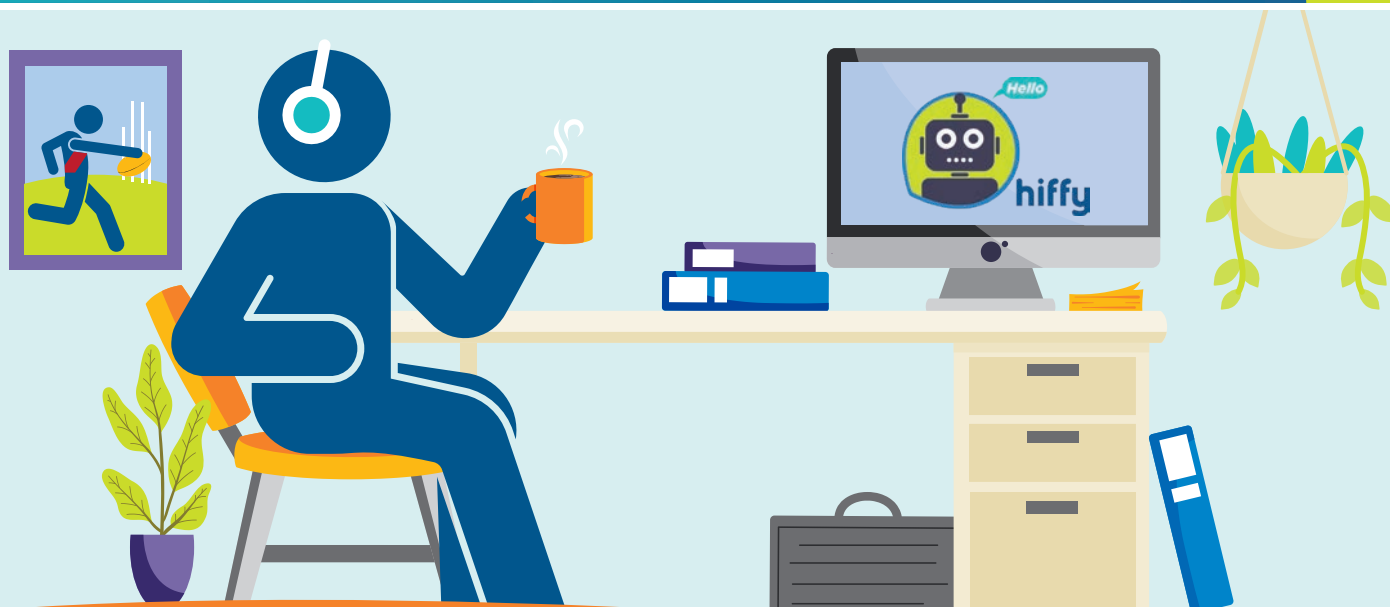




# SmartHealth

HIF NEWSLETTER WINTER 2025



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## What if ... we kept you informed?

In the winter edition of SmartHealth, we introduce our new AI assistant, open up your mind to health apps, explain how your tax statement and pharmacy cover work, and more.

# What if... we made tax time a bit easier?

It can be easy to tie yourself in knots at tax time. But we're simplifying things by making your HIF tax statement easy to access and understand.

## How to access your HIF tax statement.

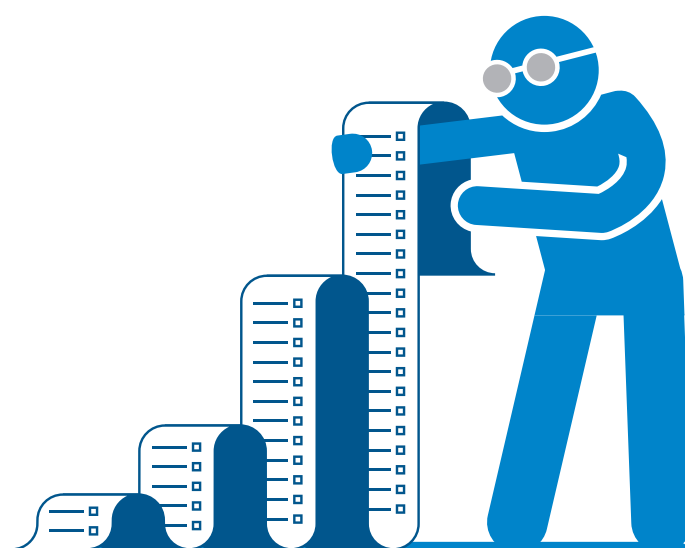
There are two ways to access your statement. You can download it from our Online Member Centre (follow the prompts at [hif.com.au/members](https://hif.com.au/members) if you haven't registered yet). Or you can access your tax statement information in the ATO myGov portal at [my.gov.au](https://my.gov.au)

