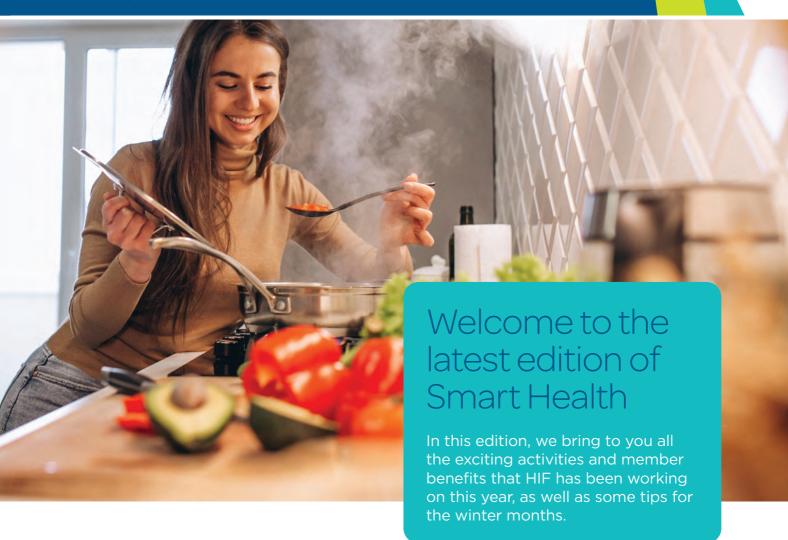


SmartHealth

HIF NEWSLETTER MAY 2021



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Save \$50 on your **Pet Insurance**

Did you know HIF offers insurance for your fur babies?



For all our members, HIF will automatically apply a \$50 discount if you insure your pets with us too.

We've made some changes to our pet policies so we can cover more pets than ever before. All pre-existing pet conditions will be assessed depending on whether they are considered a temporary or a chronic condition.

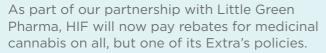


Not all pre-existing conditions are created equal, so if the condition was only temporary and your pet recovered from it in the past, we will cover your pet if it happens again. If it's a chronic condition that requires ongoing care and your pet was displaying symptoms of the condition before you purchased a policy, it won't be covered by your policy.

Simply visit www.hif.com.au/pet-insurance to find out more.

HIF partners with Little Green Pharma





Members who are prescribed a Little Green Pharma product, will receive an extra \$25 payment back, thanks to the partnership. Simply let your doctor know about the partnership. T's & C's apply.

Participate in a nationwide medicinal cannabis study

HIF members now have the opportunity to participate in the world's largest longitudinal clinical study on the health impacts of medicinal cannabis in Australia.

The Quality of the Life Study, conducted by the University of Sydney will investigate the impact of medicinal cannabis on patients suffering from a range of prevalent chronic diseases.



The benefits of being part of the study include:

- Subsidised costs of medicinal cannabis medication for up to 12 months
- Access to a doctor who is experienced in prescribing medicinal cannabis (if a QUEST enrolled doctor is chosen)
- Close monitoring of your health throughout the period of the study
- Participate in a non-invasive study from the comfort of your home

HIF members have priority access to the study, so if you're suffering from a chronic condition and would like to be involved, visit **www.thequestinitiative.com** for further information.

How to **naturally boost** your immune system this winter

There's never been a better time to skill up on how to boost your immune system naturally using the powerful medicine that's simply good nutrition.

Here are some easy ways of topping up the strength of your immunity this winter.

Eat a balanced diet

Stock up on a variety of foods that provide a natural abundance of vitamins, minerals and antioxidants. Immunity food superheroes include garlic, onion, ginger, manuka honey, turmeric, berries, dark leafy greens, citrus fruits and bone broth, are all great for helping to create a strong immune system.

Look after your gut

You have probably heard the famous Hippocrates (The Father of Medicine) phrase 'all disease begins in the gut' and he was onto something here as over 70% of the entire immune system is located in the digestive system. So, it makes complete sense that when we want to improve the immune system, we need to definitely consider nourishing our already overactive guts with anti-inflammatory foods, prebiotics and probiotics.

Stay hydrated

Drink water, teas, soup, broths and homemade icy poles to help increase your water intake. Remembering cold and flu symptoms, caffeine and alcohol dehydrates the body, so it's important to make sure you stay hydrated.

Consider supplementing

During a time of low immunity, you can consider adding supplements to your habit regime to help boost your nutrient profile. Supplements to consider are zinc, vitamin C, vitamin D and pre/probiotics.

Lower stress levels

Emotional stress can have a big impact on your health. Many common health complaints like nausea, stomach upset, hives, high blood pressure and even heart disease can be linked to the effects of emotional stress. So, get to that yoga class, write in that journal and download that meditation app.

