



SmartHealth

HIF NEWSLETTER WINTER 2024



What if ... we kept you informed

In this edition of SmartHealth, you can read about vaping, free mental health support and lots of ways to get the most out of your membership, including an exclusive travel insurance discount.

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Your HIF tax statement and income threshold: What you need to know



Tax time is complicated enough. That's why we make accessing and understanding your HIF tax statement as easy as possible.

Accessing your HIF tax statement

You can download your statement from our Online Member Portal (follow the prompts at hif.com.au/members if you haven't registered for access yet). Or you can access your tax statement information in the ATO myGov portal at my.gov.au.

And if you're having trouble making sense of your statement, don't worry. Check out our tax information page at hif.com.au/taxstatement or call us on 1300 134 060.[^]

New income thresholds from 1 July 2024

Take a look at your statement. Chances are, you receive the income-tested Australian Government Rebate on private health insurance, which helps cover the cost of your premiums.⁺ You* can choose to apply the rebate to your premium contributions on your Hospital and Extras cover or pay full contributions through the year and then claim the rebate back through your tax return.

On 1 July 2024, the income thresholds used to calculate the Australian Government Rebate on private health insurance and Medicare Levy Surcharge increased again. Here's how they've changed:

Policy Type	Pre 1 July 2024		From 1 July 2024	
	Single	Family	Single	Family
Base tier	\$93,000 or less	\$186,000 or less	\$97,000 or less	\$194,000 or less
Tier 1	\$93,001 - \$108,000	\$186,001 - \$216,000	\$97,001 - \$113,000	\$194,001 - \$226,000
Tier 2	\$108,001 - \$144,000	\$216,001 - \$288,000	\$113,001 - \$151,000	\$226,001 - \$302,000
Tier 3	\$144,001 or more	\$288,001 or more	\$151,001 or more	\$302,001 or more

Note: The family income threshold is increased by \$1,500 for each Medicare levy surcharge dependent child after the first child.

What do you need to do?

Income tiers aren't automatically updated on your membership, so please check your current income tier. To update your income tier, email us at rebate@hif.com.au or call us on **1300 134 060**. But don't worry, you won't be penalised if your income tier is incorrect - it just means you might get a tax refund or tax liability when you lodge your tax return.

[^] For advice on your individual tax situation please contact your tax advisor or the Australian Tax Office on 13 28 61.

⁺ If you hold Overseas Visitor Health Cover, you are not eligible for the rebate.

* Not a child dependant or student dependant.



Will the vaping bans lead to tougher action on cigarettes?

Good news in the battle to end the vaping epidemic that has been growing among young Australians: the importation of vapes and vaping products has now been banned. But what about the other tobacco-stained, nicotine-addicted elephant in the room?

Following a ban on the import of disposable vapes at the start of the year, a ban on imports of all non-therapeutic vaping products (including liquids with or without nicotine) was passed into law on 1 March 2024. This means adult vapers who want to use their devices with nicotine will only be able to purchase vaping liquids from a pharmacy. The legislation will also limit access to vapes by people under the age of 18 to those with a prescription from their Doctor.

It's overwhelmingly good news for the health of our nation. But it begs the question, what about the other nicotine addiction that's killing 20,000 Australians every year?¹

Smoking remains the leading cause of premature death in our country. It's estimated that the deadly addiction costs the economy close to \$137 billion.² Yet cigarettes and tobacco are still freely available for purchase to anyone over 18.

The smoking rate in Australia is about 12 per cent, and the federal government's National Tobacco Strategy aims to reduce that to under 10 per cent by 2025, and five per cent or less by 2030.³

But we could do more. We could follow the lead of the UK, which has flagged a plan to phase out⁴ smoking by raising the minimum age anyone can buy cigarettes by one year, every year until smoking is all but eliminated.

Then there's the Tasmanian Government's Tobacco Action Plan (2022-2026)⁵, which aims to end sales of smoking products in the State, eventually ending the commercial sale of cigarettes and tobacco by 2030.

Both are bold initiatives with the potential to accelerate the end goal of a smoke-free society. And, along with providing more concerted support for vapers and smokers who want to end their addiction, both are worthy of closer consideration by our federal health authorities.

¹ Key statistics and information about smoking and vaping and its prevalence within Australia viewable at www.abs.gov.au/statistics/health/health-conditions-and-risks/smoking-and-vaping/latest-release

² Tobacco smoking quick fact. www.aihw.gov.au/getmedia/7ebfd47a-9063-4ae0-b22f-1aeff56a30dc/aihw-phe-270-chapter2-tobacco.pdf.aspx

³ National Tobacco Strategy. www.cancer.org.au/assets/pdf/draft-national-tobacco-strategy-2022-2030-consultation

⁴ UK's law to protect future generations of young people from the harms of smoking. www.gov.uk/government/news/prime-minister-to-create-smokefree-generation-by-ending-cigarette-sales-to-those-born-on-or-after-1-january-2009

⁵ Tasmanian Tobacco action plan (2022-2026). www.health.tas.gov.au/sites/default/files/2022-08/DOH-Tobacco-%20Action%20Plan2022-2026.pdf

What if... we supported

Binar to empower young Indigenous people?



