



SmartHealth

HIF NEWSLETTER SPRING 2025



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What if ... we kept you informed?

In this spring edition SmartHealth, we discuss mental health, double down on sleep and share a host of member benefits, ranging from discounted IVF treatment to cancer recovery programs.

Making it easier to ask, 'R U OK?'

Here are our top tips to make discussing mental health a little easier.

#1: Sideline the pressure

Discussions around someone's mental health can feel pressurised: how to ask, what to say, how not to offend... the list goes on. The key is to remember there's no one way to check in with someone. Ask however feels best and let them know you're asking because you care.

#2: Pick your moment

Research shows people are more likely to open up when they feel comfortable, so choose a quiet, private space and a moment when time isn't a pressure. Checking in while we're 'doing' can also really help – talking during a drive, while you're walking, or even over the dishes can help conversations flow.

#3: Keep your questions broad

When we're struggling with our mental health, knowing how to put it into words can be challenging. Keep this in mind when you're asking someone if they're OK. Try initial and follow-up questions that are broad and open, like '**Can you tell me more about it?**' or '**What feels different?**' This can help ease someone into talking and exploring things on their terms.

#4: Leave the door open

What if the person you're talking to isn't up for talking? It can be hard to know what to do. The solution: let them know it's fine if they don't want to talk right now, that you're here and you'll check in again in a few days or next week. You've let them know you care. That's the important thing.



You can find out more about the mental health support and services we provide at HIF at hif.com.au/mentalhealthsupport. If you think someone is at risk, call a helpline (such as Lifeline on **13 11 14**) or, in an urgent situation, contact the emergency services.

Claiming just got easier with the HIF app

We're always looking for ways to improve your HIF experience. And we've just updated our app to make it even easier to interact with us and manage your claims. Here's what's new:

- **Save your member number.** To make logging in easier.
- **Claim status tracking.** See the status of your Extras claims on your home screen.
- **Show your password.** So you can check it as you type. No more accidental lockouts!
- **Claim with QR codes.** Snap your HICAPS providers' QR codes with your app.
- **New Android digital card.** With HICAPS and HealthPoint (IBA) tap-and-go claims.
- **Medicare claims, now in Claim History.** View your total benefit on medical claims.
- **Plus, a heap of bug fixes.** Like the bug that prevented Apple users from clicking links.

These updates are just some of the ways we're making your digital experience smoother and simpler. Watch this space for future improvements!



Don't let your 2025 Extras limits go to waste!

Need some new glasses? Been meaning to visit the dentist? You've still got time to use your 2025 Extras limits before they reset on 1 January. Find out how much is left in your Extras limits on the HIF app or visit hif.com.au/members

Security upgrades for your member account

We take cybersecurity seriously at HIF. That's why we'll soon be making some important upgrades to how you securely access your HIF online account.

What's changing?

- We're introducing Multi-Factor Authentication (MFA) – going forward, we'll send a one-time-passcode to your mobile each time you login, adding an extra layer of security
- Stronger password criteria is being implemented to protect your account
- HIF online accounts are becoming person-based, that means along with Primary Members, Partners can soon have their own secure login and manage their own contact details

Visit hif.com.au/members to access your HIF membership.

Better sleep. Better you.

At HIF, we recognise sleep as one of three pillars of wellbeing, alongside diet and exercise – yet when our schedules become overwhelming, sleep is often the first casualty.

With mounting scientific evidence showing us that quality sleep is fundamental to our health – from cognitive function to immune resilience – it's time to wake up to the benefits of better sleep.

Sleep and your mental and physical health

Your brain undergoes essential maintenance during sleep, from memory consolidation and strengthening neural pathways to clearing toxins and metabolic waste, including proteins linked to neurodegenerative diseases. It's vital to mental health, with poor sleep affecting the likelihood of unstable mood, anxiety, depression and more. Moreover, your body undergoes similar repairs and maintenance. According to the National Sleep Foundation, sleep provides several key physical health benefits, including cardiovascular health, metabolic function, immune system support and weight management.