Having trouble making sense of your statement? We've got you. Check out our tax information page at [hif.com.au/taxstatement](https://hif.com.au/taxstatement) or call us on **1300 134 060**.<sup>^</sup>

## New income thresholds from 1 July 2025.

When you look at your statement, you'll likely see that you receive the income-tested Australian Government Rebate on private health insurance. This helps cover the cost of your premiums.<sup>~</sup> You\* can apply the rebate to your Hospital and Extras premium contributions as you pay them, or pay full contributions all year, then claim the rebate back on your tax return.

On 1 July 2025, the income thresholds used to calculate the rebate and Medicare Levy Surcharge increased. Here's how they've changed:



## Do you need to do anything?

The 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](mailto: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.

Before 1 July 2025			From 1 July 2025	
Policy Type	Single	Family	Single	Family
Base tier	\$97,000 or less	\$194,000 or less	\$101,000 or less	\$202,000 or less
Tier 1	\$97,001 - \$113,000	\$194,001 - \$226,000	\$101,001 - \$118,000	\$202,001 - \$236,000
Tier 2	\$113,001 - \$151,000	\$226,001 - \$302,000	\$118,001 - \$158,000	\$236,001 - \$316,000
Tier 3	\$151,001 or more	\$302,001 or more	\$158,001 or more	\$316,001 or more

Note: The family income threshold increases by \$1,500 for each Medicare Levy Surcharge dependent child, after the first child.

<sup>^</sup> For advice on your individual tax situation, please contact your tax advisor or the Australian Tax Office on 13 28 61.

<sup>~</sup> If you hold Overseas Visitor Health Cover, you are not eligible for the rebate.

\* Not a child dependant or student dependant.

# What if... you could tune in to a better night's sleep?

Whether you struggle with sleep issues or simply want to learn more about why sleep is so important, the Sleep Eazzzy with HIF podcast is just a click away at [sleep.hif.com.au](https://sleep.hif.com.au)

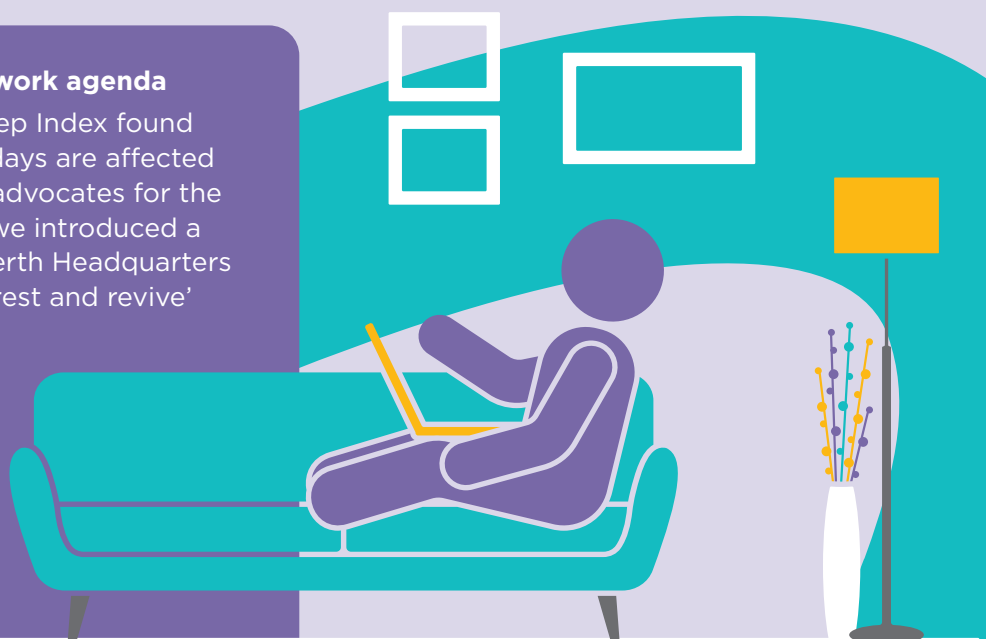
Join our panel of expert guests for our exclusive eight-part series as we challenge sleep myths, address the factors that prevent people from sleeping well, and provide practical tips on how to catch those elusive zzz's.

