



SmartHealth

HIF NEWSLETTER AUTUMN 2024



What if ... we kept you informed

In this edition of SmartHealth, you'll learn about REM sleep (and how to improve it), our Sleep Eazzy Baby program for new parents, Kieser physio programs, claiming for your flu vaccination, and much more.

IN THIS ISSUE:

Premiums change, but our commitment never will	2
Creating more young first-aiders with St John WA	3
Are you getting enough REM sleep?	4
Take the uncertainty out of early parenthood	5
Turning 31? Avoid Lifetime Health Cover (LHC) loading	6
Claim for your flu vaccination. It's easy!	7
Got hip or knee osteoarthritis or a spinal condition?	7
Ask SmartHealth	8

All health fund premiums change, but our commitment to you never will

Like all Australian health funds, we have to review our premiums every year to ensure we can cover the rising costs of health care for our members. But unlike many funds, we're not-for-profit, so we're doing everything we can to minimise your increase and maximise your cover.

More than just peace of mind when it matters most

Private health cover means you have better access to more treatment options. That's a big deal. But with cost-of-living pressures biting hard for many Australians, we know it's more important than ever to listen to our members and provide as much value as possible.

That's why, from 1 April, we've added Unlimited Emergency Ambulance on all domestic Hospital products¹. We've also improved the Emergency Ambulance benefits on our Vital Options product².

Similarly, we know dental cover matters to our members. So, at the beginning of this year we increased the benefits across 77 of our most claimed General and Major Dental services – visit hif.com.au/dental-increase to read about the change. This means lower out-of-pocket costs, no matter which dentist you see.

And because we care about our members' mental health, we're continuing to offer Mental Health Navigator for all HIF members who are 18 years or over at no extra cost.

It's all part of our ongoing commitment to helping you live healthier, with the freedom to choose, wherever you are on your health journey.

We've contacted our members to let them know about changes to their individual premium rates and product improvements during the month of March. The changes come into effect on 1 April. For more information, visit hif.com.au/premiums

¹ Excluding transportation from a hospital to your home, nursing home or other hospital; transportation for ongoing medical treatment; off-road or air ambulance (e.g. plane, helicopter, or boat). Co-payment applies for an ambulance account with a service type of non-emergency or non-urgent call-out. A 1-day waiting period applies for emergency ambulance and 30-day waiting period applies for non-emergency ambulance. Waiting periods already served will be honoured.

² From 1 April, benefit payable for 1 Emergency Ambulance service per person per year. Vital Options is a closed product and not available for new members. Refer to the Vital Options factsheet at hif.com.au/vital-options for more information.

Creating thousands more young first-aiders **with St John WA**

Basic first aid skills can prevent a minor mishap from becoming something much worse. That's why we're proud to extend our partnership with St John WA, supporting their First Aid Focus program for students, from kindergarten to year 12.

Last year, we made a \$15,000 donation, supporting St John WA in delivering first aid training to over 3,000 students in seven Perth schools. Our continued support in 2024 means more schools will benefit from the training.

HIF Chief Executive Officer Justin James said, "You never know when someone around you may experience a medical episode. We want to ensure as many young people as possible have the opportunity to learn these valuable skills".

Praising our partnership, which is now in its third year, St John WA CEO Kevin Brown said, "HIF is a founding partner of St John WA's charitable work, which focuses on supporting disadvantaged communities and people by equipping them with the tools to build health and wellbeing resilience".

Training can be the difference between life and death

St John WA Chief Preventative Officer Megs O'Donnell said, "About one Western Australian child calls Triple Zero (000) for their parent or carer each month, meaning the educational program can be the difference between life and death.

"Only in July, eight-year-old Tia Cummins, within hours of learning first aid at St John WA's First Aid Focus program at her Swan View school, helped her 15-year-old sister Bella, who suffered a seizure. Tia had the confidence to roll Bella over, check her breathing and contact the ambulance, with a positive outcome for her sister."

