



SmartHealth

HIF NEWSLETTER SUMMER 2025



What if ... we kept you informed

The summer edition of SmartHealth covers a range of hot topics, including a wake-up call about healthy sleep, info about cover for students, and why you should check (and use) your Extras limits.

IN THIS ISSUE:

A word from our CEO	2
Here comes 2025 and your new Extras limits	3
What kind of sleeper are you?	4
Busting seven sleep myths with Dr Jen Walsh	6
Wishing the Wildcats a purrrfect end to the season	6
Are your adult children enrolled in full-time study?	7
What if... you had another option for urgent care?	8



A word from our CEO

Firstly, I'd like to take this opportunity to wish all our members a very Happy New Year for 2025.

As some of you may know, last year marked our 70th Year as a not-for-profit Health Fund – which was an important milestone to celebrate. Now, we are excited for the next chapter in our story, where our priority is to reinvest in our members experience to ensure you are all seeing value in our products, pricing and services.

After increasing benefits for some of our most claimed dental services, enabling claiming for skin checks across more providers and adding unlimited emergency ambulance on all domestic Hospital products – we're focusing our attention on finding new ways to demonstrate the value of private health insurance.

We want our next 70 years as a WA based, member-first fund, to be anchored to value and affordability for our members. We want to ensure the sustainability of our world-class health system, which is based on productive relationships with key stakeholders, built on fairness, cooperation and on finding and implementing solutions. Our no gap access to St John's Urgent Care clinics in WA is a perfect example of this – keeping our members healthy and easing the strain on our emergency departments.

We know that for a significant number of our members, who trust their health with us, keeping their budgets balanced has become increasingly difficult during this cost-of-living crisis. This makes it even more important for us to demonstrate how we are reinvesting surpluses into lowering premiums for our members, enhancing benefits, and introducing new services.

We will continue to innovate for our members by breaking down barriers to support those with treatment resistant depression, advocating for emerging therapies such as medicinal cannabis or collective education on the profound impact of a healthy night's sleep. HIF will continue to be a change-maker in the health space.

I look forward to sharing more news about our programs supporting the health and well-being of our members throughout the year. There are exciting times ahead.

For now, I wish you all a happy, healthy and safe 2025.

Justin James
CEO, HIF

Here comes 2025 and your new Extras limits

Here's wishing you and your loved ones a happy and healthy 2025. And to help with the 'healthy' bit, here's your annual reminder that your Extras limits for everyday services like general dental, optical and remedial massage reset on 1 January. Now's the perfect time to check your cover and make sure you get the most out of your Extras this year.¹

Exceptional dental cover on everyday dental care

Whatever Extras cover you have, you can claim benefits for a whole heap of general dental services, from oral examinations and regular scale and cleans to x-rays, fillings, extractions and even dentist-fitted sports mouthguards.² And you're free to choose any dentist you like!



Relax... you can claim for remedial massage too

With Complementary Therapy on your Extras cover, you can claim benefits on relaxing remedial massage sessions, which can help with all sorts of issues. Joint function. Blood circulation. Lymph flow. Recovery from injury.⁴ To find out more about what's covered under Complementary Therapy, visit [hif.com.au/complementary-therapies](https://www.hif.com.au/complementary-therapies)



Take a closer look at your optical cover

Got a current Medicare card? Then you're eligible for the Medicare subsidy for eye tests provided by optometrists. And if it turns out you need glasses or contact lenses, you can claim 100% of your annual limit on spectacles, contact lenses or prescription sunglasses.³ Plus, we offer bonus optical discounts. Visit [hif.com.au/optical](https://www.hif.com.au/optical) for more info.



¹ Check your eligibility by visiting [hif.com.au/factsheets](https://www.hif.com.au/factsheets) for more details.

² Excluding item number 153.

³ The only things we don't cover are tinting, coating and grinding.

⁴ Source: Australian Traditional-Medicine Society at www.australiannaturaltherapistsassociation.com.au/explore-natural-therapy-treatments/massage/remedial-therapy/

What kind of sleeper are you?



It's a fact: sleep is vital for overall health and wellbeing. That's why our annual consumer research into what's keeping Australians up at night is so important. This year, we found more than half of working Aussies are turning up to work exhausted.

HIF CEO Justin James explains, "Our research highlights some concerning data about Aussie's sleep habits and how exhausted we are as a nation. Not getting enough sleep costs the economy dearly, but the health impacts are so significant and often underestimated.

