



# SmartHealth

HIF NEWSLETTER SUMMER 2024




## What if ... we kept you informed

In this summer edition of SmartHealth, you can read about our improved Dental cover, accessing personali-zzz-ed support to help you get better sleep, mental health support for all members, and much more.

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# A note from Justin

A happy New Year to you all. I hope you had a wonderful festive season and you're enjoying these long, summer days.

As a not-for-profit organisation, we will never take for granted the responsibility to act in our members best interests, especially as we capitalise on a positive year just gone.

While in previous years we have offered cash back payments, in 2024 we're investing back into things we may otherwise not have had the opportunity to.

Dental cover is an important part of any Extras health insurance policy, which is why we've made some changes to ours, as you'll read about in this edition of SmartHealth.

We're also continuing to champion sleep through the products and services we're offering our members and partnerships like that with Port to Pub, a quintessential West Australian open water event with shared values of community and leading a healthy lifestyle.

On the subject of being outdoors: we're pleased to announce you can now claim for skin checks provided by a skin specialist or a GP under your Extras cover that has Healthy Lifestyle benefits.

More than two in three Australians will be diagnosed with skin cancer in their lifetime, so we encourage all our members, particularly during these summer months, to get their skin checked regularly.

As an organisation we are proud of our commitment to recognising and respecting diversity in the workplace and ensuring everybody is treated with courtesy, fairness and respect.

We were delighted, in November, to be recognised for our efforts by being awarded coveted Inclusive Employer status for 2023 by the Diversity Council Australia and will continue to work with partners and stakeholders who share this same vision.

HIF turns 70 in 2024 and we look forward to reflecting on and celebrating all our achievements over the coming months.

In the meantime, I wish you all a safe and healthy year ahead.

**Justin James**  
CEO, HIF

# Say hello to 2024 and your new Extras limits

When your Extras limits reset on 1 January, you got a whole year's worth of benefits to claim for a host of everyday services, from optical to chiro<sup>1</sup> to skin checks<sup>1</sup>. That's right, we now cover skin checks too.

## Time to get some glasses that are more you?

The latest super-smart style? Or something a bit quirky? Whether you wear glasses, contact lenses, prescription sunnies or all three, you can claim 100% of your annual Extras limit on whatever optical items you need<sup>2</sup>. And you can go to any optometrist you like - no preferred providers here.



## Get your body moving and feeling its best

If you've picked up a niggle here or a twinge there, or even if you have a longer-term mobility issue, a visit to the chiropractor could be just the ticket. It can even help with other health issues, like headaches and period pain. No wonder Chiro<sup>1</sup> is one of the most popular services among our members. And it's covered on all our Extras cover options!



## Stay SunSmart. Get your skin checked with your Extras cover

More than two in three Australians will be diagnosed with skin cancer at some point in their life<sup>3</sup>. Almost 2,000 Australians die from skin cancer every year<sup>3</sup>. But the good news is, it's an almost entirely preventable disease.

And even better, you can now claim for skin checks<sup>4</sup> (provided by a skin specialist or a GP) with any Extras cover<sup>1</sup> that has Healthy Lifestyle benefits.

What do we mean by a 'skin specialist'? We mean practices like Mole Map ([molemap.net.au](http://molemap.net.au)), although many medical centres offer GP skin checks.



<sup>1</sup> Check your eligibility by visiting [hif.com.au/factsheets](http://hif.com.au/factsheets) for more details.

<sup>2</sup> We don't cover tinting, coating and grinding.

<sup>3</sup> Stats from [www.sunsmart.com.au/skin-cancer](http://www.sunsmart.com.au/skin-cancer).

<sup>4</sup> Covering services that are not claimable from Medicare.

# What if... our Dental cover gave you more to smile about?



**We've made some changes to our Extras policies that reduce out-of-pocket costs for dental services.**

On 1 January we increased benefits for 77 of our most claimed General and Major Dental services across our Top Extras, Advanced Extras, Essential Extras, Value Extras, Premium Options, Super Options, Special Options and Saver Options policies. This includes services such as:

- Scale and clean
- Oral examinations
- Adhesive/metallic restorations
- Mouthguards<sup>1</sup>
- Root canal treatment
- Crowns
- Dentures

Poor dental health is associated with a number of chronic diseases, including heart disease, oral cancers, diabetes and stroke<sup>2</sup>.

HIF CEO Justin James said, "We know dental health is linked to general health and wellbeing, yet access to services is a major issue for many people on low incomes. We hope that by increasing benefits, it will not only bring a little financial reprieve for members but also encourage them to place more importance on their dental health, including having regular check-ups."