Our partnership with St John WA began with the Bunbury Community Transport Service, which delivers reliable and affordable transportation to patients who need assistance travelling to and from hospital and specialist appointments. The service is now offered across Perth, Goldfields, Great Southern, Wheatbelt, the South West and Northam.

For more information about our partnership with St John Giving, visit hif.com.au/st-john-giving You can learn more about First Aid Focus at stjohnwa.com.au/youthengagement



Are you getting enough REM sleep?

It's easy to think we simply shut down when we go to sleep. But the truth is, our brains and bodies carry out essential repair and restoration work during the night.

REM (Rapid Eye Movement) sleep is vital in maintaining our physical, mental and emotional wellbeing. So, how much REM sleep do you need? And how can you improve your REM sleep?

What exactly is REM sleep?

During a typical night, a person will go through multiple cycles of REM sleep, which accounts for about 25% of our sleep. It's when we dream. Our eyes move rapidly behind closed eyelids, our heart rate speeds up, and while our brain waves slow down, the brain is highly active (with similar activity to when we're awake).

The part of the brain responsible for processing our emotions, the amygdala, is activated during REM sleep. It's also when we process new learnings and motor skills from the day, committing some to memory and discarding others.

Why does REM sleep matter?

Poor sleep can impact a range of body functions, from regulating appetite and metabolism to hormone and cardiovascular function. REM sleep cycles are particularly vital to cognitive functions such as memory, learning and creativity.

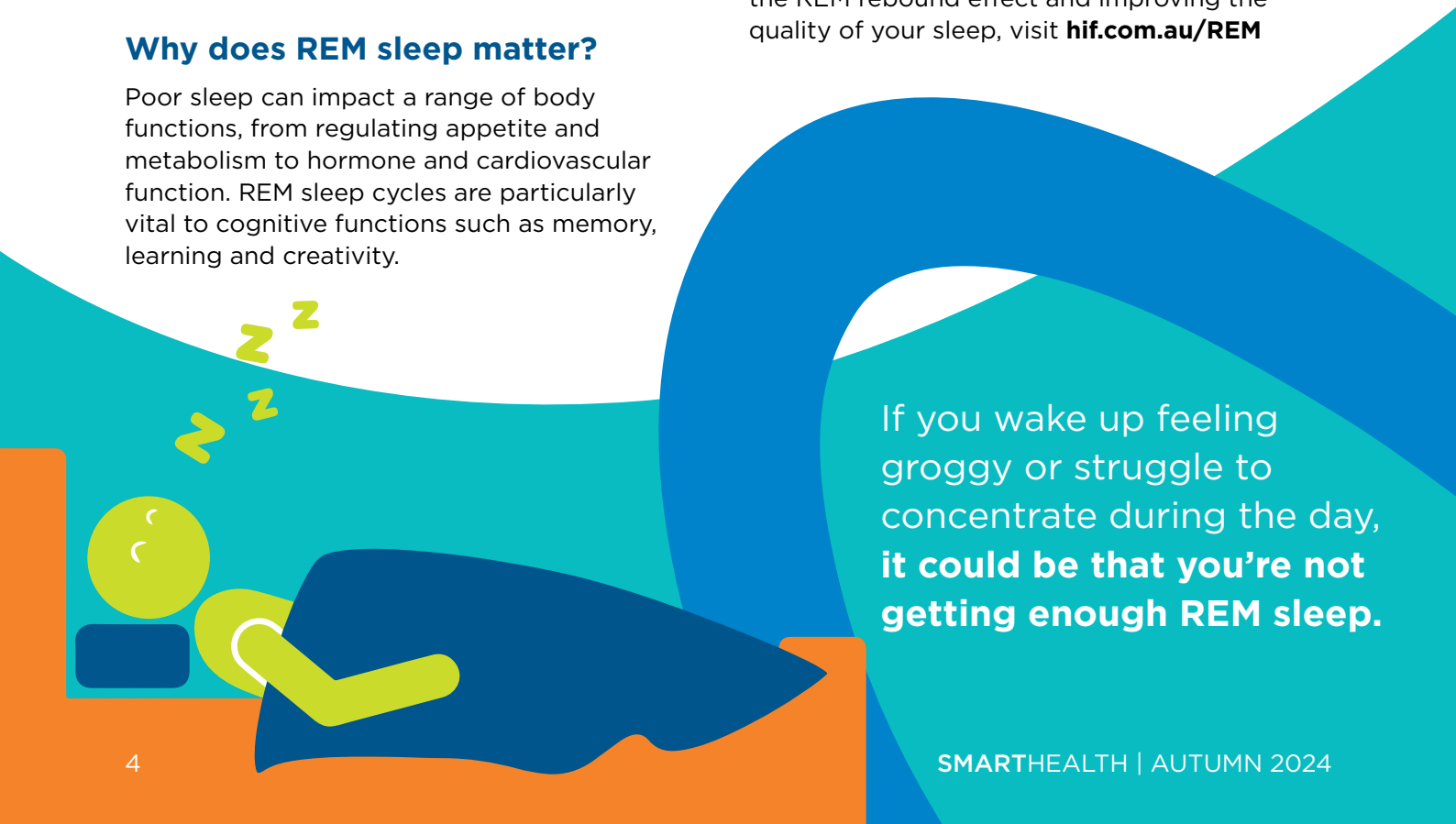
What factors can affect the quality of your REM sleep?

