



SmartHealth

HIF NEWSLETTER SPRING 2024



What if ... we kept you informed

In this edition of SmartHealth, you can read all about how we've supported our members for 70 years and how to make the most of our health partnerships, access cancer support and more today.

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HIF HIF Hooray! It's our 70th birthday!

1954 HIF is born!

Our organisation started out in March 1954 as the **Western Australian Government Railways Employees Hospital and Medical Benefits Fund Inc.** Trips off the tongue, doesn't it? Back then, we were a closed fund, so we weren't open to the general public.

1979 Rita Stott becomes a member.

Like us, Rita is celebrating her 70th birthday this year. And she's been an **HIF member for 45 years!** Read her HIF story on page 5.



2007 Introducing our new newsletter.

While we already had a newsletter (called Heartbeat), we gave it a **member-focused overhaul** in 2007. We even ran a competition asking our members to come up with a new name. The winner: **SmartHealth.**



HIF'S TIMELINE



1978 A new name! A new open-fund era.

Goodbye, Western Australian Government Railways Employees Hospital and Medical Benefits Fund Inc. Hello, **Health Insurance Fund of WA.** Or HIF. That's better, isn't it? And we became an open health fund, so anyone could become a member.



1999 Marian Richardson becomes a member.

Marian is also celebrating her 70th birthday this year. Find out how we've **helped her stay healthy over the past 25 years** on page 5.



2010 Here for all Aussies.

Marking our shift to becoming a truly nationwide health fund, we changed our name (again!), dropping 'WA' to become the Health Insurance Fund of Australia. Or just HIF to our friends. And boy, did we get a lot more friends. In 2010, we became **Australia's fastest growing not-for-profit health fund**, according to the Private Health Insurance Administration Council (PHIAC).

That's right, we've been helping our members stay healthy for 70 years. It's been quite a journey that has seen us grow and evolve to meet our members' changing healthcare needs, first in Western Australia and then across the country. Here are just some of the highlights.

2012

HIF Second Opinion.

Receiving a diagnosis for a medical condition can be unnerving. It can cause doubt and uncertainty.

That's why, in 2012, we launched **HIF Second Opinion**, now part of HIF Virtual Care, giving eligible members access to a network of world-leading medical specialists and the opportunity to get a second opinion remotely.

Visit hifvirtualcare.com.au for more details.



2013

Go Wildcats!

We became a **Perth Wildcats Diamond Partner** in 2013 – a match made in health and wellbeing heaven. With a massive national profile and hundreds of thousands of followers across its socials, the Wildcats are the purrrfect partners to help us promote our shared values spanning healthy living, exercise, inclusion and diversity.

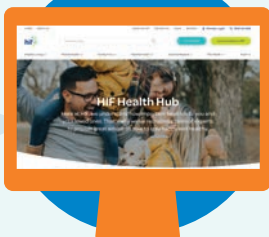


2018

Making it easy to minimise out-of-pocket expenses.

We launched our **Access Gap Doctor finder** tool in 2018, so you can find doctors who have signed up to our Access Gap arrangement, which minimises or eliminates out-of-pocket expenses, with a few clicks. Find out more at

hif.com.au/accessgap



2012

Your go-to health hub.

We also launched our blog in 2012 – a free source of health-related information and inspiration.

Healthy living. Nutrition. Mental wellbeing. Sleep. Exercise. It's a kind of online health hub.

And that's what it's called today: HIF Health Hub. If you haven't already, check it out at

healthhub.hif.com.au



2016

A third option that's an Australian first.

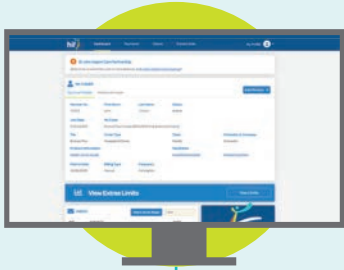
We're all about giving our members more choices. And in 2016, in a first for the Australian health insurance industry, we gave new members a third gender option. **A small change that makes a big difference** to the thousands of people who identify as neither male nor female.



2019

Welcome to our Online Member Centre.

Five years ago, we launched our **Online Member Centre**, putting a whole heap of resources and functionality at your fingertips, so you can manage your membership and claims online, anytime. If you haven't already, register at hif.com.au/members. It's easy.



2019

Free mental health support.

We introduced Mental Health Navigator in 2019, too. Providing confidential online mental health support at no cost to our members, it's part of hifvirtualcare.com.au

2020

Members can claim for medicinal cannabis.

2020 is when we introduced a benefit for **medicinal cannabis** on eligible products. You can read more about it at hif.com.au/medicinal-cannabis. Another progressive step from your favourite health fund.



2021

So many new initiatives.

There was our first Reconciliation Action Plan (RAP), submitted to Reconciliation WA, and our partnership with St John Urgent Care which provides no-charge urgent care consultations for members.

