



HIF again scores multiple CANSTAR gold awards

Great news! For the fourth year running, HIF has scooped a host of industry awards for 'Outstanding Value' health cover.

This year, our affordable private Hospital Cover options received three CANSTAR gold awards in Western Australia, Queensland and Victoria.

Within CANSTAR's report, the price and features of more than 23,000 policies across 21 providers were assessed to determine which funds currently offer the best value.

HIF Managing Director Graeme Gibson said he was delighted that we'd once again received industry recognition for our policy offerings.

"As a member owned, not-for-profit health fund, these awards highlight that HIF members continue to get bang

for their buck. It also lets prospective customers know that there are alternative options to the big funds in the market.

For 2017-18, HIF could only be assessed in WA, Victoria and Queensland due to the market share thresholds detailed in CANSTAR's methodology. However, we are confident that our Hospital Covers are value for money nationwide.

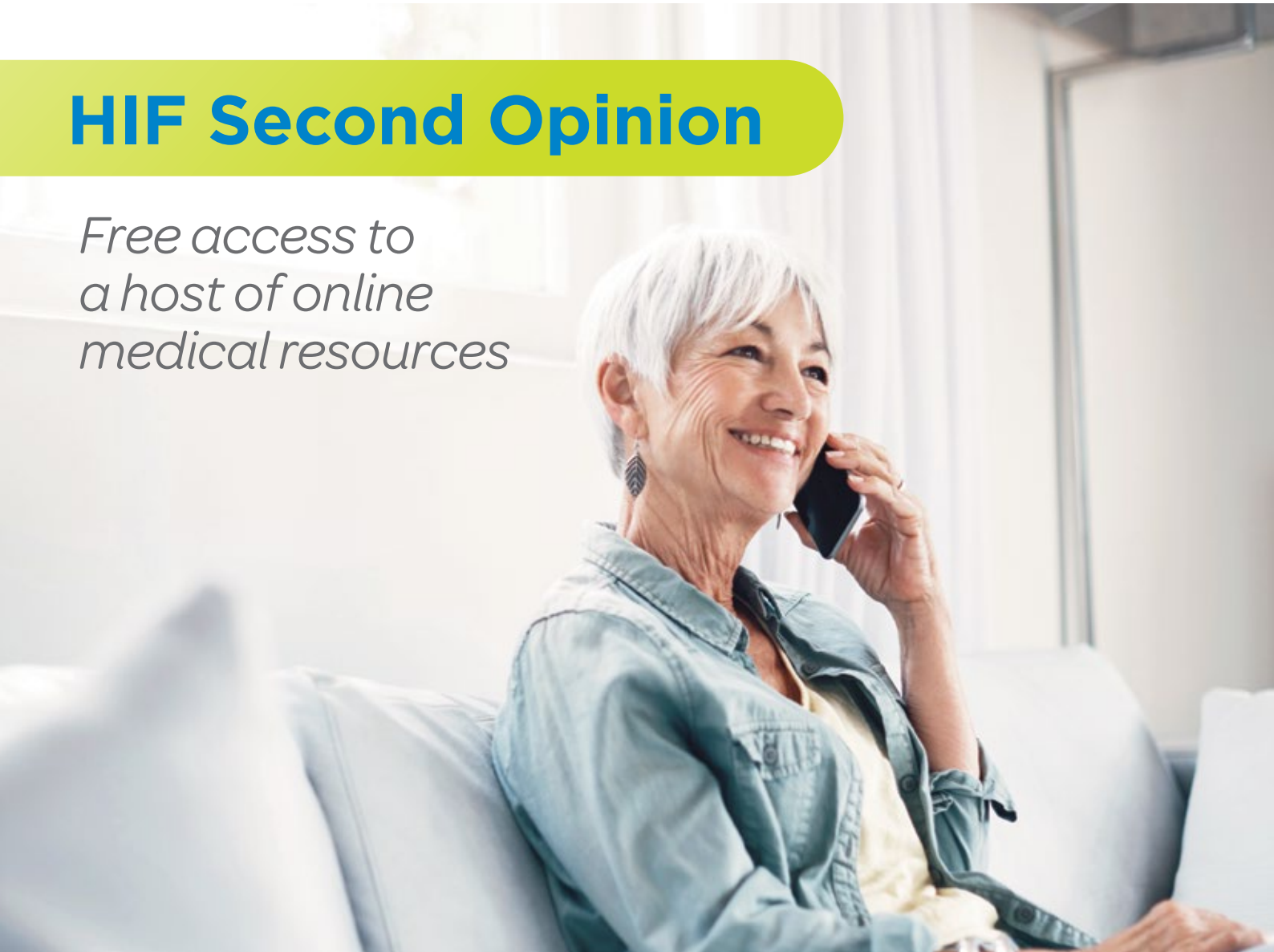
HIF is an excellent choice if you're considering switching funds in the near future."