There's a range of factors that affect REM sleep. Some factors, such as age and genetics, are simply facts of life. But there are others, including lifestyle factors, that you can address or treat with a view to improving the quality of your sleep and your REM sleep in particular. These include:

- Establishing a regular sleep routine
- Keeping your bedroom cool, dark and quiet (earplugs are always an option)
- Avoiding caffeine (8 hours) and alcohol (at least 4 hours) before bed
- Avoiding eating/overeating at least two hours before bed, especially spicy, acidic or fatty foods.

For more information about REM sleep, the REM rebound effect and improving the quality of your sleep, visit [hif.com.au/REM](https://www.hif.com.au/REM)

If you wake up feeling groggy or struggle to concentrate during the day, **it could be that you're not getting enough REM sleep.**



Take the uncertainty out of early parenthood with **Sleep Eazzzy Baby**

Whether you're expecting or you've embarked on your early parenthood journey, bringing a baby into the world can be magical. And confusing. And overwhelming. And stressful. But help is just a call or click away if you have Hospital policy covering pregnancy and birth.

Rest easy with our **Sleep Eazzzy Baby** program

Provided by our partners at Nourish Baby, Australia's only accredited provider of online antenatal and early parenting education, our Sleep Eazzzy Baby program provides specialised, evidence-based support to help you during pregnancy and beyond.

- **Online learning hub.** A range of interactive courses covering everything from pregnancy health and childbirth to newborn feeding and sleeping guides – all the way up to toddler growth and development.
- **Personalised telehealth support.** Sessions designed to help new parents develop confidence in their parenting skills, all delivered by qualified early parenting consultants.
- **Emotional and mental health screening.** Get support from perinatal mental health specialists through iCOPE, Australia's perinatal mental health peak body.

All our Sleep Eazzzy Baby online courses are available in English, Arabic, Mandarin and Vietnamese. Visit hif.com.au/sleep-eazzzy-baby or contact us on **1300 134 060** to find out more.



Turning 31 soon?

Take out Hospital cover now. Avoid Lifetime Health Cover (LHC) loading later.

What's Lifetime Health Cover loading? It's a Federal Government incentive to take out hospital cover earlier in life.

Here's how LHC loading works

If you don't have hospital cover by 1 July following your 31st birthday, when you do take out hospital cover, a loading of 2% will be added to your hospital premium for every year (over the age of 30) you didn't have hospital cover (up to a maximum of 70%). In other words:

Age	LHC Loading
31 years old	2%
32 years old	4%
33 years old	6%
34 years old	8%
35-65 years old	Continues to increase 2% every year, up to a maximum of 70%

Can you avoid paying the LHC loading?

You sure can! Simply take out hospital cover before 1 July following your 31st birthday, then keep it going.

Does the LHC loading affect everyone?

