



SmartHealth

HIF NEWSLETTER WINTER 2022



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What if ... we kept you informed

In this winter edition of SmartHealth we bring you up to date on HIF's new products and offers and give you some handy tips and tricks for the colder months.

How to get an **Extras quote** online

What if ... you knew how much money you would get back *before* not after you claimed?

At HIF, we remain committed to providing choice and access, which is why we are pleased to announce members can now get an Extras benefit quote online through our Online Member Centre.

Members can get an estimate on how much they will get back on most Extras services prior to treatment simply by using the 'Get Extras Benefit Quote' tool online through our Online Member Centre.

The new function allows members to:

- Obtain an Extras benefit quote*
- Download the quote
- Search for a provider

In addition, the Online Member Centre also features a new claims menu navigator.

HIF CEO, Justin James said the new Get Extras Benefit Quote tool is just one of the many ways HIF is enhancing its online member experience.

"We pride ourselves at HIF on providing choice and access to our members. Having this tool puts our members in the driving seat when it comes to having a clearer understanding of the cost of treatments. We think that's a real win for the member and an altogether better online experience," James said.

**Excludes benefit quotes on major dental and orthodontic*

Members can get quotes on the following Extras benefits:

Claim type	Service
Dental	General Dental
Optical	Optical
Physio, Chiro & Osteo	Physiotherapy Chiropractic Osteopathy
Clinical Therapies	Occupational therapy Speech therapy Psychology
Complementary Therapies	Acupuncture Traditional Chinese medicine Remedial massage Myotherapy
Other	Dietetics Orthoptics Podiatry



Supporting members to live well with cancer

HIF recognises that cancer is the most common disease facing Australians today - which is why we are proud to partner with Valion Health to improve the quality of life for members who have had a diagnosis.

Treatments such as chemotherapy and radiation therapy can take their toll on day-to-day life, even after finishing treatment.

Tailored to personal needs, Valion Health's Cancer Support Complete Program is designed to support the physical and mental health of members with cancer and manage side effects such as fatigue.

The program is open to members who are having, or have recently completed, cancer treatment and those living with advanced cancer. It includes a care plan (which may also include support from a cancer nurse, dietitian, exercise physiologist, psychologist and yoga therapist over a 12-week period) and is offered in partnership with a member's medical team.

HIF CEO Justin James said living well with cancer was about more than just getting through treatment.

"This program really does allow members dealing with cancer to have the support they need to get back to activities they enjoy. We encourage all members who are at any stage of their treatment to reach out." James said.

The Cancer Support Program is available to eligible HIF members through Valion Health.

For more information visit www.hif.com.au/valionhealth

Making tax time easier

As Australia's first carbon neutral health fund, we are committed to reducing our carbon footprint.

It's why each tax time, we remind members you no longer need your tax statement as the information is automatically populated in your tax return.

Still want a copy? It's super easy to access your 2021/22 member tax statement by simply downloading it from our Online Member Centre from 4 July, 2022.

Not registered for the Online Member Centre? Not a problem. Simply log on to hif.com.au/members and follow the prompts.

For more information about your HIF tax statement, visit our members tax information page at hif.com.au/taxstatement or call us on 1300 134 060.

For advice on your individual tax situation please contact your tax advisor or the ATO on 13 28 61.

Protect your family this flu season

At HIF, we value choice and access, which is why we cover the cost of flu vaccinations up to the value of \$20 (one per person, per calendar year) on selected Extras policies which include Pharmacy.

Flu vaccinations offer greater immunity against the flu while supporting the wider community. Members can get a flu vaccination at any registered pharmacy in Australia.*

For more information visit www.hif.com.au/flu-vaccinations

*The service is not available through your GP.

HIF keeps its finger on the pulse



What if ... we told you one in five Australians aged 45 and over are living with chronic pain?¹

At HIF our members and their wellbeing are our priority, which is why we have partnered with OSKA Wellness to offer discounts* on OSKA Pulse devices for the treatment of inflammation and pain relief.

OSKA Pulse works by mimicking the body's own recovery processes to relieve pain, muscle stiffness and inflammation by using non-invasive pulsed electromagnetic field therapy to encourage recovery at the cellular level.