We also partnered with Valion Health to give eligible members who have cancer access to Valion's Cancer Support Complete Program (hif.com.au/valion-health), and with Kieser, providing access to tailored physiotherapy for eligible members suffering from chronic conditions (hif.com.au/kieser).

Plus, we launched our accessibility widget in 2021, making our website more accessible than ever.

2023

More value-adding partnerships and tools.

Like **SleepSpace**, our online tool to help eligible members improve their sleep (hif.com.au/sleepspace).

Like our partnership with **Reset Mind Sciences** to open a landmark mental health treatment facility, delivering psychedelic-assisted psychotherapy. And like

Sleep Eazzzy Baby, our program for new and expecting eligible parents, providing support throughout their early parenthood journey (hif.com.au/sleep-eazzzy-baby).

Another green step forward.

We introduced **membership cards** made from recycled material in 2023.



2024

Happy birthday to HIF!

We celebrate our 70th birthday!

Phew, what a journey. Here's to the next 70 years with our members.



Happy 70th birthday to members Rita and Marian!

We're not the only ones turning 70 this year. Meet fellow septuagenarians Rita and Marian who are also celebrating their 70th birthdays, not to mention several decades as HIF members. Why have they stuck with us so long? We'll leave it to them to explain.

Meet Rita Stott, HIF member since 1979.



"I've been with HIF for over 40 years! I was with HBF before that, but I found that HIF was better value, particularly with four kids going to the dentist and my daughter's braces. The dental benefits were far better than other providers. Still are, I think.

"The dental and optical benefits are one of the big benefits to my HIF cover, along with the ability to choose my own dental provider. That's a huge advantage. And the dental benefits are great. One recent visit to the dentist was \$150 cheaper than I expected because I was able to claim more than I thought from HIF. I also get great value out of the physio cover.

"I've been lucky - I haven't had any major health problems. I had a procedure last year and knew the cost and benefit well in advance. I was surprised because I got more back than expected. So, I'm really happy with HIF and love that I can speak to someone right here in Australia if I have any questions."

Meet Marian Richardson, HIF member since 1999.



"I moved from HBF to HIF in 1999 and I haven't regretted making the switch. My disabled daughter is with HIF, too. My husband is still with HBF and I think I definitely get better value for money with HIF. For instance, when I go into hospital for a simple day procedure - I go in at least six times a year - I don't have to pay any excess, but my husband does.

"Over the years I have had many operations, and I've been so glad to be almost fully covered. I had a cancerous melanoma in my left eye, which required lots of treatments, including going to the Peter Mac Centre in Melbourne for radiation. I'm totally blind in my left eye, but at least I have been able to keep my eye and keep it healthy with injections.

"Aside from the big stuff - the peace of mind of knowing I'm covered - I also like the little things that HIF does. The app is great and makes requesting refunds on medications easy. And I like being able to call and speak to a real person, not one of those bot things. My experience with HIF has always been smooth, which is why I'll continue to be a member."

What if... we helped you get the most of your cover?

We're lucky in Australia. We have one of the world's best health systems, and private health insurance plays a vital role in keeping Australians and our healthcare system healthy. But with cost-of-living pressures growing, we want to make sure you're using your cover effectively.

Private health insurers have wrestled to keep premiums affordable while ensuring we can properly fund the quality of care we all expect and deserve. And compared to other sectors, health insurance premium increases are well below other soaring household costs, including other types of insurance.

Even so, many of the 14.73 million Australians with private health insurance* are struggling to balance their budgets as household costs keep increasing.

But there are advantages to having private health insurance for your health and you bank balance. For instance, if you don't have Hospital cover you could be hit with the Medicare Levy Surcharge (MLS) at tax time, which can amount to 1.5 per cent of your annual income.

We recommend taking a moment to review your cover to ensure it's working for you. Here's how:

- 1. Do some quick homework.** Make sure you understand the four levels of health cover: Basic, Bronze, Silver and Gold.
- 2. Speak to our team.** See if your level of health cover is right for you. Is there a cheaper option that would be more appropriate?
- 3. Switch policies if it makes sense.** Your health needs change throughout your life. If you're paying for Hospital or Extras services you don't need, maybe it's time to downgrade.
- 4. See the value in your insurance and use your Extras.** If you do have Extras covering dental, physio, or chiropractor as part of your policy, be aware that Extras benefits reset for most health insurers on 1 January. So, if you haven't claimed up to the limit of your policy by that date, you've lost the opportunity to maximise your Extras cover.



Confused and need advice?

