



SmartHealth

HIF NEWSLETTER SUMMER 2026



IN THIS ISSUE

What if... we removed the gap from Dental?	2
New year, new Extras limits!	2
HIF Chairman retires after a decade of helping members live healthier lives	3
What if... we helped you monitor skin cancer risks?	3
Going into hospital? Find out what's covered	5
Feel confident with HIF's Second Opinion	5
Ask SmartHealth: Smarter ways to claim	8

What if ... we kept you informed

In this edition of SmartHealth, we reveal a new network of dentists to help minimise out-of-pocket expenses, a new partnership helping you monitor your skin cancer risks, tips and tricks to make the most of your new Extras limits, and much more.

What if... we removed the gap from dental?

**Great news! On 1 January,
we launched our new HIF Choice
Network. What does that mean?**

It means eligible HIF members can **claim 100%** on up to two dental check-ups and cleans every year, as well as a range of other preventative services when visiting an HIF Choice Network dentist.¹

New year, new Extras limits!

Here's wishing you and your loved ones a happy and healthy 2026. And to help with the healthy part, here's your annual reminder that your Extras limits reset on 1 January! So remember to make the most of your Extras cover this year and claim for everyday services like general dental, optical and more.

**Want to check which services
you're covered for?**

Now's the perfect time to check your cover and make sure you get the most out of your Extras this year. You can review your Extras benefits and limits 24/7 via the [Online Member Centre](#) and the [HIF app](#).

Need help choosing the best way to claim?

See how to claim FAQs on page 8.

100% dental benefits. No gap to pay!

We've always been about making your visit to the dentist more affordable and minimising out-of-pocket expenses. The HIF Choice Network provides even better value.

Our dental cover options are inspired by our members.

You asked us to provide affordable dental insurance that rewards regular dental care and pays higher benefits towards the most popular dental services. Things like check-ups, x-rays, scale-and-cleans, fillings and extractions, dentist-fitted sports mouthguards, and more. So, that's what we've done.



Visit hif.com.au/choice-network
to learn more and find your nearest
HIF Choice Network dentist.

1. Eligible HIF members with Extras cover can get 100% back for up to two check-ups and one mouthguard per year at an HIF Choice Network provider. Members on Basic Extras, Basic Starter, and Vital Options can get 100% back for one check-up and one mouthguard per year. Waiting periods, annual limits and service limits apply. For more information, refer to your product factsheet by logging in to the [Online Member Centre](#) or visiting our [factsheets page](#).

Did you know?

All our Extras cover options include benefits for **general dental, optical, physiotherapy, chiropractic, osteopathy, emergency ambulance** and access to the Mental Health Navigator! To compare services, benefit and limits, view our [Extras Cover Comparison Table](#).

HIF Chairman retires after a decade of helping members live healthier lives

It's a big year for HIF! As we celebrate our 70th anniversary, we also say a fond farewell to chairman Richard Homsany, who is retiring after serving 15 years on the HIF board.

Richard said, "It has been an absolute honour and privilege to serve on the Board of HIF. I am incredibly proud of our Western Australian heritage and the way HIF has continued to meet the needs of our members here and across the country for over seven decades."

Paul Hersey has been appointed as the board's new chair, ensuring a seamless transition as we implement our new strategy focused on product reform, member experience, technology investment, brand growth and affordability.

Our CEO Glenn Oellermann said, "Investing in our people, systems and processes is critical in meeting member expectations and fostering trust. Supporting our members to lead healthy lives is our core purpose, and we will continue to instil confidence in our industry by always putting our members first. I'm excited for the journey ahead."

HIF processed nearly 500,000 claims and paid out over \$144 million in benefits during the 2024-25 Financial Year. Find out more about our achievements in our **2024/25 Annual Report**.



What if we helped you monitor skin cancer risks?

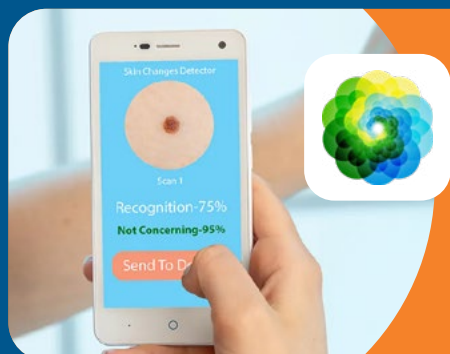
Skin cancer is the most common cancer in Australia¹. But the good news is, it's highly treatable if detected early. That's why HIF are proud to partner with SkinVision, a digital service to support our members in monitoring their skin health and knowing when to seek advice.

What is SkinVision?

SkinVision is a digital service that makes it easy to track your skin health, notice changes early, and share information with a healthcare professional if needed.

