



SmartHealth

HIF NEWSLETTER AUTUMN 2026



IN THIS ISSUE

Meet Greg Morris, our new CEO	2
HIF Choice Network: A quick, no-gap, dentistry recap	2
Missed these benefits? Should've gone to Specsavers	3
Are you ready for flu season?	3
Turning 30? Let's talk Lifetime Health Cover loading	4
Urgent care doesn't wait, and neither should your claim	5
Taking an innovative step on our reconciliation journey	6
Ask SmartHealth: How does health insurance affect my tax return?	10

What if ... we kept you informed

In this edition of SmartHealth, we explain how to get more from your membership with no-gap claims, member discounts, and break down the legislative lingo you'll want to know ahead of tax time.



Photo: Greg Morris (left) pictured with HIF Chairman Paul Hersey (right)

HIF's 2026 health cover premium is changing on 1 April.

Meet Greg Morris, our new CEO.

Everyone at HIF is 100% focused on helping our members live healthy lives. It's what we've been doing for over 70 years. And our new CEO, Greg Morris, is equally passionate about our member-first mission.

Paul Hersey, Chair of our Board of Directors, said, "We are delighted to appoint a leader of Greg's calibre to the CEO role at HIF. He is widely recognised for building high-performing teams and driving sustainable transformation, which makes him ideally placed to lead the next stage of HIF's strategic plan.

"Most importantly, Greg stood out in the recruitment process because he leads with a member-first mindset, which is critical for us as a not-for-profit private health insurer focused on putting members' interests first. The Board is delighted to welcome Greg to HIF."

Greg brings deep experience across the health and life insurance industries, having held a range of senior executive roles, including Chief Executive Officer, Chief Financial Officer (CFO) and Chief Actuary. Most recently, he was CFO and Chief Health Insurance Officer at AIA Health (Australia) in Melbourne.

Greg said, "HIF has been a trusted not-for-profit health fund since 1954, with a proud member-first ethos and strong community connections. What excites me about the opportunity to lead HIF is the authenticity of these values and the culture of integrity and care that runs deep across the organisation."

Like all Australian health funds, HIF review our premiums each year to ensure we can cover the rising costs of quality healthcare for members – and as a not-for-profit health fund, we always work hard to keep these premium increases as low as possible.

Last year, HIF offered members the lowest average rate increase of all private health funds across Australia. This year, we've confirmed another low average increase at 2.60%, sitting below inflation and the 4.41% average increase across Australian private health fundsⁱ.

HIF remains focused on delivering real value to members through affordable insurance health options – and since we don't have any shareholders, we return any surpluses back to our members in the form of new benefits, programs and partnerships. Most recently, we introduced the **HIF Choice Network for Dental**, which aims to minimise out-of-pocket costs for eligible HIF members visiting the dentist. In fact, we cover a range of benefits and programs in this edition of SmartHealth.

When does your new premium come into effect?

HIF sent details of your new premiums in March, which came into effect on 1 April.

For more information, visit hif.com.au/premiums

ⁱ Consumer Price Index 3.8% December 2025, Australian Bureau of Statistics. Average annual price changes in private health insurance at health.gov.au. Premium increase is in effect from 1 April 2026. Exact premium increase dependent on policy type, level of cover and state.




The HIF Choice Network: A quick, no-gap, dentistry recap.

We want you to get maximum value from your Extras cover. That's why we've introduced the HIF Choice Network, allowing eligible HIF members to claim 100% back on a range of dental treatments from participating providers. Here's a quick, no-gap, dentistry recap.

Which no-gap services can I claim?*

No-gap services	Dental Item Number
Periodic Oral Examination	012
X-ray	022
Scale and clean	114
Fluoride Treatment	121
Fissure and/or tooth surface sealing	161
Resin infiltration	163
Desensitising procedure	165
Mouthguard	151

*Subject to your policy's annual limits and waiting periods. Check your cover details and generate a dental benefit estimate anytime via the [Online Member Centre](#) 

Do I have to visit an HIF Choice Network dentist from now on?

Not at all! HIF members eligible to claim dental treatment can still visit any registered dentist in Australia. If your dentist is not part of the HIF Choice Network, then benefits will be paid according to your policy and you may incur higher out-of-pocket costs.

Where can I find a Choice Network dentist?

Use our online search tool to find a Choice Network dentist near you.

How do I claim a no-gap service?

If your dentist is registered with the HIF Choice Network, swipe your membership card through your provider's eClaiming terminal, or scan your digital card using the HIF app.

Forgot to claim on the spot?

