



SmartHealth

HIF NEWSLETTER NOVEMBER 2021



Welcome to a **special edition** of Smart Health

In this end-of-year wrap up edition, we bring to you all the exciting activities and member benefits that HIF has been working on this year, as well as some tips and inspiration for the summer months.

IN THIS ISSUE:

Our year in review	2
How we helped our members	3
COVID-19 support	4
Industry news	5
Know your limits	5
Three practical mental health tips from a GP	6
HIF + Kieser	6
HIF provides access to Valion	7
Spotlight on our members	7
Recipe - Asparagus, Green Pea, and Mint Risotto	8

Our year in review.

It's been an exciting year at HIF.

Our fund continues to grow and evolve to ensure we can provide you the high quality product and service you deserve.

Here's a quick wrap-up of the year that was.



104,163

Members covered by HIF Health Insurance



51,178

Member policies



5,300

Overnight hospital stays assisted by HIF



\$149,551,905

In claims paid to HIF Members



642

Pets insured

Claims processed



27,542

Hospital



81,466

Medical

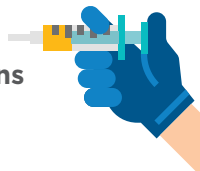


387,820

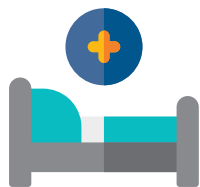
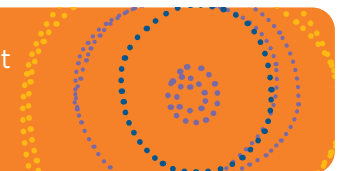
Extras

How we've helped our members in 2020/2021

Benefits towards flu vaccinations on eligible Extras products



Established our first **Reconciliation Action Plan**



Added private room coverage to most of our Hospital products that covered a shared room

Introduced Simple Options, a popular new Extras product that provides at least 60% back in benefits, improving member value



\$50 discount on pet insurance premiums to any HIF Health Insurance members. The \$50 offer was made possible by HIF forgoing commission on Pet Insurance policies.



Little Green Pharma partnership and covering medicinal cannabis claims on eligible Extras products
Began paying **medicinal cannabis rebates**



Launched new Mobile App

Introduced digital **HIF member card** for Android and the option to save your membership card in the App

Members can now **view their limits** on Online Member Centre (OMC) or the HIF App

Reduced the waiting period for Extras Psychology services from 12 months to 2 months



Members can now update their payment preference from billing to direct debit online



Simplified our Dental benefits structure on existing Extras products

COVID-19 support



1,000+

members supported due to the financial impacts of COVID-19



COVID-19 relief support cost HIF close to

\$9 million

in total

HIF was first to pay

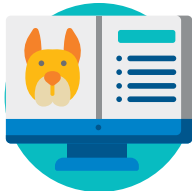
benefits for teledentistry consultations during the COVID-19 pandemic

HIF HQ

became fully operational at home to ensure we could continue to provide the best service to our members

HIF deferred increases

to premiums from April to October



HIF pet insurance members received access to

two free online vet consults with Vetchat



HIF continued the availability of telehealth services to

support members impacted by lockdowns



HIF made Mental Health Navigator

accessible for all members

Industry News

Private health insurance is a highly regulated industry. Everything we do for our members is guided by Government legislation to ensure the private health system works for everyone.

The Government is implementing the most significant reforms to private health insurance (PHI) in over a decade, which is making private health insurance simpler and more affordable.

This year, the Government will fund external actuarial studies of two key pillars of Australia's private health insurance system, to inform the next wave of Government reforms.

The studies will look at:

- Lifetime Health Cover, which provides a financial incentive for people to take out private hospital cover before the age of 31 years.
- Risk equalisation, which supports community rating by sharing the cost of certain claims between insurers, however may not adequately incentivise private health insurers to provide access to new preventive health measures.

Why is this important?

These actuarial studies will highlight whether any changes to these policy settings could improve the value and effectiveness of private health insurance for all Australians.

Changes to risk equalisation could also help insurers provide better preventive health benefits to help prevent illness and hospitalisations.

Stay tuned for the findings from these reports and potentially some exciting changes to our industry.



HIF tips

Not getting enough sleep?

Try avoiding caffeine after 2pm and screen time at least one hour before bed. This includes phones, computers, and TV. Engage in a wind down ritual one hour before bed – do the same thing every night, such as a warm shower or bath, reading a book or mindful colouring-in.

It's hay fever season, so avoid the triggers.

Pollen, grasses, pets and mould are all common triggers for people who suffer hay fever. For a natural remedy – try a herbal tea. Tea containing Nettles are thought to block histamine activity and other inflammatory molecules in hay fever. Licorice and Peppermint teas are both ideal for releasing congestion and mucus around the nose.



Want to know how much you have left to claim on your Extras?

In our Online Member Centre (OMC) you can now check your Extras limits to ensure you're making the most of your cover. You can also update your personal details, make claims, manage your payments and sign up for direct debit. You can even download your tax statement. Managing your health insurance has never been easier! Visit [hif.com.au/members](https://www.hif.com.au/members) today.



Three practical mental health tips from a GP

From Dr. Preya Alexander

Wherever you are, these are tricky times as we live through a pandemic and the things it brings with it; lockdowns, social isolation, closed state and international borders, uncertainty.