Photos of moles or skin spots can be reviewed by SkinVision's panel of certified dermatologists, who provide guidance to help you decide whether to continue monitoring your skin or seek medical assistance.

1. Incidence and mortality / National Cancer Prevention Policy Skin Cancer Statistics and Issues / Cancer Council



All HIF policies now include a
FREE 12-month subscription
to the SkinVision app

Available for members 18 years and older until 1 December 2026.

Learn how to activate your SkinVision subscription at
hif.com.au/skinvision

Promo code: 26_HIFSV

Family policy? Adult kids in full-time study? Here's what to do!

Dependants on a family policy are automatically removed when they turn 21 – but student dependants can stay on your family policy until they turn 31. Just remember to submit a new Student Declaration each year before 1 March.

What is a student dependant?

A child (to whom the primary member of your policy is the legal guardian) aged between 21 and 31, who is studying full time and isn't married or in a de-facto relationship.

Do I have to register my child every year?

Yes, you'll need to submit a Student Declaration Form by 1 March every year to ensure your child's cover continues while they're enrolled in full-time study. But don't worry – once they're registered as a student dependant, we'll send you a reminder at the start of every year.

My child isn't currently covered. Will they have to re-serve waiting periods?

Not necessarily. Your child won't need to re-serve any waiting periods if they rejoin your family policy (or take out their own policy) within two months of when they last held cover. If your child joins or rejoins more than two months after not having cover, they will need to re-serve waiting periods. That's why it's important to keep your child's student declaration up to date and set up their own cover if they're no longer studying.

How long can my child be covered as a student dependant?

We cover student dependants up to the age of 31. As long as they're in full-time study and aren't married or in a de facto relationship, they can stay on your family policy. When they turn 31, we're legally obliged to remove them from family memberships, even if they meet all the other student dependant criteria.

How do I register my child as a student dependant?

To submit a Student Declaration Form online, log in to our Online Member Centre at hif.com.au/members

Or visit hif.com.au/student to download our form and sent it to us by email or post.

**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

Going into hospital? Find out what's covered.

What happens when you need inpatient hospital treatment? What's covered by Medicare? What's covered by your Hospital insurance? Will there be any out-of-pocket expenses? [Contact us for a benefit estimate and find out.](#)

How to get a benefit estimate.

It's easy. Ask your doctor or specialist for an itemised medical estimate when your procedure is confirmed. Then, send us the details using our [Medical Estimate form](#), or call us on 1300 134 060.

You'll need the Medicare Benefit Schedule (MBS) item number, estimated fee, service provider number and hospital admission date for each service involved in your procedure.

What's covered and how are out-of-pocket (gap) costs calculated?

The [Medicare Benefit Schedule](#) (MBS) guides how much a health fund can pay for medical services in Australia. For inpatient services that are covered by Medicare and your Hospital Cover, Medicare covers 75% of the MBS fee and HIF cover the remaining 25%.

However, providers can charge above the MBS amount. When this happens, the difference between your provider's fee and the MBS amount becomes your out-of-pocket expense – which isn't covered by Medicare or your insurance.

Learn how you can reduce or even eliminate out-of-pocket costs by asking providers to treat you under our [Access Gap scheme](#).



Feel confident with HIF's Second Opinion

Teladoc
HEALTH

Making health decisions can be overwhelming. A second opinion from leading medical experts can clear the fog and help you manage serious illness, injury or chronic conditions with confidence.

What is HIF Second Opinion?

HIF's Second Opinion is a virtual service powered by Teladoc Health that connects you with a global specialist for an expert medical opinion. Teladoc Health's world-renowned specialists can connect support you with a second opinion to help you make confident health decisions when you have questions about a diagnosis, treatment options, or the need for surgery.

What conditions are covered by HIF Second Opinion?

HIF Second Opinion offers access to specialists across more than 450 specialties and sub-specialties, covering everything from heart issues to cancer and joint issues to digestive disorders.¹

How do I access HIF Second Opinion?

If you hold domestic Silver Plus, Gold Top, Gold Star or Corporate Gold Hospital cover, or Premium or Top Extras cover, you're eligible for HIF Second Opinion.

Simply call the dedicated HIF Second Opinion hotline on 1800 117 092 or visit hifvirtualcare.com.au – the Teladoc Health team will take your details and arrange for the most qualified expert in their global network to review your case.

1. HIF Second Opinion cannot be used for emergency or dental conditions.



Help us help more Australians!

As a not-for-profit health fund, we invest all profits back into better 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 made health insurance more affordable and easier to understand, please consider **leaving us a review!**



Get a good gut feeling: Access the Nerva app for IBS.

If your gut and brain fail to communicate properly, your body can misinterpret normal digestive processes as pain or discomfort. This heightened sensitivity can make your gut more reactive and contribute to IBS symptoms. But evidence-based* self-help is at hand.