HIF is a proud sponsor of Binar – a not-for-profit sport, education and leadership organisation supporting Indigenous youth in Western Australia. Our support helps with the cost of notebooks, pens and books used in the class, but the life-changing impact of our partnership is felt way beyond the classroom.

Every Wednesday afternoon during the school term, Binar's dedicated young mentors create a space where Year 1 to 6 students explore creative workshops in dance, art, cooking, photography, and other educational sessions.

More than an academic program, it's a platform for self-expression and cultural development.

Among the many success stories, one stands out – the remarkable journey of Mackenzie, a Year 3 student whose newfound confidence has become an inspiration to his peers.

Known for his quiet nature, Mackenzie rarely spoke up in class and lacked confidence in public speaking. That changed when Binar delivered a debate workshop on the topic "Should students have to wear school uniforms?"

With the support of Binar's young leaders, Mackenzie learned the art of persuasive speaking. During the debate, he surprised his teachers and peers with his newfound confidence, using persuasive techniques, including statistics, anecdotes and repetition. Everyone was captivated by his speech, and Mackenzie won the debate for his team.

Melissa Bill, one of Mackenzie's teachers, said, "It was emotional to watch and a very proud moment for the staff. This was Mackenzie's turning point in the school, he was somebody now...students now took notice of him, and he made friends."

HIF Chief Marketing Officer, Elizabeth Lefort said, "Binar is such an impactful organisation that continues to deliver tangible educational outcomes for Aboriginal students. We're really proud of our association with an organisation that helps Aboriginal students feel comfortable and supported in their learning environments. Fostering pride in their identity and developing self-confidence will help them reach their true potential in all areas of life."



What if... we helped you out with a few reminders?

Life can get busy. We get it. And we've got your back with some helpful reminders that should make looking after your health – and your bank balance – a bit easier.

The HIF app: Have you updated to the latest version?

It's worth checking to see if you have the latest version of our app, not least because the old version of our app was expired on 1 July. So, take a moment to make sure you have the latest and greatest version of the HIF app. And while you're at it, why not update your other apps – it's the best way to safeguard your privacy. Visit hif.com.au/app-update for more details.

Did you know we no longer pay benefits by cheque?

The writing has been on the wall (or cheque stub) for cheques for some time. The use of cheques has declined by almost 90% over the past 10 years. And it's little wonder: cheques are slow, harder to track and not the most secure payment option.

That's why, from May this year we stopped paying benefits or refund payments via cheque. So, if we haven't already got them, we'll need your bank details so we can pay your benefits and refunds directly to your nominated account. You can provide or update your bank details via the Online Member Centre at hif.com.au/members.

Remember to use your Extras cover before 1 January.

If you haven't had the chance to use the services covered under your Extras policy, there's still plenty of time – your Extras limits reset on 1 January 2025. Why not visit hif.com.au/factsheets and remind yourself of what you can claim on services like dental¹, optical¹ and chiro¹?

Moved house or welcomed a new addition to the family?

If your contact details or circumstances have changed, don't forget to let us know as it could affect your premiums and cover. You can update your details via our Online Member Centre at hif.com.au/members or by calling us on 1300 134 060.

¹ Check your eligibility, including any waiting period, by visiting hif.com.au/factsheets and our Health Cover Guide at hif.com.au/guide





Ready for a winter break?

HIF Travel Insurance* can provide support and care when travelling overseas or domestically. HIF Travel Insurance* can offer cover for minor things, like a delayed suitcase[^], or significant change, like an unexpected trip cancellation or an overseas medical emergency cover[^].

As we head into the winter holiday season, we are offering an exclusive travel insurance discount to HIF members. To enjoy a 20% HIF travel insurance discount⁺ you just need to provide your HIF health insurance membership number and use the promo code **HIFWIN** when purchasing your travel insurance policy.

This promotion is for a limited time only so jump on board before Thursday 31 October 2024 at 11.59pm (WST) and lock in your discounted travel insurance.

For more information on our travel insurance policies visit hif.com.au/travel-insurance

[^] Terms, conditions, exclusions, limits and applicable sub-limits apply. Please refer to the [Product Disclosure Statement](#) for full details.