It is intended to be used alone or as a supplement therapy for the improved healing of existing conditions and additional therapy in treating osteo-articular disorders such as arthritis.

OSKA Pulse is *Australian Register of Therapeutic Goods (ARTG)* registered. It is safe, non-invasive, drug-free and totally portable and does not require a visit to a medical facility or a trained medical person to administer.

HIF CEO Justin James said giving members access to drug free pain relief underlined HIF's long-term commitment to choice and access.

"Pulsed Electromagnetic Field Therapy has been used for more than 60 years with no recorded side effects. We hope by giving our members access to drug free, natural pain relief it will help them improve their quality of life and get back to doing what they enjoy most," said James.

¹ Chronic Pain in Australia, Australian Institute of Health and Welfare, 7 May, 2020.

*HIF member discounts

HIF members can purchase an Oska Pulse via oskapulse.com.au and can receive a 10% discount by using discount code **HIFOSKA10**.

This discount applies to HIF members, however in order to receive a benefit on PEMF devices you must hold eligible HIF Extras Cover policies to be eligible for External Prosthesis benefits.

If you have been an HIF member with Super Options, Premium Options, Advanced Extras and Top Extras for at least 12 months,

HIF may pay a benefit of 75% of the cost, up to a maximum of \$200.

For more information on OSKA Pulse contact:
P: **1300 764 117** W: www.oskapulse.com.au
E: support@medictechnology.com.au

For more information on HIF member discounts contact us on **1300 134 060** or email us at hello@hif.com.au

For our full list of opening hours visit www.hif.com.au/contact-us

What if ... you could get a **Second Opinion?**

Medical conditions and treatments are complex things and sometimes you need a little extra help.

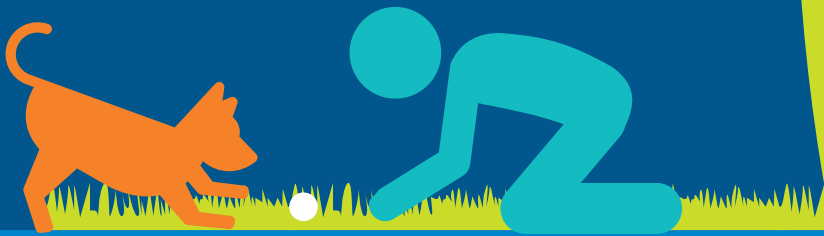
HIF Second Opinion gives you remote access to 50,000 medical experts across 450 subspecialities.

Eligible members* can use HIF Second Opinion to tap into specialist medical advice on any physical or mental health condition, from allergies, anxiety or minor injuries to life threatening conditions such as cancer.

It doesn't matter if you want a complete case review or just some information, answers or peace of mind, the team will take all your details and arrange for the most qualified expert in their global network to review your case.

To access HIF Second Opinion, call Best Doctors on **1800 830 082**

*Members need to hold Silver Plus or Gold Top Hospital and/or Premium or Top Extras cover.



What if

... you looked after your pet's health like you do your own?




We all love spoiling our fur-kids but did you know only 30% of dogs and 21% of cats in Australia are covered by pet insurance*?

Let's face it, no one likes a hefty vet bill. With HIF Pet Cover, you'll enjoy cover for puppies, kittens, dogs and cats and ensure peace of mind for the whole family whenever your pet is, shall we say, pawly.

Got a dog? Pooches at Play, proudly sponsored by HIF, is back on our screens at 2pm every Saturday from 25 June on Channel 10.



From behavioural issues and training tips to health advice, pet-friendly weekend escapes and other fun things you can do together, Pooches at Play explores the issues, products and services every dog owner needs to help cultivate a healthy, happy hound.

-  facebook.com/poochesatplay
-  Instagram.com/PoochesatPlay
-  [@poochesatplay](https://twitter.com/poochesatplay)

*Source: Pet Ownership in Australia Report 2019 - Animal Medicines Australia

Specsavers discount for HIF members

Thanks to our friends at Specsavers, eligible HIF members* can now get **\$50 off** when selecting from the two pairs for **\$249 range or above. That's two pairs of glasses for just \$199.**

Update your look from Specsavers' latest designer collections including Tommy Hilfiger, Country Road and Hugo.

But be quick. This HIF member special offer ends 27 July 2022.