The Nerva app for IBS puts self-help at your fingertips.

Co-founded by Dr Simone Peters, Nerva is a six-week program from Mindset Health, combining hypnosis (a deeply focused state of attention) and psychological therapy to improve gut-brain communication and help manage IBS symptoms.

***Results show that 81% of people see clinically significant results!**

Learn more at mindsethealth.com/research-outcomes



Five Mindset Health programs to choose from.

Nerva is just one of the digital programs Mindset Health has developed for chronic conditions:



Nerva: For Irritable Bowel Syndrome



Relio: For chronic lower back



Claria: For mental health



Evia: For menopausal hot flashes



Finito: For smoking cessation

Fully funded for the first 500 eligible members.

Mindset Health's programs are fully funded by HIF for the first 500 eligible HIF members to sign up.¹ Log in to the **HIF Online Member Centre** and click the Mindset Health program link under 'Health and Wellbeing Programs' in the footer to register.

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

Digital options can help make life easier, but we're still here if you need us!

Digital prescriptions.
Online bookings.
QR scanners at medical receptions.

Healthcare innovations can be exciting, but some members have shared they can also feel overwhelming. Especially when these changes affect how we interact with our GPs.

How we're embracing technology for the better.

Here at HIF, we're embracing technology with the goal of giving you more choices, saving you time, improving access to healthcare services (particularly for members in rural areas) and helping you manage your health and cover from the comfort of your home.

Rest assured, we're always just a call or click away if you need help – using technology to assist with your healthcare is simply another option. There are many in-person services available for our members, this is all about choice. Always remember, our team are based right here in Western Australia and happy to help if you need us!

Find all the ways to get in touch at hif.com.au/contact-us



Did someone order a nappuccino?

A good night's sleep is arguably the single most important thing we can do for our health, productivity and general wellbeing. But if you're struggling to get the rest you need at night, say hello to the 'nappuccino'.

What is a nappuccino?

It's quick power nap but with a caffeine-infused twist. The idea is to have a coffee (or any caffeinated drink) right before taking a nap. The caffeine should ideally kick in to wake you up 20-30 minutes later, helping you to avoid drowsiness from oversleeping and instead, wake up feeling refreshed. It's like hitting the reset button twice!

Want to give the nappuccino a try?

Here are some expert tips:

- An espresso shot or small black coffee works best. Avoid sugary or dairy-laden drinks.
- Aim for a 20-30-minute nap. Longer risks entering deep sleep and waking up groggy.
- Dim the lights and get comfy. Noise-cancelling headphones can help, too.
- Limit yourself to one nappuccino a day. Too much caffeine, especially late in the afternoon, can interfere with your nighttime sleep cycle.

Listen to our **Sleep Eazzzy podcast** for more evidence-based sleep and napping tips. Big thanks to **PerthNow** for teaming up with us to spotlight this simple focus-boosting tip.



Smarter ways to claim

Life's complicated enough! So, whether you need to make a claim for everyday health services or hospital treatment, we've made claiming as straightforward as possible.

How do I claim instantly at my healthcare provider?

Most health service providers have eClaiming terminals, so you can claim on the spot.

Just swipe your membership card (we'll instantly settle your claim with your provider), pay any out-of-pocket costs your provider charges (if any) and you're good to go!

What if I forget my membership card?

No problem! Just open the [HIF app](#) and press 'Digital card' to access and scan your digital card. Or, scan the QR code directly above your digital card. Either way, you get the same instant claiming experience.

Is it too late to claim if I've already paid for a service?

We accept claims up to two years from the date of service. Send us a copy of the paid invoice via the [Online Member Centre](#) or snap a picture using the [HIF app](#) and we'll pay your benefit into your nominated bank account.

How do I claim for hospital and medical costs?

After your excess payment (if one applies) has been processed, your hospital and doctor's accounts will usually be sent directly to us, so you can rest easy and recover, while we take care of the paperwork.

What do I do if my hospital or doctor's account has been sent to me?

Don't worry! Just send it to us with a completed claim form and we'll take it from there.

Note: Some doctor's accounts require a Medicare claim form in addition to an HIF claim form. Check with us if you're unsure – or submit your paperwork as normal and we'll contact you if more information is required.

How do I check which services and benefits are included on my cover?

Easy! Log in to our [Online Member Centre](#). You can manage and check your cover 24/7.

You'll find step-by-step guides on our [How to Claim](#) page. Alternatively, [submit a claims enquiry via our online form](#), or call us on **1300 134 060**. We're here to help!

Got a burning question about private health insurance?

Email us at smarthealth@hif.com.au to have your say in what we cover in the next edition of SmartHealth.

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.