Here are three practical tips that can be introduced at home:

1. Move more – if you can

Yes, it's great for your physical health – for reducing risk of heart disease, type 2 diabetes, and certain cancers (like bowel and breast cancer) but it's also GREAT for the brain. Research has shown that even an hour a week of exercise can help protect against depression. Exercise is great for managing stress and has evidence for reducing symptoms in depression and anxiety.

2. Drink less caffeine and alcohol – even though it's so incredibly tempting to do the opposite

If you are feeling stressed or anxious, caffeine can exacerbate these symptoms. If the mind is racing and you are feeling a bit on edge, then those extra cups of tea and coffee may be making your symptoms worse. Alcohol is one of those things that might make you feel better temporarily (stressed day at work, red wine at night helps right?) but we know that alcohol can negatively impact mood and sleep quality.

3. Sleep is great for the brain!

It can be easy to stay up late bingeing awesome TV shows and sleep in a little later. Keeping to a routine, however and a regular bed and wake time can do wonders for your sleep and hence, mood. Sleep, the brain and mood are all closely linked.

If you are struggling, if you don't feel quite like yourself then it's worth speaking to someone; your GP, psychologist if you have one, or a friend. You can also reach out to HIF and ask about Mental Health Navigator.

HIF + Kieser

HIF is now offering members access to Kieser Centres

Kieser offers tailored physiotherapy and supervised exercise programs to support people who are suffering from hip/knee osteoarthritis and chronic spinal issues. With clinics in Victoria, New South Wales and Queensland, Kieser's overall goal is to prevent or delay serious and painful hip, knee and spinal surgeries through regular physical therapy over a 12 or 18 week period.

HIF is now paying benefits on Kieser's Hip Osteoarthritis Program, Knee Osteoarthritis Program and Spinal Programs.

Would I be eligible?

If you've served all your Hospital waiting periods and fit HIF's and Kieser's eligibility requirements – these treatment programs could be a great choice for you.

Find out more by visiting hif.com.au/kieser





HIF provides access to Valion

Cancer is one of the most common diseases facing Australians today with one in two Aussie men and women diagnosed with cancer by the age of 85.

To support our members who are fighting cancer, HIF is now providing access to Valion's virtual cancer support program that help participants maintain physical wellness and manage side effects after cancer treatment. The digital programs are designed to help people navigate the healthcare system after treatment and provide ongoing wellness advice from the comfort of their own home.

Spotlight on our members

This edition of Smart Health, we wanted to acknowledge some of our long-term members. Lyndell and Richard Leggett have been members with HIF since 1964, that's 57 years of support. Our CEO, Justin also met with Kevin Locke who has been a member with HIF for over 41 years. We can't thank them enough for their continued loyalty, and we are so glad they still enjoy the quality service we provide at HIF.



Lyndell and Richard Leggett



Justin with Kevin Locke



HIF tips

We are getting close to the end of the year, which means your annual limits on your Extras policy will reset very soon. Make the most of your cover, by scheduling your health appointments before the end of the year. This could include a visit to the dentist, optometrist, physio, or a complementary therapy appointment, just to name a few.

Having trouble accessing communications we've sent you? We understand that the digital world can be confusing and overwhelming sometimes. If you're having issues accessing communications sent via email from us, please ensure that you have a PDF reader installed on your computer. Best of all, the software is free! Search Adobe Acrobat Reader on Google to find out more.

Eat Seasonally - Asparagus, Green Pea, and Mint Risotto



It's getting warmer, so it's time for a fresh, seasonal recipe full of greens. Apart from knowing you're enjoying ingredients grown in-season, this recipe is packed full of prebiotics for good gut health. Asparagus, for example, is full of something called fructooligosaccharides (or FOS) which feed the good gut bacteria. And pearl barley is rich in resistant starch, another important prebiotic.

Makes four serves. Each serve is approximately 2008 kilojoules (480 calories).

Ingredients:

- 2 bunches asparagus, ends trimmed and cut into 2-3cm pieces
- 1 cup green peas, podded
- 1 ½ litres low-sodium vegetable stock
- ¼ cup extra virgin olive oil
- 2 brown onions, peeled and finely chopped
- 2 cloves garlic, crushed
- 300g (approx. 1 ½ cups) pearl barley, rinsed
- ¼ cup shaved parmesan

To Serve

- Sea salt and black pepper, to taste
- Handful mint leaves, finely chopped
- Zest of ½ lemon (grated)

Method:

- Steam your asparagus for 2-3 minutes until bright green but still slightly crunchy. Add the peas, steam for a further minute, then remove and run under cool water to prevent them from cooking further. Strain these vegetables and place to one side.
- Heat the stock in a large pot over a medium heat until simmering.
- In a separate, heavy-based, wide pan, heat the olive oil over a low-medium heat, and fry the onion and garlic for 5-6 minutes until soft and translucent, but not browned.
- Add the barley to the pan, then pour in 500ml of the hot stock. Keep the risotto at a medium simmer, stirring it occasionally, and watch that it doesn't dry out. As soon as the barley absorbs most of the liquid, add another cup of stock. Keep repeating this process until all the stock is used and the barley is soft and plump. This will take at least an hour.

Cooked pearl barley will still be a little chewier than a risotto made with arborio rice, but if you run out of stock and the barley's still not quite cooked through, add a little boiling water (or some extra stock) until you're happy with the consistency.

- Remove from the heat, then mix through the asparagus and peas. Stir through the parmesan and let the residual heat melt it through the risotto.
- Serve with sea salt, black pepper, fresh mint, and lemon zest.

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

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