* Health Insurance Fund of Australia Limited ACN 128 302 161 AR 1250504 (HIF) arranges this insurance as authorised representative for AWP Australia Pty Ltd ABN 52 097 227 177 AFSL 245631 trading as Allianz Global Assistance (AGA). AGA issues and manages travel insurance as agent for the insurer Allianz Australia Insurance Limited ABN 15 000 122 850 AFSL 234708 (Allianz). Terms, conditions, limits and exclusions apply. HIF, Allianz and AGA do not provide any advice on this insurance based on any consideration of your objectives, financial situation or needs. Therefore, you should consider whether the advice is appropriate for you. Before making a decision please consider the Product Disclosure Statement. The Target Market Determination is available at allianzpartners.com.au/policies, HIF and AGA receive a commission which is a percentage of the premium you pay for a policy - ask us for further details prior to purchasing.

+ 1 This offer starts on Thursday 25 July 2024 at 12:01am and closes on Thursday 31 October 2024 at 11.59pm (WST). The 20% travel insurance discount applies to new policy purchases and is based on standard premium rates (including optional covers). It applies automatically upon successful input of the membership number and applying promo code HIFWIN. The discount applies to any changes, upgrades or amendments made to the policy prior to commencement of the journey. The discount may apply to changes made after commencement of the journey, contact Allianz Global Assistance to find out more. Not to be used in conjunction with any other offer.

2 For full terms and conditions, visit hif.com.au/travel

What if... mental health support was a call or click away?



Are you struggling with stress, anxiety or another mental health challenge? You're not alone. And you don't have to deal with it alone either, thanks to Mental Health Navigator.

Teledoc Health's Mental Health Navigator is available to HIF members aged 18 or over for free. It gives you confidential mental health support and guidance, and connecting to Teledoc Health's mental health professionals from the comfort of your own home - couldn't be easier:

- **Ask for a mental health assessment.** You can submit a case request on the Mental Health Navigator website or simply call the hotline on **1800 830 082**.
- **Hop on a video call with a mental health professional.** Your dedicated contact will support you throughout your Mental Health Navigator journey.

- **Talk with a psychiatrist or psychologist.** They'll be matched to your requirements and are available via video call.
- **Get your confidential report and treatment recommendations.** Your Mental Health Navigator contact will talk you through your report and the advice provided.

Visit hifvirtualcare.com.au or call the Mental Health Navigator hotline on **1800 830 082** to find out more. Please remember, in an emergency situation contact 000 (in Australia) for immediate assistance - Mental Health Navigator is not an emergency service.

Celebrating women and inclusion at HIF

This year, International Women's Day was all about inspiring inclusion - something that's close to our heart at HIF.

As part of our celebrations, our CEO Justin James' sat down with women's wellness leader and best-selling author Lucy Peach for her podcast series.

Check out the episode here
lucypeach.com/hif-corporate-podcast





What if...

we made your benefits easier to understand?

We know health cover can seem confusing, but we're here to help. As a not-for-profit health fund, we want you to get the most value out of your membership and cover, so here are some easy ways to do just that.

You're free to choose. Enjoy it!

You're free to use your benefits with any provider (like your preferred dentist or optometrist) you choose. As long as your healthcare provider is legally qualified and registered to practise in Australia, you're good to go.*

Avoid any out-of-pocket surprises (or out-of-pocket costs altogether).

Before your next appointment or procedure, contact us for a benefit estimate. We'll explain the services included on your cover and the amount we'll pay. Log in to our Online Member Centre and complete a benefit estimate form or give us a call.

And remember, you can reduce or even eliminate out-of-pocket medical costs by asking providers to treat you under Access Gap. There are thousands of participating doctors and specialists across Australia. For more info, visit hif.com.au/accessgap

Partnerships, discounts, competitions and giveaways galore!

Make the most of our discounts and partnerships with HIF Virtual Care, SleepSpace, St John Urgent Care Centres, Telehealth, Kieser Centres and Valion Health. Discover more at hif.com.au. And be sure to follow us on our socials for our regular competitions and giveaways.

Keep referring friends. Keep reaping the rewards.

There are no limits on our referral rewards program. The more referrals you make, the more rewards you earn. Find out more at hif.com.au/rewards

Skip the queue with 24/7 online access to your membership.

Check the services included on your cover, track the progress of a claim, and see how much you've claimed so far, all without having to make a call or write an email. Our app and Online Member Centre (hif.com.au/members) put everything at your fingertips.

*Your healthcare provider must be suitably qualified and, where appropriate, operating in certified premises. For a list of qualified providers, please contact us at hif.com.au/contact

Got a question about your cover? We've got you.

Browse our online knowledge base at hif.com.au/help or visit hif.com.au/hospital-cover-table and hif.com.au/extras-cover-table if your circumstances have changed and you think it's time to update your cover. Alternatively, contact our friendly team at hif.com.au/contact. We're right here in Australia and ready to help.



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

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.

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