We get it. It can be difficult to understand insurance. One in four people with health cover say they don't review their policy enough because they don't understand it. We always try to explain our policies as plainly as possible, but remember, we're here to help. Visit [hif.com.au/contact-us](https://www.hif.com.au/contact-us)

* Statistics from Department of Health and Aged Care viewable from <https://www.health.gov.au/ministers/the-hon-mark-butler-mp/media/private-health-insurance-premiums-rise-less-than-wages-pensions-and-inflation>

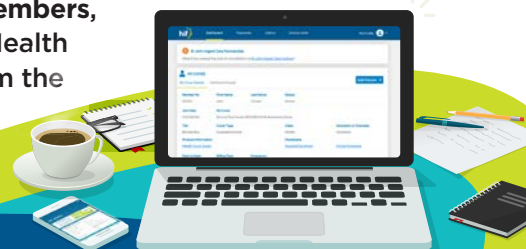
All your **health and wellbeing programs** in one place

Did you know we've established a whole host of health and wellbeing programs with healthcare providers that may add value to your membership? And now you can find out about them all in one place in our Online Member Centre.

We're talking about programs like:

- **Healthy Weight for Life.** Comprehensive weight management programs for members with heart health risk factors, knee/osteoarthritis or type 2 diabetes.
- **Kieser.** Tailored physiotherapy programs designed to help members who are suffering from chronic conditions avoid joint replacement or spinal surgery.
- **Little Green Pharma.** Providing rebates on quality medicinal cannabis products.
- **Sleep Eazzzy Baby.** Peri- and post-natal support and education for new and expecting parents.
- **SleepSpace.** A phone app to help you track and improve your sleep patterns.
- **St John Urgent Care.** Consultations for members at St John Urgent Care clinics in WA at no cost to members.
- **Teladoc Virtual Care.** Get a second opinion on any diagnosis or use the mental health navigator service to access to mental health support.
- **Valion.** A virtual cancer support program that includes a range of hospital substitute treatment services, from complex wound management to chemotherapy and rehabilitation in the home.

You can learn more about all our health program benefits and find out if you're eligible by logging in to our Online Member Centre. Visit hif.com.au/members, log in and select 'Health and wellbeing' from the footer banner.



Access cancer support with Valion and HIF

According to Cancer Australia, around two in five Australians will be diagnosed with cancer by the age of 85.* The good news is, cancer treatments are improving all the time. But they can still have a massive impact on your quality of life. That's why we've partnered with Valion.

Introducing Valion and their cancer support program.

Valion specialises in individualised cancer support programs. The programs, which span 12-16 weeks, provide a range of support for cancer patients through their treatment and beyond, with a specialised cancer care nurse on hand to help patients navigate their care.

From understanding symptoms, treatments and side effects to expert nutritional, mental wellbeing, physical health and care

coordination support, Valion's programs are designed to help patients regain a sense of autonomy and improve their quality of life.

Are you undergoing cancer treatment?

If you're 18+, meet Valion's eligibility requirements and have been an HIF member with Hospital cover (excluding Basic Plus) for at least 12 months, this program could be a good fit for you. To learn more and apply, visit hif.com.au/valion-health

* Statistics from Cancer Australia viewable at <https://www.canceraustralia.gov.au/impacted-cancer/what-cancer/cancer-australia-statistics>



What if...

we made it easy to add your baby to your membership?

Welcoming a newborn into the world is a magical time for families, but with so much to learn and prepare, it can feel overwhelming too! So, allow us to take some of the pressure off and provide some peace of mind.

Does my membership cover my baby?

Adding cover for your baby is easy, but not automatic. What's more, unless you update your membership so your baby is covered from birth, they will need to serve the applicable waiting periods before you can claim for any treatment they may need.

That's why it's important to update your membership as soon as possible, once your newborn arrives, so they're covered from birth and inherit your waiting period status.

When should I update my membership to ensure my baby's covered from birth?

You can update your membership (and backdate cover for your baby to start from birth) within the following timeframes:

- **Family and Single Parent memberships.** You can backdate the addition of your little one up to four years from their date of birth or adoption. There is no additional charge to add dependents and no limits to how many legal dependents you can add.
- **Single and Couple memberships.** You can backdate upgrading to a family or single-parent membership (and add a dependent) within two months of your child's date of birth or adoption. Please note, you'll have to pay the backdated difference in premium for the upgrade.

Do waiting periods apply for my baby?

Any waiting periods you've already served will be waived for your baby when they're added to your membership from birth. If you don't update your membership to ensure your child is covered from birth, all waiting periods will apply from the date they join your membership.

How can I add my baby to my membership?

It's easy. Complete our variation form at hif.com.au/variation-form and email a copy to hello@hif.com.au. You can also change your level of cover using this form.

Time to give your health cover a health check?

When your life changes, it's a good idea to review your health cover. You can easily compare our Hospital cover options at hif.com.au/hospital-cover-table and Extras cover options at hif.com.au/extras-cover-table

Prefer to talk to us?

Our friendly team is right here in Australia and ready to help. Choose a convenient way to get in touch at hif.com.au/contact-us



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

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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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