Modern sleep challenges: What's keeping us awake?

Contemporary life is packed with sleep disruptors. Exposure to the blue light emitted from smartphones, tablets and laptops suppresses melatonin production and affects sleep. If that blue light comes from hitting

your socials, it's a double whammy, with emotional content – especially doomscrolling – heightening anxiety and delaying the onset of sleep. Add blurry work-life boundaries, where the stress of work seeps into our personal spaces – more prevalent now as more people work from home – and it's a recipe for sleeplessness.

What can you do to improve the quality of your sleep?

Explore HIF's Sleep Hub, it's free for everybody! Take our quiz to discover your Sleep ID and access tailored resources, designed to help you get a better night's sleep at **sleep.hif.com.au**

Like any health issue, if you're concerned, we recommend seeking medical advice. If you're struggling to fall asleep, stay asleep or feel rested, it may indicate an underlying health condition. Depending on your level of Hospital Cover, you may be eligible to claim a benefit for in-lab sleep studies to get to the bottom of your sleep problem. Learn more at **hif.com.au/sleepstudies**

Want to continue receiving SmartHealth?

Quick reminder: From the end of 2025, SmartHealth will be 100% digital.

So, if you want to continue receiving SmartHealth – in your inbox rather than your mailbox – please make sure we have your email address and that you've ticked 'Yes' to receiving email communications from us. Go to our Online Member Centre at **hif.com.au/members** and check under 'My profile'.

Add hello@email.hif.com.au to your 'safe sender' list. You don't want SmartHealth to end up in your spam folder!

Adding your baby to your cover? **Easy.**

Having a baby is a magical time, but it can feel overwhelming too. So, if you're expecting – or you've already welcomed a little one to the world – here's our tip to make life a bit easier: add your bub to your HIF membership, pronto!

Why adding your little one can make a big difference.

If you ensure your baby is covered from birth, all the waiting periods you've served will apply to them!

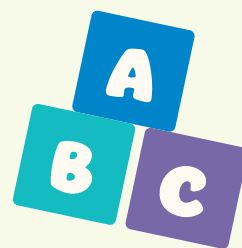
Of course, with so many things to think about, it's understandable if you forget to update your membership. Here's how to check if you still have time to backdate your baby's cover to start from birth:

- **Got a Family and Single Parent membership?**
You can backdate the addition of your little one up to four years from their date of birth or adoption. There's no additional charge to add dependants and no limits to how many legal dependants you can add.
- **Got a Single or Couples membership?**
Then you'll need to upgrade to Family or Single Parent cover, but you can backdate that too (and add a dependant) within two months of your child's date of birth or adoption. Please note, you'll have to pay the backdated difference in your contributions.

To add your baby to your membership, complete our variation form at hif.com.au/variation-form, then email a copy to hello@hif.com.au. You can also use this form to change your level of cover. If you'd prefer to talk to us, call us on **1300 134 060**. We're here to help.



10% off fertility treatment? Yes, baby!



Great news for all prospective parents! We've just partnered with City Fertility, one of Australia's largest IVF and fertility services groups, to offer members a 10% discount* on a wide range of fertility services, including IVF.

With 18 clinics and over 60 specialists nationwide, City Fertility is a leader in fertility care. In addition to cutting-edge technology, they provide confidential, compassionate care and solutions tailored to suit you, with personalised support throughout your fertility journey.

So, whether you're a couple, single or part of the LGBTQ+ community, if you'd like to find out more about City Fertility and our exclusive partnership and discount, visit hif.com.au/city-fertility

*Terms and conditions apply. The HIF discount may not apply to all City Fertility services, visit cityfertility.com.au for more details of exclusions.

 **CITY FERTILITY**

What if... we helped members recover from cancer?