Our Gold Hospital policy also received a coveted Choice recommendation for 2017-18.

To learn more about HIF's range of award-winning health cover, visit hif.com.au today.

HIF Second Opinion

Free access to a host of online medical resources



With HIF Second Opinion, eligible members can contact the HIF Second Opinion hotline to get a second opinion on any medical condition, diagnosis or treatment – at no cost.

What is HIF Second Opinion?

HIF Second Opinion gives eligible members free, unlimited access to the global Best Doctors network, putting the combined expertise of over 50,000 of the world's leading medical experts just a 1800 call away.

What are the benefits?

In addition to remote second opinions, eligible members can also access a host of free online medical tools and resources, where they can:

- get answers to medical questions within 48 hours courtesy of Best Doctors' Australian GP panel
- ask for a referral to a peer-recommended specialist near them

- access information and advice from world-leading specialists, including detailed, personalised reports delivered within seven days
- do their own research with Best Doctors' online medical encyclopaedia and video library
- give themselves a health check with an online symptom checker and health calculators.

So who's eligible?

HIF members with GoldStar Hospital cover or Premium Options Extras cover can access all the HIF Second Opinion services at no cost.

To discover more about HIF Second Opinion and the Best Doctors network, visit: hif.com.au/secondopinion

Your at-a-glance guide to the 2018/19 private health insurance reform

As you may have seen in the news, the Minister for Health recently announced a number of major Private Health Insurance (PHI) reform measures. Each measure will ensure that PHI remains accessible and affordable for all Australians, whilst helping the industry remain viable.

Here's a quick breakdown to help you understand the changes.

Effective February & April 2018

Prostheses fees

From February 1, the minimum benefits payable for most medical devices on the Prostheses List will be reduced (varying by category).

It's estimated that this reform will save the PHI industry approximately \$188 million, with an estimated \$115 million saved through other reductions in the years that follow. That's great news for our members as any surpluses will be returned to you in the form of lower premium increases, higher rebates, and other new benefits and services.

Mental health benefits

From April 1, members who hold Hospital cover with restricted psychiatric entitlements will be able to upgrade their policy on a one-off basis in order to access full in-hospital mental health services immediately. In those instances, we'll waive the standard 2 month waiting period to ensure you receive treatment as and when you need it.

Effective 1 April 2019

Premium discounts for young people

The Federal Government recognises that the sustainability of PHI relies on all funds having a broad membership base, and young Australians purchasing PHI earlier in life will benefit everyone in the long-term. That's why, from April 2019, health insurers will be able to offer Hospital cover discounts of up to 2 per cent per year for members aged 18 - 29, to a maximum of 10% by age 25.

Policy re-categorisation

Another planned reform measure is designed to help to make it easier to select and understand private health insurance options. Hospital policies will be



re-categorised into a simple four tier system – gold, silver, bronze and basic – while Extras policies will be classed as gold, silver or bronze.

Excess increases

In order to improve PHI affordability, the current excess caps for private hospital insurance will increase from \$500 to \$750 for singles, and \$1000 to \$1500 for couples and families.

Natural therapies review

The Minister's final reform measure means that from 1 April 2019, homeopathy, naturopathy, yoga and pilates will no longer be claimable. We understand that this change will detrimentally impact members with Saver, Special, Super or Premium Options Extras Cover. Regrettably however, this amendment is beyond HIF's control.

Rest assured, we'll keep you fully informed on all reform updates as they happen. In the meantime, if you'd like to find out more about these intended PHI changes, please visit privatehealth.gov.au

Who claimed what in the 2016/17 Financial Year?