*Offer applies for HIF members with Optical cover.

HIF named Green Health Insurer of the Year



We're delighted to announce we've been named the first ever Green Health Insurer of the Year.

HIF was commended for its strong carbon offsetting program and low overall emissions in the Finder Green Awards in June.

The Finder Green Awards highlight brands that are championing sustainability and paving the way for a greener future and we couldn't be prouder to stand among them.

Courtside... with Mitch Norton

Perth Wildcats point guard

It was a tough end to the season. Commiserations on not making it through to finals.

We didn't achieve our goal, which was to win a championship, so that was disappointing. But some good things came out of it, like Luke Travers stepping up as more of a leader and role player.

You have some down time now, what are you planning to do with your time?

I'm studying exercise and sports science at ECU so for me it's about trying to catch up on the uni studies I put on pause during the last four weeks of the season.

What do you do to stay healthy during the off season?

Initially I like to take a bit of time off away from the court and then get back into the gym. It's a time when I get to exercise with my fiancé rather than come home from training not wanting to walk the dog or go for a walk with her!

Is there anything you do in the off-season that you can't do during the season?

I enjoy playing golf. It's quite difficult to get out there and walk either 9 or 18 holes during the season.



As a professional sportsman, how do you deal with all the injuries?

Injury is part of sport, but the timing is never perfect. It doesn't only affect you, it affects everyone around you, including your family. You also feel like you're letting your teammates down by not being able to perform with them.

How does it affect you mentally and what do you do to look after your mental health?

When you're injured on the sideline it is difficult to just sit there. One way to stay engaged is to give my opinion to the guys I can see sitting on the sidelines and be involved in the day-to-day training. Talking to friends and family about it helps too.

What would you like to achieve next season?

I don't think the goal changes. It's still to win a championship and we are building nicely for that.

What if we covered the consult fee for St John Urgent Care Centres?

We know our public hospital system is currently under strain and wait times for treatments are growing rapidly.

Providing access to St John Urgent Care centres means patients can see a GP/doctor after hours and receive care for urgent but non-life-threatening injuries and illnesses, without the need to visit the emergency department.

While most centres are now charging a consultation fee for Urgent Care services,

HIF members are entitled to a no-gap fee, meaning there are no extra costs for you to pay for urgent care consultations*.

St John Urgent Care centres open 7-days a week across five locations in the Perth metropolitan area. For contact information and opening hours please visit, [St John WA](#).

St John



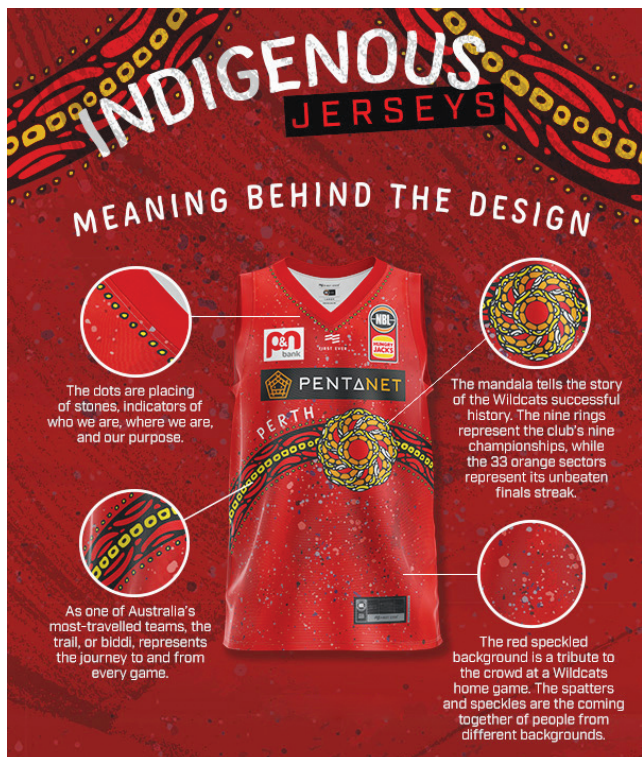
*Charges will apply for the purchase of medicine or medical devices associated with your treatment such as crutches, moon boot, etc.