No worries! Find out how to claim using a copy of your paid invoice at hif.com.au/claim

What if... we shared even more on our socials?



Like SmartHealth? Then you'll love our socials!

Follow us on Facebook and Instagram for exclusive competitions, big news, expert health tips and much more.

 [HIF Australia](#)  [HIF_Australia](#)  [HIF Australia](#)



Missed these benefits?

Shoud've gone to Specsavers.

The HIF Choice Network isn't just for no-gap dental. Specsavers have also joined, offering discounts and no-gap benefits when you show your HIF membership card in-store.

Get 20% off all lens options with any frame purchase.[^]

This discount also applies to any additional lens options you purchase.



Plus, if you have an optical limit of \$200 or more:

- **Get two pairs of designer glasses from the \$199 range, including standard single-vision lenses, with no gap!***
Need different lenses? No worries, just pay the additional cost for the lens upgrade.
- **Enjoy no gap on standard multifocal lenses when you select one pair from the \$199 designer range.**
You can also upgrade to premium multifocal lenses for an additional \$100, or elite multifocal lenses for an additional \$200.

T&Cs apply to all offers, [click here](#) for more information.

[^]Available in store only with any frame purchase. Excludes reglazes and safety eyewear. Present your HIF membership card in store to redeem. Use with offers restricted.

*Both pairs of glasses must be for the same person.

Optical benefits are included on all HIF Extras cover options!

Check your optical limits anytime via the [Online Member Centre](#) or HIF app. Or compare the benefits on each level of Extras cover at hif.com.au/optical.

Are you ready for flu season?

You can't avoid flu season. But you can be ready for it. And if you've got Pharmacy cover, you can claim up to \$20 towards your annual flu vaccination.

How do I claim the cost of my flu vaccination?

Each person on your membership can get their flu shot at any registered pharmacy within Australia and claim their benefit via the [HIF app](#). The benefit is payable once per person, per calendar year.

I'm not sure I have Pharmacy cover. How do I check?

You can check the services and benefits included on your cover 24/7 via the [Online Member Centre](#).



I already had my annual flu vaccination. Is it too late to claim?

You can claim your Extras benefit as a refund up to two years after receiving your flu vax - as long as you were an HIF member (and had served the applicable waiting periods) on the date of service.

Just submit a copy of the paid invoice via the HIF app or Online Member Centre and we'll take care of the rest! Learn more and view our step-by-step claim guides at hif.com.au/claim

For more information and eligibility criteria, visit hif.com.au/flu-vaccinations.





Turning 30? Let's talk Lifetime Health Cover loading

Hospital cover can be tricky to understand at the best of times, which is exactly why it's worth learning about Lifetime Health Cover (LHC) loading before you turn 31.

Australia's **Community Rating** prevents health insurers from charging higher premiums based on factors such as age or claim history. However, LHC is a government initiative that applies loading on top of hospital premiums.

What is LHC?

This initiative was introduced to encourage Australians to join hospital cover earlier in life. Under the Federal Government's LHC legislation, Australians over 31 years old must pay a loading on top of their hospital premium, if they did not hold private hospital cover on their **LHC base day**.

How is LHC loading calculated?

Your LHC loading is calculated based on how old you were on 1 July of the financial year you joined hospital cover - and a 2% loading is applied for each year you did not have hospital cover past the age of 30. The maximum LHC loading that anyone can pay is 70%.

Can LHC loading be avoided?

Yes, by purchasing any level of domestic hospital cover before your **LHC base day** and maintaining it. Your **LHC base day** is typically the 1 July immediately after your 31st birthday, but special circumstances may apply if you are a **new migrant** or **an Australian who has been living overseas**.

Can I have a break in my hospital cover?

Yes, exceptions such as **permitted days without hospital cover** allow for situations like overseas travel, membership suspensions, and other allowable days of absence where you can go without hospital cover and your LHC loading will not increase.

What happens if I cancel my hospital cover after turning 31?

If you cancel your cover after exhausting your **permitted days without hospital cover**, your LHC loading will increase by 2% (up to the maximum 70% total) for each cumulative year beyond those permitted periods without hospital cover.

How do I avoid paying unnecessary LHC loading?

If you transfer between health insurers, or you fit into one of the **new migrant** or **special circumstances** categories, you'll need to provide **supporting documents to establish your LHC loading**. Without valid documents confirming your LHC status, health insurers are obligated to apply full loading to your membership. So, it really pays to make sure your LHC details are correct!

Learn more and check your details using our online LHC calculator at hif.com.au/lhc

Urgent care doesn't wait and neither should your claim.