"Not enough importance is placed on sleep, and we're working hard to help change that. There are no medals for 'powering through' – sleep is a health issue, and we should treat it as such."

To help our members (and all Australians!) get a better night's sleep, we've launched a new content hub where you can take a quiz to discover your 'Sleep ID' – the type of sleeper you are – and access tailored resources to improve your sleep health. Visit sleep.hif.com.au

We offer a range of sleep-health support for members, including:

- sleep studies and sleep tracking apps
- sleep-health advice for new parents
- treatments for sleep-related conditions, from sleep apnoea to weight management.

Take our quiz at sleep.hif.com.au, discover your 'Sleep ID' and get tips from Amanda Slinger, one of Australia's leading experts in sleep health. A certified Sleep Practitioner, Amanda is the founder of SleepSpot (sleepspot.com.au) and a sought-after professional speaker and media commentator. She also features on our *Sleep Eazzzy with HIF* podcast which you can find on sleep.hif.com.au, or search for it on Spotify.





What's your 'Sleep ID'?

Ever wondered why some people can nod off in seconds, while others are left counting too many sheep? It's because we all have different sleep types or 'Sleep ID'. Which one are you?

The Bedtime Battler

Always feel 'wired but tired'? Constantly 'on', navigating endless to-do lists and juggling competing commitments? If your sympathetic nervous system (the body's fight-or-flight response) stays in overdrive, it's difficult to unwind and sleep well.



The Super Sleeper

If you enjoy a consistent and restful pattern of sleep, you're probably a Super Sleeper. But while it's great to enjoy your well-earned sleep success, it's important to remember that life – and sleep – can be unpredictable and changeable, even for Super Sleepers.



The Doona Dodger

Doona Dodgers struggle to keep a consistent sleep schedule. You might think you're doing OK, but an irregular sleep routine can chip away at your sleep quality. This can affect everything from your mood and energy to your ability to focus and get things done.



The Rest Rebel

If you struggle to go to bed when you know you should, maybe putting off sleep for extra 'me time', you can build up a significant sleep debt. This can affect how you feel and function the next day and have longer-term physical and mental health impacts.





Busting Seven Sleep Myths with Dr Jen Walsh

Dr Jen Walsh, from our *Sleep Eazzzy with HIF* podcast, is one of Australia's leading experts on sleep health. Here, she addresses the seven most popular myths and misconceptions about sleep.

1. Drinking alcohol helps you sleep.

"A nightcap is likely to lead to more frequent waking during the night and overall lower-quality sleep. It's best to avoid alcohol for at least three hours before bedtime."

2. Watching TV in bed is a good way to relax before sleep.

"While screen time gets a bad rap, recent studies show that low-level light from TVs and phones isn't as bad as we once thought. However, be mindful about the type of content you consume close to bedtime. Make it relaxing, rather than thrilling, and know when to hit the off button."

3. Sleeping with your pet helps you sleep better.

"We really don't need four-legged friends in bed. Research shows people who are co-sleeping with pets have poorer perceived sleep quality."

4. Your bedroom should be warm.

"On the contrary, your bedroom should be dark, quiet and cool, ideally under 20°C. This helps the sleep initiation process."

5. Napping is bad for you.

"No! Sleep is our superpower, and a nap can really help you recharge. But nap strategically – 20-30 minutes is ideal, and not too close to bedtime."

6. Snoring is harmless.

"Snoring can increase your risk of health issues, most commonly sleep apnoea, which is often linked to heart problems. Best to get it checked out by your GP."

7. You can train yourself to get less sleep.

"According to research, it's possible, but it won't work for everyone, and I wouldn't recommend it. Less sleep can lead to a range of physical and mental health problems. It can also hamper alertness, reaction times and productivity."

Wishing the Wildcats a purrfect end to the season

As proud partners of the mighty Perth Wildcats, we wish the team well as they head towards the end of the 2024/25 basketball season. With our recent partnership extension in place, ours is the longest partnership in NBL history, standing at 15 years.

The Wildcats won back-to-back NBL titles in 2019 and 2020 and have 10 championship trophies under their belt – more than any other team in the league – along with 37 NBL finals appearances.

Speaking about the significance of the partnership, Mark Arena, owner of the Wildcats, recently said, "Both HIF and the Perth Wildcats are community-minded organisations who put their members first with everything they do."