Celebrating NAIDOC Week

National NAIDOC Week celebrations are held across Australia in the first week of July each year to celebrate and recognise the history, culture and achievements of Aboriginal and Torres Strait Islander peoples.

To mark NAIDOC Week, thanks to our partnership with 10-time NBL champions the Perth Wildcats, **we have two limited edition Wildcats indigenous jerseys to give away.**

For your chance to win, make sure you're following us on Facebook and Instagram, then send your details in an email to social@hif.com.au with the subject line **Wildcats jersey giveaway** by 3pm, (AWST) Friday, 29th July 2022.



Conditions apply: This competition is open to residents of WA only. Entries close 3pm (AWST) Friday, 29th July 2022. The prize is two 2021/2022 Wildcats authentic indigenous jerseys valued at \$99 each (not exchangeable, transferable or redeemable for cash). The winner will be announced on the HIF Facebook and Instagram pages on Monday, 1 August 2022 at 12pm (AWST) and contacted via email to arrange collection of their prize. To be eligible to win, entrants must be following HIF Facebook and Instagram. HIF directors, HIF contractors and employees and their immediate family are not eligible to enter. By entering this competition, winners are providing HIF with permission to display their name on hif.com.au/competitions.

What if ... we supported first aid training in schools



Picture: Richard Polden

Primary school children in WA are being trained in dealing with first aid emergencies thanks to a \$15,000 donation to St John WA by HIF.

More than 3,000 students from seven Perth schools are set to benefit from the training with South Halls Head Primary School (pictured above), Pioneer Village School in Armadale and North Balga Primary School among the first beneficiaries.

HIF Chief Executive Officer Justin James said HIF was pleased to work with St John to deliver important services and training in health emergencies to young West Aussies.

"HIF's aim is to work with St John WA to help close the gaps and provide greater access to healthcare by helping to fund important community initiatives," James said.

"First Aid is an essential tool for us all. If we can learn these skills earlier in life and equip children to be prepared to keep a cool head and take the initiative in an emergency, then that's a wonderful outcome."

Staying healthy over winter

Jaime Rose Chambers



It can be tempting to retreat indoors and hibernate as the cold weather hits, passing on outdoor activities and cosying up on the couch with comfort foods. By prioritising our health and nutrition and maintaining some healthy habits over the colder months, we can have a certain amount of control over whether we pick up a cold or flu and if we do, how severe it is.

Top tips on what to eat to stay healthy over winter:

Choose foods with specific immune boosting benefits

- **Vitamin D** – we mostly get this from the sun, but food sources include eggs, mushrooms, dairy and oily fish like salmon
- **Vitamin C** – oranges are known to be a good source of vitamin C but many other fruit and vegetables are too, such as sweet potato, broccoli, kiwi fruit and berries
- **Zinc & protein** – found in animal foods (seafood, meat, dairy), nuts and seeds and legumes and lentils
- **Selenium** – Brazil nuts are a rich source, as well as seafood, meat, wholegrain wheat products, legumes and lentils
- **Iron** – found in high amounts in red meat, salmon, fortified cereals, and to a smaller degree in wholemeal pasta, legumes and lentils, almonds, cashews and green leafy vegetables.

Keep up your veggie intake

- Include veggies in warm dishes such as trays of roast vegetables, soups, steamed, stir fried, in a curry or snuck into sauces and stews
- Frozen fruit and veg or canned in water, brine or natural juices are a great option if you want to avoid wasting any fresh foods and are just as, if not more, nutritious than fresh as they're snap frozen or canned which retains their nutrients.

Eat a variety

- For great gut health, aim to eat at least 30 different plant foods per week and have a good source of probiotic every day, such as a probiotic yoghurt or kefir
- A healthy gut often means a healthy immune system.

Keep up your fluids

- Most people will drop their fluid intake over winter because drinking cold tap water isn't so appealing. Try keeping up your fluids with warm drinks like herbal teas, warm water with lemon, soups and broths
- Black tea and freshly ground coffee are packed with antioxidants (but don't overdo the caffeine).

For more healthy lifestyle blogs visit blog.hif.com.au

Disclaimer: This is general advice only. For further information on this topic, please consult your healthcare professional.

Visit hif.com.au/members Email hello@hif.com.au Phone 1300 134 060

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