When it's urgent but not an emergency, St John Urgent Care is the right place to go. And thanks to our partnership with St John WA, HIF members with any level of domestic Hospital or Extras cover can visit St John Urgent Care for gap-free urgent care consults.[^]

How to claim gap-free urgent care consults.

Simply show your HIF membership card (physical OR digital) at reception when you visit St John Urgent Care. They'll arrange for us to cover the cost of your consultation. Learn more at hif.com.au/urgentcare.

But what if you didn't bring your membership card?

When you're in a hurry, you may not think to grab your HIF member card... but you probably grabbed your phone!

The HIF app does more than store your digital card, you can also:

- view all your policy details and limits
- update your personal details
- make and track claims on the go.
- + do it all securely using the features available on your device, such as a custom PIN, Face ID, or your fingerprint.

Download the HIF app or learn more at hif.com.au/app

[^] HIF will cover the full cost of Urgent Care consultation fees at St John Urgent Care Centres in WA when members present a valid physical or digital card. Not covered for GP appointments, dental treatment, medicines prescribed, and medical devices associated with your treatment such as crutches, moon boot, etc. St John Urgent Care may have additional terms and conditions.

You can access your digital card via the HIF app:

1. Open the HIF app
2. Log in using your Online Member Centre account details
3. Press 'Digital card' at the bottom of the homepage

Don't have the HIF app? Download for free at hif.com.au/app

Need to register an account or reset your password? Visit member.hif.com.au



Taking an innovative step on our reconciliation journey.

At HIF, we believe in better health outcomes for everyone. That's why we're proud to share that our Innovate Reconciliation Action Plan (RAP) has been formally endorsed by Reconciliation Australia, marking an important milestone in our reconciliation journey.

HIF are committed to building meaningful relationships with Aboriginal and Torres Strait Islanders, championing cultural awareness, and contributing to better health outcomes for First Nations peoples.

Beginning with our Reflect RAP in 2021, progressing to an Innovate RAP represents the next step in our long-term commitment to reconciliation, grounded in respect, partnership and learning, with deep commitment to the work ahead.

As an organisation, HIF continues to prioritise cultural respect and accessibility in the services we provide to ensure our offerings are culturally safe, competent and responsive to the needs of Aboriginal and Torres Strait Islander peoples.

You can read more about our Innovate Reconciliation Action Plan [here](#).



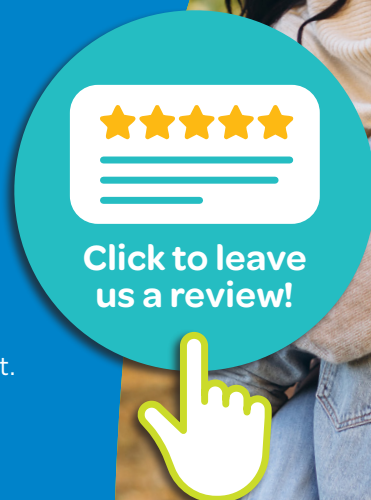
Jennifer O'Brien
HIF Chief Member
and People Leader

“Progressing to an Innovate RAP wasn't a quick or easy step, and it shouldn't be. It meant building on the foundations and committing to doing more, with authenticity, leadership support, and a dedicated working group behind the work.”