- **Episode 1: Beyond the Badge of Honour: Changing Workplace Attitudes Towards Sleep.** Learn how creating a healthier sleep culture can improve morale and performance at work.
- **Episode 2: The Mental Load of Parenting: Sleep Challenges and Solutions.** Natalie van Winckel from Nourish Baby discusses the impact of sleep deprivation on new parents.
- **Episode 3: Sleep Strategies for Better Rest.** Delve into the emerging topic of bedtime procrastination and the impact of mental load on sleep.
- **Episode 4: Understanding Sleep Disorders: When Napping Helps and When It Hurts.** Do we need to nap? Or is napping a no-no?
- **Episode 5: Putting Sleep Back on the Agenda.** This episode explores the importance of 'valuing sleep' as part of a healthy lifestyle.
- **Episode 6: Step Into The Light.** Do screens that emit blue light make it harder for us to fall asleep?
- **Episode 7: Adolescent Sleep and Mental Health.** From paediatric insomnia to mental health in young people, this episode demystifies this intriguing area of research and therapy.
- **Episode 8: Too Stressed to Rest? What To Do When Anxiety is Keeping You Awake.** Is the cost-of-living crisis keeping you up? Find out how to manage sleep and stress.

Visit [sleep.hif.com.au](https://sleep.hif.com.au) to access the podcasts and more insights and advice to help you in your quest for better rest.

## Putting sleep on the work agenda

Our recent annual Sleep Index found that up to 1 in 5 workdays are affected by poor sleep. So, as advocates for the importance of sleep, we introduced a sleep-station in our Perth Headquarters to allow our team to 'rest and revive' during their 9 to 5.



## Teaming up with the West Perth Football Club

We're pleased to announce our new partnership with West Perth Football Club (WPFC)! In addition to naming rights to the Falcons' home ground in Joondalup – now HIF Health Insurance Oval – our partnership will feature HIF-sponsored games, activations, fan days and more.

HIF CEO Glenn Oellermann said, "WPFC is the oldest WAFL club and quintessentially West Australian. As a proud Not-For-Profit West Australian based health fund, serving the community for over 70 years, we see a strong alignment in partnering with the Club.

"Our shared values on health, wellness and the importance of community in WA are further highlighted by the importance of supporting grassroots football in our home state. It's exciting to see the Falcons perform on the field this 2025 season," concluded Oellermann.

WPFC CEO Joe McCarthy agreed, "We are thrilled to now be based at HIF Health Insurance Oval – as proud advocates around the importance of sport in the community our values align perfectly with those that are displayed at HIF. This three-year partnership not only gives our club financial sustainability it also allows us to grow additional areas within health and wellbeing."

**Check out the WPFC season at [westperthfc.com.au](http://westperthfc.com.au)**



## Check your remaining Extras limits (and your contact details)

2025 seems to be flying by, but you've still got plenty of time to use your Extras limits before they reset on 1 January 2026. Now's the perfect time to check your limits and, while you're checking in, update your contact details if they've changed.

**Log in to our Online Member Centre to check your Extras limits.**

Go to [hif.com.au/members](http://hif.com.au/members) and log in to find out how much you can still claim on your Extras this year. Alternatively, visit [hif.com.au/factsheets](http://hif.com.au/factsheets) and remind yourself which services are included on your cover.

**Moved house? Got a new phone number or email address?**

It's important that we have the right contact information for everyone on your membership. Otherwise, it could affect your premiums and cover.

You can review and update your contact details in our Online Member Centre. Visit [hif.com.au/members](http://hif.com.au/members), log in and go to 'My Profile'. You can also call us on **1300 134 060**.



# Is your current level of cover right for you?

We're all about choice at HIF. And that starts with our choice of affordable Hospital and Extras cover options that you can combine or package to suit you. But as your life and priorities change, it makes sense to take five minutes to check you have the right cover or combo.