The club's loyal red army boasts close to 10,000 members, with regular game attendance of over 13,000 fans. Go Wildcats!



Are your adult children enrolled in full-time study?

If your children are aged between 21 and 31 and in full-time study, and you have a family membership, they can remain on your policy. That's right! All you need to do is register them as a 'student dependant' using our Student Declaration Form, available at **hif.com.au/student**

What is a student dependant?

Children are automatically removed from family policies when they turn 21. But if you have a child, stepchild or adopted child aged 21-31 who's enrolled in full-time study and not married or in a de-facto relationship (i.e. living as a couple), they can stay on your policy as a 'student dependant'.

How do you register your child as a student dependant?

Log in to our Online Member Centre at **hif.com.au/members** and submit a Student Declaration Form, or download the form from **hif.com.au/student** and email or post it to us.

What happens when your child turns 31?

When a dependant turns 31, we're legally obliged to remove them from family memberships, even if they're still in full-time study.

Do you need to register your child as a student dependant every year?

Yes. Please submit a Student Declaration Form every year to ensure your child's cover continues. You'll need to complete and submit your form by 1 March.

The good news is, we have a host of affordable cover options. Moreover, if your child takes out HIF membership within two months of being removed from yours, they won't have to re-serve any waiting periods on the same or a lower level of cover.¹

And with Lifetime Health Cover loading – a 2% loading applied by the Government to private hospital insurance premiums for every year (after turning 31) that a person doesn't have their own private health cover – it makes sense to do it sooner rather than later.²

Find out more about Lifetime Health Cover loading at **hif.com.au/LHC**



¹ If your child upgrades their cover, they would be required to serve waiting periods on services that aren't included on your policy/their previous level of cover.

² A 2% loading would be applied for every year (after turning 31) that your child doesn't have private hospital cover, up to a maximum of a 70% loading.



What if...

you had another option for urgent medical care?

Finding yourself in urgent need of unplanned medical care can be stressful. Your local hospital emergency department will probably be busy – long wait times are common. Private hospital emergency departments may offer shorter wait times but can charge fees, with gaps you'll have to pay yourself. Is there an alternative?

Can't I go to a private hospital emergency department and claim on my insurance?

Your HIF hospital cover is for inpatient services (i.e. when you're admitted to hospital) and doesn't cover treatment in public or private hospital emergency departments.¹ Most outpatient services are payable by Medicare, so you can claim a benefit through them for outpatient (emergency) hospital treatments at public hospitals.

Is there an alternative to private hospital emergency departments?

In Western Australia, there's St John Urgent Care. Designed to relieve the pressure on emergency departments, St John Urgent Care provides high-quality medical treatment to walk-in patients with injuries and illnesses that are urgent, but not life-threatening at six locations across WA, seven days a week, with no appointments necessary.

So, I can go to St John Urgent Care if it's urgent but not an emergency?

St John Urgent Care can treat health concerns such as sprains, broken bones, cuts that need stitches or glue, minor eye and ear problems, and more. Walk-in patients can also access x-rays, pathology and follow-up treatments such as plaster, urgent dental and stitches onsite.

Can I claim for St John Urgent Care consultation fees?

As an HIF member, you can! Thanks to our partnership with St John WA, you can visit St John Urgent Care to receive the treatment you need, without having to wait at your local emergency department or pay urgent consultation fees.²

How do I claim at St John Urgent Care?

All you have to do is show your HIF member card at the reception counter. Don't worry if you don't have your HIF card – you can use your digital card on your HIF app. Alternatively, settle the bill and send us a copy of the paid invoice, then we'll reimburse you.

For more information about St John Urgent Care, visit hif.com.au/urgentcare

Have you got a burning question about private health insurance?

Email us at smarthealth@hif.com.au and we'll try to provide the answer in future editions.



¹ This information does not apply to cover for overseas visitors who cannot enrol in Medicare.

² Terms and Conditions: HIF will cover the cost of Urgent Care consultations at St John Urgent Care Centres in WA. Available to members on any level of domestic health insurance cover with HIF. Not covered for GP appointments, dental treatment, medicines prescribed, and medical devices associated with your treatment such as crutches, moon boot, etc. St John Urgent Care may have additional terms and conditions. This information is of a general nature and is not intended to be a substitute for professional medical advice.

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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