If you've ever wondered how many claims we process each year, here are some vital stats for the 2016/17 financial year.

• **Total rebates paid – over \$139 million**

• **Total claims processed – almost 1.1 million (Hospital, Medical & Extras combined)**

• **Top five Extras services most commonly claimed by HIF members:**

- 1 Dental
- 2 Physiotherapy
- 3 Chiropractic
- 4 Optical
- 5 Complementary therapies

Top Hospital insurance claims paid by HIF over the last financial year are:

Member age	Member claim	Total in treatment benefits paid by HIF
60-65	Disc replacement lumbar	\$519,630.18
60-65	Spinal fusion	\$238,030.38
0-1	Infant requiring acute care	\$159,728.70
50-55	Leiomyoma of uterus	\$140,709.83
85-90	Aged care, consultation by professional	\$140,000.95
30-35	A surgical incision into the abdominal cavity to treat sepsis of the peritoneum	\$88,879.02
10-15	Scoliosis, treatment by segmental instrumentation and fusion of the spine	\$57,383.43
25-30	Obsessive-compulsive disorder	\$50,244.10



Don't forget!

If your policy includes Extras cover, most of your annual limits will reset back to the full amount (and even increase in some cases) every year on January 1, so be sure to put your current benefits to good use before the end of this year!

For full details of the services claimable and the conditions that apply on each level of HIF Extras cover, visit hif.com.au/extras

Did you know?

According to a report by the Australian Institute of Health and Welfare (aihw.gov.au), in 2015/16, Australia's public hospitals admitted almost 712,000 patients from elective surgery waiting lists. Patients within the category of urgent will be admitted within 30 days whereas patients within the category of non-urgent can wait up to 365 days to be admitted and 2% of patients can wait more than a year! Yet another great reason to protect your health with HIF Hospital Cover.

For more information on HIF Hospital cover, visit hif.com.au/hospital

Scorchers sign HIF as official 2017/18 season health insurance partner



We're delighted to announce that HIF will be the 'Official Health Insurance Partner' of the Big Bash League (BBL) champions Perth Scorchers for the 2017/2018 season.

Since the BBL commenced in 2011, the Perth Scorchers have been the most successful team in the competition's history, winning three championship titles and coming runner up twice, so we're naturally thrilled to be on board.

HIF Executive Manager Anne Humphrey said, "HIF is excited to be on the Perth Scorchers team. We are confident that this sponsorship will help encourage our members to live more healthy and active lives, and make better choices about their health."

On behalf of all at HIF, we'd like to take this opportunity to wish Perth Scorchers the very best of luck for the upcoming season.

Santa Claus Punch

Recipe

Looking for a refreshing summer drink? Santa and his elves can gulp down as much of this non-alcoholic cocktail as they like!

Ingredients

- 1 x 250g punnet strawberries, hulled, washed and halved
- 1/2 x 125g punnet raspberries
- 1/2 x 150g punnet blueberries
- 1 ripe kiwi fruit, peeled, finely chopped
- 1L (4 cups) chilled cranberry and raspberry fruit juice
- 1L (4 cups) chilled lemonade
- 500ml (2 cups) chilled pineapple juice
- 1/4 cup loosely packed fresh mint leaves

Instructions

- 1** Divide the strawberries, raspberries, blueberries and kiwi fruit evenly among 2 ice cube trays. Cover with cold water and place in the freezer for 4 hours or overnight until set.
- 2** Combine the fruit juice, lemonade and pineapple juice in a large serving jug. Add the ice cubes and mint, and stir to combine. Serve immediately.



A pet is for life, not just for Christmas

As a nation of pet lovers, the Christmas season is traditionally a time of year when many of us decide to add a four-legged friend to our families.

Before we do though, it's important to remember that pet ownership requires a real commitment. For example, did you know that on average, our beloved fur-kids can cost us up to \$1500 per year?

For this reason, it's important to ensure their health is protected against any unexpected costs - which is why now may be the best time to consider pet insurance.

When should you take out cover, we hear you ask? Well, all pet insurers are subject to the pre-existing rule condition, so ideally it should be purchased as early as eight weeks old (or as soon as you've brought your fur-baby home).

If you'd like to find out about 'HIF Pet' and the affordable options available visit hif.com.au/pet



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