## Want to give your health cover a health check?

If it's been a while since you reviewed your cover, don't worry. We're all busy. That said, you can check and compare your current cover with our other options in just a few minutes. Here's how:

- 1. Check your cover.** If you're not sure which cover you currently have, log in to our Online Member Centre (follow the prompts at [hif.com.au/members](http://hif.com.au/members) if you haven't registered yet).
- 2. Compare your options.** Visit [hif.com.au/compare-hospital](http://hif.com.au/compare-hospital) and [hif.com.au/compare-extras](http://hif.com.au/compare-extras) to compare you current Hospital cover and Extras cover with our other options.
- 3. Read the factsheets (if you want to).** Our comparison tables make it easy to see how our options differ, but you can download the factsheets at [hif.com.au/factsheets](http://hif.com.au/factsheets) and Health Cover Guide at [hif.com.au/guide](http://hif.com.au/guide) for more info.

## Maybe our new packaged options are right for you.

Want to add Hospital cover to your Extras cover, or vice versa? Easy. Simply pick your policy and give us a call on **1300 134 060** to add it to your membership. Alternatively, there's our new packaged options.

There's our **Basic Starter** packaged option – our lowest-priced packaged cover, providing singles, couples and families with great-value basic Hospital and Extras cover.

And there's our **Bronze Plus Simple Choice** package – an affordable option for singles, couples and families looking for a higher level of cover, with a host of additional Hospital and Extras services.

Find out more about packaged cover at [hif.com.au/packaged-cover](http://hif.com.au/packaged-cover) or compare our Basic Starter and Bronze Plus Simple Choice packaged options at [hif.com.au/compare-packages](http://hif.com.au/compare-packages)





**Use the power of your mind to address a host of health matters.**



Have you heard about our new partnership with Mindset Health that gives you access to a range of app-based self-management programs for chronic conditions? No additional drugs. No diets. Just evidence-based hypnotherapy programs that help you manage your symptoms.

### **Why hypnotherapy?**

Hypnosis isn't a therapy in itself. It's a state of focused attention that amplifies the effectiveness of therapy. For example, hypnosis combined with cognitive behavioural therapy (CBT) is more effective than CBT on its own.

And so, hypnotherapy provides a range of advantages, from achieving faster behavioural shifts than talk-based therapies to using the mind-body connection to help with health conditions where other therapies aren't particularly effective.

### **Choose your app.<sup>1</sup> Manage your symptoms.**

Mindset Health offers apps for several chronic conditions:

- **Nerva:** Brain-gut therapy for irritable bowel syndrome (IBS). Results show 81% of people see clinically significant results.<sup>2</sup>
- **Relio:** A chronic low-back-pain program using hypnosis, education and more to help manage pain and feel better.
- **Evia:** Menopausal hot flushes hypnotherapy. Studies show an 80% reduction in hot flushes after five weeks (based on a large-scale randomised control trial).<sup>2</sup>
- **Claria:** Clinical hypnosis for mental health, developing skills that help with issues like anxiety and depression (e.g. tolerating uncertainty, improving sleep, building relationships).
- **Finito:** A smoking cessation program using hypnotherapy, exercises and education to help people quit smoking in three weeks.

**Want to learn more or start your Mindset Health journey?<sup>3</sup>** Simply login to the HIF Online Member Centre at **[hif.com.au/members](https://hif.com.au/members)** and find the Mindset Health program link under 'Health and Wellbeing Programs' in the footer to register.

<sup>1</sup> Mindset Health's programs are fully funded for the first 500 eligible members who sign up. Members will need a smartphone to download the apps.

<sup>2</sup> [mindsethealth.com/research-outcomes](https://mindsethealth.com/research-outcomes)

<sup>3</sup> Eligible to all members aged 18 and over who have served their 2-month waiting period.

## Providing help in a jiffy with our new virtual assistant, *hiffy*.

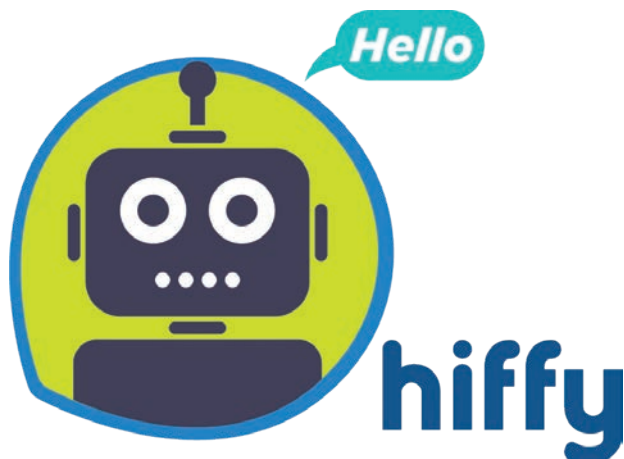
Our members love knowing they can pick up the phone and speak to our Member Services team – a real person, based in Perth WA. And with *hiffy*, our new AI-driven virtual assistant joining our back-office team, we're making that human connection even better.