Help us help more Australians

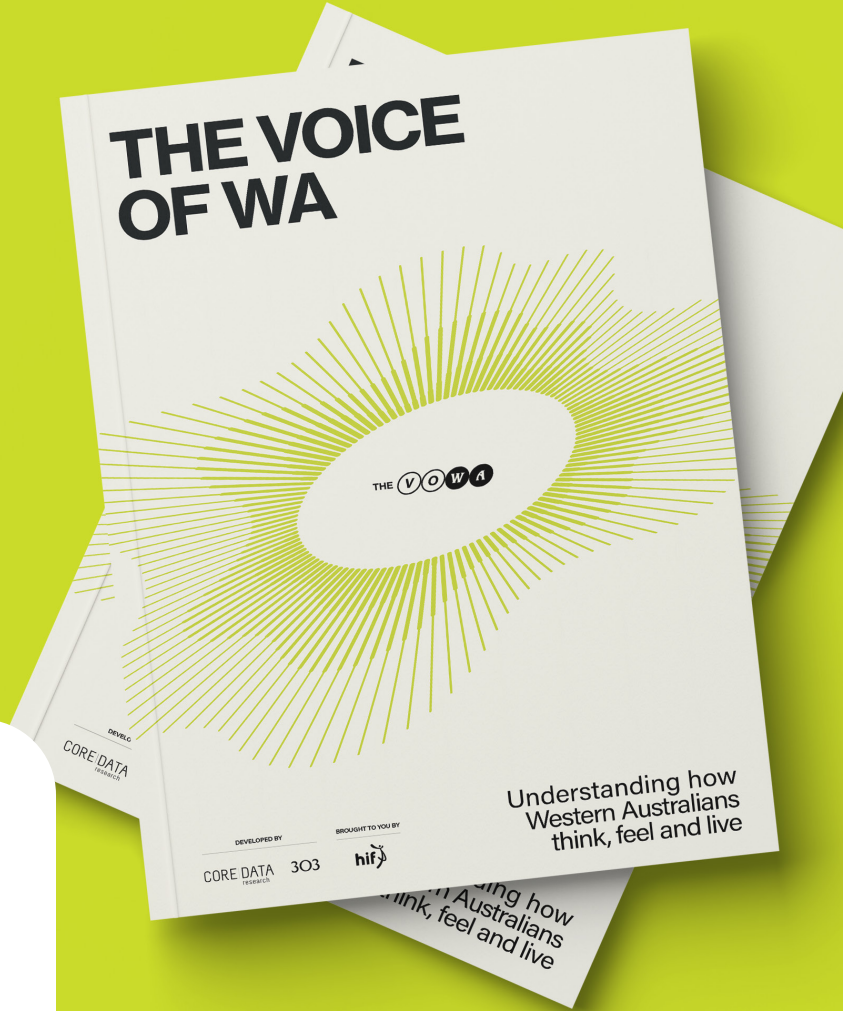
As a not-for-profit health fund, we reinvest our profits back into improving services and benefits for our members. And the more members we have, the more we're able to invest. We've heard from so many happy members over the years, but we know folks with positive experiences may not always think to share them!

So, if you like what we do - if we've helped make health insurance more affordable and easier to understand - please consider [leaving us a review!](#)



From New Year to “Oh dear”

Understanding how Australians think about their health.



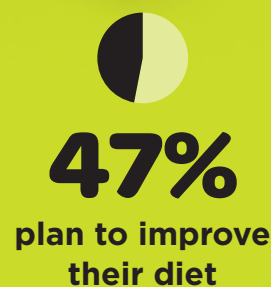
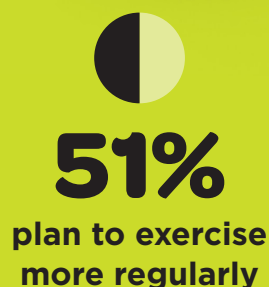
Have you heard about the **Voice of WA**? Powered by HIF in partnership with CoreData and 303, it's a landmark research initiative designed to uncover how West Australians perceive and manage their physical and mental health.

The **Voice of WA report** offers a fascinating insight into Australians' health attitudes and goals, and will inform how we support our members moving forward. It found that, of the 1,000 interviewees...

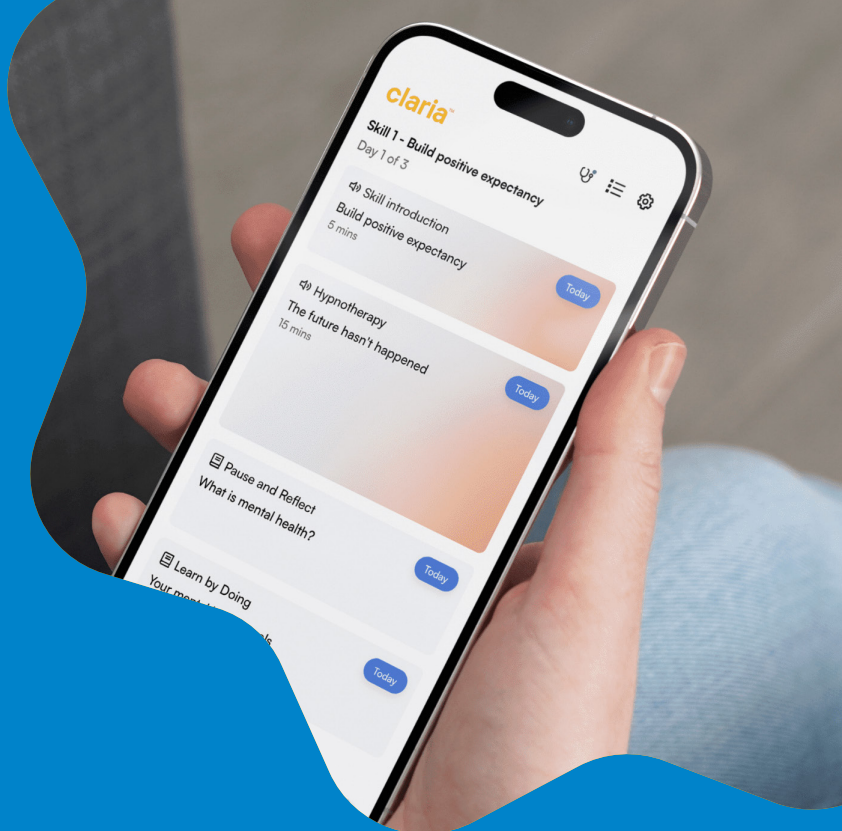
- **Over 50% made a health-related New Year's resolution.**
- **Exercising more, improving diet, and losing weight were the top three health goals.**
- **Almost 70% feel stressed or overwhelmed at least some of the time.**
- **Of those who feel 'constantly' stressed, 70% say this is due to their health.**