More than 14.5 million Australians (55% of the Australian population) have Extras cover with dental insurance coverage, while around 60% of all Extras benefits paid fall under Dental.<sup>3</sup>

*1 Excluding item number 153*

*2 Australian Institute of Health and Welfare*

*3 Private Healthcare Australia*



## Why it's time to brush up on your oral health

**Poor oral health can affect everything. Your ability to eat, speak and socialise. Your quality of life. It's even associated with chronic diseases like heart disease and diabetes.<sup>1</sup>**

There are many factors that contribute to poor oral health, from consuming too much sugar, tobacco or alcohol to neglecting oral hygiene. What's more, dental health generally deteriorates over your lifetime. That's why maintaining good habits is important in preventing costly procedures down the track.

Top tips for healthy teeth and gums<sup>2</sup>

- Brush and floss your teeth and gums twice daily
- See your dentist once every six months
- Drink plain water throughout the day and avoid soft drinks, energy drinks and fruit juice

- Never use your teeth as 'tools' for opening packets. This can cause teeth to break and crack
- Limit your intake of coffee and tea. Swish your mouth with water afterwards to avoid staining
- Healthy oral health habits start in childhood. Parents influence positive dental care behaviours

### **Our Dental cover rewards regular dental care**

No matter which HIF Extras option (or provider) you choose, you'll enjoy great benefits for the most popular dental services, including oral examinations, x-rays, scale and cleans, fillings and extractions, plus dentist-fitted sports mouthguards<sup>3</sup>.

*1 Australian Institute of Health and Welfare*

*2 Healthdirect Australia*

*3 Excluding item number 153*

# Personalized support to help you get better sleep

Along with diet and exercise, sleep is one of the three pillars of health. But what if you're struggling to catch enough z's?

**Sign up for SleepSpace and get to the root of the problem.**

We've teamed up with SleepSpace to give 500 HIF members access to their sleep tracking and coaching app and tools.

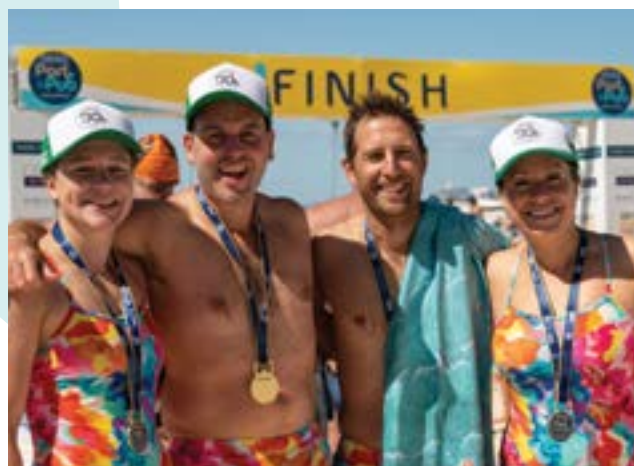
## How does SleepSpace work?

SleepSpace uses your phone's sensors to measure your sleep and track your sleep perceptions using a digital version of the consensus sleep diary. This allows SleepSpace's sleep coaches and Dr. Snooze AI to give you personalised feedback to get to the root of your sleep issues.

**We're offering SleepSpace as a fully funded service for the first 500 eligible members who sign up. You'll need to be at least 18, with an active policy (any level of cover) and a smartphone. Visit [hif.com.au/sleepspace](https://hif.com.au/sleepspace) to find out more and register.**

### SleepSpace provides:

- Accurate sleep tracking
- Relaxations, meditations and smart light
- Deep sleep stimulating sounds
- Integration with wearables like Oura, Whoop and more
- 24/7 support from Dr. Snooze and live sleep coaches



## Diving in to support Port to Pub

**Community and helping our members live healthy lives is at the heart of what we do at HIF.**

It's why we're proud to partner with **Euroz Hartleys Port to Pub with Hotel Rottneest**.

Port to Pub is a quintessential West Australian sporting event in which swimmers endeavour to cross the open ocean from Leighton Beach to Rottneest Island by a 19.7km direct crossing or 25km ultramarathon.

Swimmers of all ages, backgrounds and abilities come together to take on the challenge as solos, duos, or members of teams of four or six.

With an incomparable atmosphere and unmatched community feel, it's a swim for all taking place on 16 March - the day after World Sleep Day.

We'll be there on the journey to champion the importance of sleep and reminding swimmers to use their Extras to ensure they're in tip top condition for the big day!

For more information or to register visit [porttopub.com.au](https://porttopub.com.au)



# Diversity and inclusion a big win for HIF

Diversity and inclusion are important to us at HIF, so we're delighted that the Diversity Council Australia (DCA) has awarded us Inclusive Employer status in recognition of our progress in 2023.



It's an achievement that's all the sweeter given it's the first year we've participated in the DCA's Inclusive Employer Index, which enables organisations to assess and monitor the state of diversity and inclusion in their workforce.