A recent study found that structured exercise¹ reduces the recurrence of cancer by 28% and death by 37%.² It's just one such study that shows recovery from cancer continues well after treatment has finished.

This is why we've partnered with Valion Health to offer eligible members specialised cancer recovery support programs, all delivered virtually by Valion's multidisciplinary team of oncology nurses and allied health professionals.

The personalised programs include vital support with:

- Nutrition and diet
- Emotional wellness
- Symptoms and side effects
- Exercise, energy, strength and endurance

If you're newly diagnosed, in treatment or in survivorship, find out if you're eligible for Valion's support by visiting hif.com.au/valion-health

¹ Before beginning any new exercise or rehabilitation program, you should consult your treating oncologist, GP or a qualified health professional. Recommendations in this article are general in nature and may not be suitable for everyone.

² <https://www.nejm.org/doi/full/10.1056/NEJMoa2502760>



Win a Gold Pass to see the Perth Wildcats!

With the NBL26 season underway, we're proud to continue our support of the Perth Wildcats, making us the longest-standing recognised partner in NBL history!

HIF CEO Glenn Oellermann said, "As a not-for-profit, WA-based health fund, we believe in the power of sport to inspire our local community. We're looking forward to the season, especially celebrating inclusion and diversity during the NBL Pride Round as the Cats' official game-day partner."

Want to win a gold double pass to see the Wildcats? Follow us on Facebook and Instagram to keep an eye out for the competitions we're running throughout the season!

"Having long-standing partners like HIF is huge for our club. Their support helps us do what we do on and off the court, and the fact we have the longest recognised partnership in the NBL says a lot about the strength of the relationship. To be around for most of the 17 years I've been at the club is amazing. I might have to keep playing just to make sure HIF don't overtake me."

Perth Wildcats Captain, Jesse Wagstaff



Say hello to more HIF exclusives.

News. Competitions. Health tips. Helpful reminders.
Follow us on Facebook and Instagram for more HIF goodness!

  **HIF Australia**



What if...

we helped you get more out of your cover?

Benefits. Rebates. Inclusions. Exclusions. Waiting periods. Health cover can be pretty confusing. And often, health funds don't make it easy. But as a for-you and not-for-profit health fund, we want you to get the most out of your membership and cover. So, here goes.

Reduce or avoid out-of-pocket medical costs with Access Gap.

Did you know you can reduce or even eliminate out-of-pocket inpatient medical costs with our access gap scheme? There are thousands of participating Access Gap doctors and specialists across Australia. Learn more at hif.com.au/accessgap

Take the guesswork out of claiming. Get a benefit estimate.

Not sure how much you're covered for? Log in to our Online Member Centre and complete a benefit estimate form (hif.com.au/members) or call us on **1300 134 060**. We'll provide a benefit estimate, explain what's included in your cover and any out-of-pocket expenses.

Save time. Do more online.

Our Online Member Centre (hif.com.au/members) puts all your need-to-know health cover info at your fingertips: learn about your cover, track your claims, find out how much you've claimed so far and how much is left on your limits. Do it all. No phone calls. No emails. No worries.

Don't miss out on our discounts, giveaways and competitions.

Visit our Online Member Centre (hif.com.au/members) to learn about discounts and our partnerships with SleepSpace, St John Urgent Care Centres, Telehealth, Kieser Centres, Valion Health and more. And follow us on Facebook and Instagram for exclusive competitions and giveaways.

Talking of member benefits...

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

And remember, at HIF you have the freedom to choose.

You can use your benefits with the provider of your choice at HIF. As long as your healthcare provider is legally qualified and registered to practise in Australia, it's entirely up to you. Contact us at hif.com.au/contact for a list of qualified providers.



Got a question about private health insurance? Email us at smarthealth@hif.com.au so we can answer your most pressing questions in upcoming editions of SmartHealth.

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 HIF's Privacy Policy.

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