEST
PLAYER**
Carmelo
Anthony

**FAVE
MUSIC**
ED
Sheeran

FAVE TV SHOW
BAND of
BROTHERS

PETS
Golden lab
called Luna

First car
**Holden
Commodore**

*First
basketball
memory* | *Playing in
the backyard*

The BEST WILDCATS MEMORY
Championships



AGE
31

BORN
Canberra
ACT

203 **HEIGHT**
cm

WEIGHT
100 **KG**

2009
**JOINED
WILDCATS**

14 **YRS** | *Started
basketball*
OLD

INJURIES
Ankle
2010
OUT FOR
7 WEEKS

UNIVERSITY
Denver
USA

Win a \$1000 travel voucher!

Simply tell us why having health insurance is important to you and you'll go in the draw to win a \$1000 Flight Centre gift voucher.

Perhaps you have a story from your own personal experience you'd like to share with us?

Whatever your reason, tell us at hif.com.au/win and could be turning those dream holidays into a reality.

Hurry! Competition closes midnight (WST) on Sunday, 15 April 2018.

For terms and conditions visit hif.com.au/win



Introducing the new face of HIF – meet *Hif*

Hif is here to help all Australians understand why THE Health Insurance Fund of Australia (that's us!) is your health's best friend.

In his own quirky way, *Hif* embodies all the little things that make HIF special. Things like being not-for-profit, friendly to deal with, empowering choice, rewarding loyalty, and being there for you when it counts.

After all, it's all those little things that add up to make a real difference – or as *Hif* would say, a real 'hifference'.

To watch our new ads and tell us what you think, head to our Facebook page - [@hif_australia](https://www.facebook.com/hif_australia)



Slow-cooked plum lamb shanks

Recipe

With the cooler weather on the way, it's time to bring out the slow cooker again. HIF Member, Hugh shares his wonderful slow cooked plum lamb shanks recipe with us.

Ingredients

- 2 French trimmed Lamb Shanks
- 2 tbsp plum jam or plum paste
- 1 large stalk fresh rosemary
- 1 onion, sliced
- 2 cloves garlic, peeled and bruised
- 200ml red wine
- 1 tbsp Worcestershire sauce
- 200ml beef stock
- Salt and pepper to taste
- Olive oil

Method

- 1 Season the lamb shanks with the salt and pepper. In the bowl of the slow cooker, combine all remaining ingredients and stir gently to break up the jam/paste slightly. In a frying pan, brown the lamb.

Drain the pan juices into the slow cooker bowl and add the meat, turning to coat in the wine mixture.



- 2 Turn the slow cooker on to low and allow lamb to cook for 5 hours, turning two or three times during this process. Alternately, if time poor, put the slow cooker on medium and cook for 3 1/2 hours.
- 3 Remove the lamb from the slow cooker and keep warm. Discard the rosemary stalk and garlic cloves. In a saucepan, reduce the wine mixture by half and season to taste.

Serve lamb smothered in the wine reduction with a generous serve of mashed potatoes and steamed green beans.



We value your feedback!

When you call or email HIF, we'll ask you to complete a very short survey. Your responses will help us continually improve our services to you.

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.