Daily exercise

Regular exercise increases cell production, improves cardiovascular health, lowers blood pressure, improves circulation, helps control body weight, lifts mood and protects against a variety of diseases. All good reasons to move your body this winter.

Laugh more

Yep, it raises the levels of antibodies in blood as well as white blood cells. So, invite over your funniest best mate or pop on a comedy!

It's Wildcats season

As a WA based health fund, HIF is a proud supporter of the Perth Wildcats. Stay tuned to the HIF website for free game day tickets, exclusive player content and giveaways for HIF members.



Our mission to reward loyalty At HIE we value each and

At HIF, we value each and every one of you. As a small fund, we don't take your loyalty for granted, so we're always looking for new ways we can give back more to our members. This year HIF has partnered with the University of New South Wales' MBA program to explore this area to see how we can reward you in a more meaningful way. Watch this space!



HIF tip

Your annual flu vaccination is now covered by HIF on all Extras (excluding Vital Options). Visit your local registered pharmacy to ensure you and your family are ready for the cold weather ahead.

HIF tip

Have you read up on the treatments available through your Extras policy? Under our healthy lifestyle benefit members can claim for their gym, weight loss programs and even skin checks.

To find out more on what's covered under the HIF Healthy Lifestyle benefit visit hif.com.au/healthy-lifestyle

Are you registered to use our Online Member Centre (OMC)?

HIF's OMC makes managing your health insurance easy. Update your personal details, make claims, manage payments and even download your tax statement.

OMC provides you with the freedom to make all these changes and more from the comfort of your own home! To register, simply visit:

member.hif.com.au/Account/RegisterMember

Member visit

HIF CEO Justin James recently caught up with two of HIF's long term members Paul Jennings and Phil Harris in Dunsborough Western Australia. Paul and Phil have been members with HIF for over 40 years, from when the fund was first opened as the Western Australian Government Railways Employees Hospital and Medical Fund. We love to hear our members' stories regarding their experience with HIF, especially from the early days.

If you want to a share your journey with us email hello@hif.com.au.



Our path to Reconciliation

To show respect to our traditional land owners, and to contribute towards reconciliation as an organisation, HIF has made a formal commitment to learn and reflect on what it means to truly reconcile with our First Nations peoples.

We are very proud to be working with Ingrid Cumming CEO of Kart Koort Wiern (Head, Heart and Spirit) consultancy, on the creation of our Reconciliation Action Plan (RAP) and on the ongoing journey to better embrace the culture of Aboriginal and Torres Strait Islander communities. We look forward to taking you on this journey with us!

Cousin to the traditional orange sweet potato, the Okinawan purple sweet potato contains plenty of goodness including vitamin C, fibre, carotenoids and slow burning carbohydrates. The International Blue Zone study, that investigates the world's longest living cultures found that the Japanese on the island of Okinawan (the vegetables namesake) were living past 100 years of age!

Prep: 1 hour | Cook: 40 minutes | Servings: 8

Ingredients:

4 x puff pastry sheets

2 cups of cooled dry mashed or roasted purple sweet potato (Hawaiian/Okinawan)

1½ cups of self-raising flour

1½ cups of evaporated milk

1 tbsp of quality maple syrup

2 eggs

1 pinch of salt

5 tbsp butter, chilled

1 tbsp of cornflour

2 tbsp of cinnamon

2 tsp of ginger

1 tsp of nutmeg

1 tsp of rum or vanilla essence

1 tsp of desiccated coconut for decoration

Method:

Using a traditional pie dish, place pastry sheet inside fully covering the rim (pinching the underside to secure)

Whisk together all remaining ingredients until smooth

Heat oven to 190 celsius

Pour filling into dish, with a few millimetres shy of the top

Bake for 40 minutes or until slight jiggle in the middle (knife test to check if its ready)

Cool before serving

Say hello to our new HIF member App!

All your policy details in one place

Update your personal details on the go. Edit your email address, postal address or order a new membership card for anyone on the policy 16 years and over.

Claim on the go

Submitting a claim has never been easier. If you're an Android user, simply use the Tap* and Claim functionality when visiting your provider.

If you're an Apple user, just answer a few questions, take a quick picture of your claim and let us take care of the rest.

*If your provider supports the functionality.

Keep track of your claims

View your claims and keep track of your claims history, a custom pin or your fingerprint.

Fuss free access

Access important membership information quickly and securely with Face ID, a custom pin or your fingerprint.

Visit hif.com.au/members Email hello@hif.com.au Phone 1300 13 40 60

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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 assist us to manage claims (including auditing) and ensure the interests of HIF members are preserved. Go to hif.com.au/disclaimer for a full copy of HIF's Privacy Policy.

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