Some people are exempt from LHC loading or may be subject to special rules. For example, if you're a member of the Australian Defence Force or you're overseas on 1 July following your 31st birthday.

For more information on Lifetime Health Cover loading, or to calculate your loading, visit hif.com.au/lhc or the Australian Government website at privatehealth.gov.au

An LHC loading example

Sam is 40 years old when she takes out hospital cover, so she has a 20% loading added to her hospital premium. Instead of \$100, she now has to pay \$120. What's more, Sam has to pay this extra 20% for 10 continuous years before the loading is removed from her premium. Ouch!



Are you ready for flu season?

Claim for your vaccination

Protecting yourself this flu season is easy. One jab and you're done. It's almost as easy as claiming the cost of your vaccination on your HIF Extras cover.*

That's right, your annual flu vaccination is included with your HIF Pharmacy benefits. Everyone on your policy can get their flu shot at any registered pharmacy within Australia, then claim back the cost in minutes. Simply send us the invoice using the HIF mobile app.

Didn't know you're covered for flu vaccinations? Want to find out what else you're covered for? Visit our Online Member Centre at hif.com.au/members and check out our product factsheets.

* Not available on all Extras covers. For more information and eligibility criteria, please visit hif.com.au/flu-vaccinations



Got hip or knee osteoarthritis or a spinal condition?

Get a Kieser program.

Did you know we cover the cost of Kieser's Hip Osteoarthritis Program, Knee Osteoarthritis Program and Spinal Program?*

Kieser's physiotherapy and strength-training programs help prevent surgery, reduce pain levels and improve mobility for people with chronic conditions. And if you need surgery, they can support your recovery and rehabilitation.

If hip osteoarthritis, knee osteoarthritis or a spinal issue is affecting your life, find out more about Kieser's 12-18 week programs and their network of centres in Victoria, New South Wales, Queensland, Tasmania and South Australia. Visit hif.com.au/kieser

* To be eligible for funding for a Kieser program, you must have eligible HIF Hospital cover for 12 months or longer and you must not have enrolled in another HIF-funded chronic disease program for the same condition in the previous 12 months. Current Kieser clients are not eligible for HIF-funded programs. Further eligibility criteria apply. Please contact Kieser to find out if you are eligible.



What if...

we answered those commonly asked questions?



Did you know the cost of your cover can change depending on your personal circumstances? Learn more about how your premiums are calculated in this edition of Ask SmartHealth.

Are you covered by Medicare? Then you need to know about LHC loading and the Australian Government Rebate on private health insurance.

Lifetime Health Cover (LHC) loading impacts members over 31 years old.

Depending on your age when you take out hospital cover, you could be required to pay extra on top of your premium. Read more about the Federal Government's Lifetime Health Cover (LHC) legislation and how LHC loading works on page 6.

Are you paying unnecessary loading?

Use our online calculator and learn how to confirm your LHC loading details at hif.com.au/LHC

The Australian Government Rebate is a government contribution, based on your age and income, to help with the cost of private health insurance.

The government provides a rebate to help Australians meet their health cover costs. The amount you receive is determined by your age and annual income.

Have you claimed for a reduced premium?

You can claim the rebate directly through the ATO or we can deduct your rebate from your HIF premium. We'll adjust your rate as you get older, but you will need to let us know if your income changes. You'll find the current rates and our registration form at hif.com.au/rebate

How about a discount?

Did you know we offer a 2% discount for six-monthly contributions and a 4% discount for yearly contributions? But paying ahead is just one way to save. We also offer a variety of discounts through employers and associations.

Does your employer or association have an arrangement with HIF?

Visit hif.com.au/corporate-discount to claim your corporate discount, or you can claim a discount through your association at hif.com.au/association-discount

Your state affects your premiums too.

Hospital and medical costs vary from state to state. This means your premiums are adjusted to reflect the charges in your state.

Have you moved to a new state?

Let us know as soon as possible to ensure a smooth transition. Find convenient ways to confirm your membership details at hif.com.au/members



Got a burning question about private health insurance?

Email us at smarthealth@hif.com.au

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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