



# 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.

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# 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

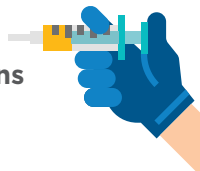


**387,820**

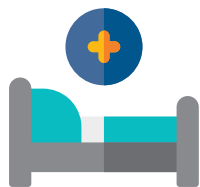
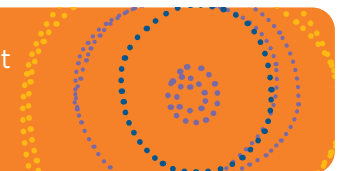
Extras

# 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



## Be part of the Red Army this Wildcats season

Thanks to our long-standing partnership with the Wildcats, our members can now gain exclusive access to discounted memberships for the 2021/2022 season.

Being a Wildcats member scores you some great perks including reserved seating at home games, access to post-game member functions, discounts on merchandise and your very own Perth Wildcats membership pack.

To obtain this offer simply call 08 6272 0777 or email [membership@wildcats.com.au](mailto:membership@wildcats.com.au) and mention the code word **HIF**.

Membership Category	Full Price	Discounted Price	Total Savings
Bronze Child	\$259	\$239	\$20
Bronze Adult	\$439	\$389	\$50
Bronze Family (2x2)	\$1,189	\$1,069	\$120
Family Extra Child	\$209	\$189	\$20
Silver Child	\$559	\$349	\$210
Silver Adult	\$869	\$529	\$340
Silver Family (2x2)	\$2,399	\$1,509	\$890
Family Extra Child	\$460	\$250	\$210
Gold Adult	\$1,199	\$879	\$320
Gold Family (2x2)	\$3,499	\$2,539	\$960
Platinum	\$1,629	\$1,159	\$470
Captains Club	\$1,859	\$1,269	\$590

\* Discount is applicable to HIF members and for new full season memberships only. Membership discount is available until Friday 31 December 2021.

### HIF tip

Having trouble accessing the communications we send 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.



# Your Private Health Insurance Statement (PHIS)

This year we've included your annual Private Health Insurance Statement or PHIS with your newsletter.

Like all health funds, every year we're required by the Federal Government to send out a Private Health Information Statement (PHIS) for every health insurance product which attracts a government rebate.

## Why does this look different to my other HIF policy paperwork?

PHIS is a standardised government template; it only provides a general overview of your health insurance policy and doesn't account for your personal circumstances and details.

This means that your:

- premium and payment frequency may differ from the one detailed on the PHIS;
- waiting periods may not apply if you've served them in full already; and
- benefits and claiming limits may differ from the examples provided, as the PHIS only refer to first year policies as standard.

For personalised information regarding your policy with us, simply refer to your product factsheets and Product Disclosure Statement (PDS).

You can download the latest factsheets and PDS by visiting [hif.com.au/factsheets](https://www.hif.com.au/factsheets) or call us, and we can talk you through your policy.

To help you better understand your PHIS, we've created a short video that can be viewed at [hif.com.au/phis](https://www.hif.com.au/phis).

# HIF + Oska Wellness

HIF have recently partnered with Oska Wellness to lock in a 10% discount for members when purchasing an Oska Pulse device.

The Oska Pulse is a pain management device that uses Pulsed Electromagnetic Fields (PEMF) to help relieve pain at the source. It mimics the natural electro-chemical activity produced by the body to promote recovery. Oska Pulse is compact and portable and is a non-invasive, drug-free alternative to the long term use of pain killer medication.

Conditions of claiming and discount eligibility:

- This discount applies to HIF members, however in order to receive a benefit on PEMF devices you must hold **Super Options** or **Premium Options** to be eligible for External Prosthesis benefits.

### Disclaimers:

- To be used alone or as an adjunctive therapy for improved healing of existing conditions, reduce inflammation, and as an additional therapy in treating osteoarticular conditions i.e: arthritis.
- This product may not be right for you. Read the warnings before purchase. Follow the instructions for use, and if symptoms persist talk to your healthcare professional.



## 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.





# HIF partners with St John WA

In July we announced our new partnership with St John WA and St John Giving. St John WA is a much loved and trusted WA organisation that provides vital healthcare support to the community every day.

Our goal is to work with St John WA over the coming years to support critical healthcare initiatives in our state and help close the gaps to accessible healthcare services for all. In the past two months we announced two initiatives:

## No gap for HIF members at St John Urgent Care Centres

In September we announced that HIF will now cover the gap fee for members when booking an Urgent Care consult at St John Urgent Care Centres. We are the only health fund on the market to offer this type of access to urgent care. 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 late-night hours will mean members 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.

For locations and contact details visit:  
[stjohnhealth.com.au/walk-in-urgent-care/](http://stjohnhealth.com.au/walk-in-urgent-care/)

## Community Transport Service Extension

HIF worked with St John Giving to expand their Community Transport Service (CTS) into the South West. The service helps safely connect elderly residents and people with moderate disabilities to essential healthcare services in the region. For more information on the service and to learn how to book our vehicle visit:

[stjohnwa.com.au/ambulance-and-health-services/patient-transfer-service/bunbury](http://stjohnwa.com.au/ambulance-and-health-services/patient-transfer-service/bunbury)

To book the service directly, please call 08 9334 1300.





## 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

#### 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.

# 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](https://hif.com.au/members) Email [hello@hif.com.au](mailto:hello@hif.com.au) Phone 1300 134 060

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