The New Year factor is real!

We see it every year in our claims data: around 30% of 'healthy living' Extras claims are made in the first quarter of the year. But remember, even if your motivation wanes, it's never too late to pick up your health resolution. And our **Health Hub** is here if you need help or advice with a health goal.



Claria: Mindset Health's mental health support program.



Good mental health isn't about getting rid of uncomfortable feelings, it's about having the skills, tools and support to handle them well. That's where Claria comes in.

Created by award-winning clinical psychologist Dr. Michael Yapko, Claria is a five-week hypnosis program that helps you build 12 key skills to help you manage anxiety, depression and stress.

Fully funded for the first 500 eligible members.

Claria is just one of the digital programs Mindset Health has developed for chronic conditions, and they're all fully funded by HIF for the first 500 eligible HIF members to sign up.*

Log in to the **HIF Online Member Centre** and click the Mindset Health link under 'Health and Wellbeing Programs' in the footer to register.

Learn more at hif.com.au/mindset-health

** You must be at least 18 years old, with an active domestic HIF policy. You must also have served your two-month waiting period.*



Set positive expectations



Develop patience



Tolerate uncertainty



Take action



Think more clearly



Counter helplessness



Redefine your self-image



Make good decisions



Build strong relationships



Improve sleep



Be curious, less fearful



Think ahead





How does health insurance affect my tax return?

While private health insurance (PHI) isn't mandatory in Australia, there are a few key points to consider when it comes to tax. Understanding your PHI tax statement can make it easier to prepare your tax return.

Do I need PHI for tax purposes?

The short answer is no. However, your private health cover is a factor the Australian Taxation Office (ATO) considers when assessing certain sections of your annual income tax return, such as:

- **Your entitlement to receive the Australian Government Rebate (AGR) on private health insurance.**

This is a rebate the government provides to help cover the cost of private health insurance. The amount you're entitled to is determined by your age and annual income.

You can check your eligibility and estimate your rebate entitlement using our [rebate guide](#).

- **Whether or not the Medicare Levy Surcharge (MLS) applies to you.**

This is a levy applied to all Australian taxpayers who earn above a certain income and don't have eligible hospital cover. If you take out a hospital policy after 1 July, then you'll only avoid the MLS for the periods you held hospital cover.

Find out if the MLS applies to you (and if so, how much you may need to pay) using our [tax calculator](#).

What's on my PHI tax statement?

Your PHI tax statement includes:

- the number of days you held an eligible hospital policy during the financial year
- your premiums eligible for the Australian Government rebate
- the rebate amount you received during the financial year
- a benefit code used for ATO processing (also called your "tax claim code")
- names of any other adult beneficiaries listed on your policy

How do I get my PHI tax statement?

Your tax statement for the 25/26 financial year will be ready to download from the Online Member Centre on 3 July 2026, which you can access at member.hif.com.au.

HIF also send tax statement data directly to the ATO, which typically becomes available via the ATO portal in late July.

Got a burning question about private health insurance?

Email us at smarthealth@hif.com.au.

Visit hif.com.au/members

Email hello@hif.com.au

Phone **1300 134 060**

Follow us on socials:

 [HIF Australia](#)

 [HIF_Australia](#)

 [HIF Australia](#)

HIF Privacy Policy

Keeping your personal information private and confidential is important to us. However, your 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 in managing claims (including auditing) and ensure the interests of our members are preserved. Go to hif.com.au/privacy for a full copy of our Privacy Policy.

hif.com.au/unsubscribe