### Providing the information you need, faster.

*hiffy* will support our Member Services team by providing quicker access to the most helpful and accurate information, so we're able to respond to your queries faster.

Jennifer O'Brien, Chief Member and People Leader at HIF, said, "*hiffy* will do some of the heavy lifting for our team, delivering quick answers so we can provide the right information in just a few clicks and focus on providing the 'human-touch' our members value."

Nicola McDonald, Head of Generative Artificial Intelligence and Knowledge Management at Customer Driven Solutions, where *hiffy* was created, said, "We are thrilled to implement HIF's first AI-driven virtual assistant. In our opinion, HIF is leading the market with *hiffy*."



## SmartHealth is going digital. A smart move for everyone.

From the end of 2025, SmartHealth will be 100% digital and arrive in your inbox rather than your mailbox.

More and more of our members are signing up to the digital version of SmartHealth – so we've decided to transition to a digital-only edition from the end of 2025. Plenty of time to update your details and switch to online communications preferences if you need to!

### Are your contact and email details up to date?

Best to check. Log in to our Online Member Centre at [hif.com.au/members](https://hif.com.au/members) and go to 'My profile' or call us on **1300 134 060**. While you're there, why not switch all your communications preferences to digital? It's another smart move.



Add [hello@email.hif.com.au](mailto:hello@email.hif.com.au) to your 'safe sender list'

You don't want SmartHealth to end up in your spam folder.



# What if...

## we made the PBS and pharmacy cover easier to understand?

The Pharmaceutical Benefit Scheme (or PBS) makes medications more accessible and affordable for Australians. But how does that work if pharmacy cover is included on your HIF Extras policy? Which drugs are covered by the PBS, and which ones can you claim a benefit for on your Extras cover? Here's how it works.

### What is the PBS, and who can use it?

The PBS is a government program that subsidises the cost of prescription medications for Australian residents enrolled in Medicare.

### How does the PBS work?

If a treating doctor gives you a prescription for a PBS-listed medication, your pharmacist will only charge you the subsidised PBS cost (or 'co-payment'). With the exception of brand premiums and other allowable charges, the Australian Government pays the remaining cost. Many PBS medications cost more than the co-payment amount – from 1 January 2025, you may pay up to \$31.60 for most PBS medications (\$7.70 with a concession card).

### Can I claim for PBS medications or over-the-counter medications on HIF Extras?

No, PBS and non-prescription over-the-counter medications aren't covered.

### Can I claim on my Extras for prescription medications that aren't listed on the PBS?

Yes, your HIF Pharmacy cover enables you to claim benefits for prescription medications that aren't covered by the PBS. You'll still need to make your \$31.60 co-payment before we can subsidise any costs, and you'll need an official pharmacy receipt to make a claim.

The exact amount you can claim depends on your cover. You can check your level of cover and get a benefit estimate using our Online Member Centre at [hif.com.au/members](https://hif.com.au/members).

To compare benefit amounts, visit [hif.com.au/compare-extras](https://hif.com.au/compare-extras)

### How do I know when to claim from the PBS and when to use my HIF Pharmacy cover?

Ask your pharmacist if your medication is covered by the PBS, or search for it at [pbs.gov.au](https://pbs.gov.au). If your medication isn't listed, it may not be covered by the PBS, so you can claim on your Extras cover.

### Want to find out more?

For more information about the PBS, visit [hif.com.au/pbs](https://hif.com.au/pbs) or [pbs.gov.au](https://pbs.gov.au), or you can call us on **1300 134 060**.

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



**Visit [hif.com.au/members](https://hif.com.au/members) Email [hello@hif.com.au](mailto: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](https://hif.com.au/privacy) for a full copy of HIF's Privacy Policy.*

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