Over the past 12 months, we've set up a dedicated Diversity and Inclusion (D&I) working group to lead our D&I Working Plan and we've implemented several initiatives, including:

- **Menstrual and menopause support.** An additional two paid leave days per year.
- **Fertility support.** Assistance for employees balancing fertility treatment with work.
- **Diverse hiring and development.** Diversity-focused recruitment, training and development.
- **Education, awareness and listening.** Promoting the value of diversity and seeking feedback from employees to understand their experiences and identify opportunities for improvement.

- **Changes to our leave policy.** Employees can choose whether they want to take Australia Day off or work as usual and take a different day off.

Jessica Blackwell, HIF's Chief Culture Leader, said, "Inclusivity and diversity benefits both our members and employees, and we pride ourselves on taking a progressive approach and celebrating our uniqueness. We see this status as a stepping stone for us to further enhance our D&I initiatives."

To find out more about the Diversity Council Australia 2023-2024 Inclusive Employers, visit **DCA announces 2023-2024 Inclusive Employers - Diversity Council Australia**



## Confidential mental health support, whenever you need it

If you're an HIF member aged 18 or over and you're struggling with stress, anxiety or any mental health challenge, we're here to help with Mental Health Navigator.

Teledoc Health's Mental Health Navigator provides you with free and confidential support and guidance, connecting you with a team of mental health professionals, all from the comfort of your own home. Here's how it works:

- **Request a mental health assessment.** Call the Mental Health Navigator hotline on 1800 830 082 or submit a case request on the website.

- **Talk to a mental health professional via video call.** They'll be your dedicated contact and support you throughout the Mental Health Navigator journey.
- **Meet a psychiatrist or psychologist.** They'll be matched to your requirements and available to talk via video call.
- **Receive a confidential report and treatment recommendations.** Your assigned mental health professional will talk you through your report and the advice provided.

For more information, visit [hifvirtualcare.com.au](http://hifvirtualcare.com.au) or call the Mental Health Navigator hotline on 1800 830 082. Please note, this is not an emergency service - contact 000 (in Australia) for immediate assistance.

# Health cover and values that are **the perfect fit** for Stef from Tasmania

“I’m a big believer in free access to health care for all,” says Stef Gebbie, 30, from Tasmania. “But when I was diagnosed with a chronic health condition, it really highlighted the failings of our public health system. I realised I needed to get private health cover to ensure access to the best care.

“I did a simple Google search for private health insurance providers and compared their policies, but ultimately, for me, it’s about ethics.”

That’s why, in February 2022, Stef chose HIF.

“HIF is not-for-profit, carbon neutral and supports the LGBTQIA+ community. That commitment to social responsibility matters to me,” says Stef.

But while our values are what initially attracted Stef to HIF, she is loving the practical benefits of her membership.

“It gives me peace of mind knowing I can go through the private health system when I next need surgery. Having the freedom to



*HIF CEO Justin James met with Stef Gebbie in Tasmania.*

choose your own Extras providers is also great. I’ve already had a few significant dental issues this year, and HIF helped take the sting out of it.

“And when I hear about new initiatives, like HIF partnering with Reset Mind Sciences, exploring a new space in mental health, it just confirms I made the right choice. HIF shares my values.”

Read more about our not-for-profit roots at [hif.com.au/about-us](https://hif.com.au/about-us), green credentials at [hif.com.au/environmental-responsibility](https://hif.com.au/environmental-responsibility) and support for the LGBTI+ community at [hif.com.au/same-sex](https://hif.com.au/same-sex).

## What if... we made some changes to payment methods

According to the Australian Government, the use of cheques has declined by almost 90% over the past 10 years<sup>1</sup>, with Australians choosing to move to more convenient, secure and digital payment methods.

In this modern world, cheques are considered slow, harder to track and also vulnerable, whereas paying electronically is secure, faster and much more cost effective.

It’s why, from Monday 27 May 2024, we will no longer be making cheque payments to you for your claim benefits or premium refunds. This means we’ll need to have your direct credit details so we can pay your benefits directly to your nominated account.

Need to update your bank details? Remember, you can do everything online via our Online Member Centre at [hif.com.au/members](https://hif.com.au/members). Alternatively, you can call us on **1300 134 060** and one of our friendly Member Service Advisors will be able to assist.

Got a question? You can email us at [hello@hif.com.au](mailto:hello@hif.com.au) or call the number above.

1 Modernising payments infrastructure by phasing out cheques | Treasury Ministers



# What if...

we answered those commonly asked questions?

Have your adult children enrolled in full-time study this year? If so, they could qualify as a 'student dependant' and continue enjoying cover on your family membership. In fact, they can be covered up to the age of 31. But you must register them as a 'student dependant'. Here's what you need to know.

## What is a student dependant?

We refer to a child, stepchild or adopted child who's included in a family membership as a 'child dependant'. Ordinarily, child dependants are automatically removed from family policies when they turn 21. However, your child can remain on your policy as a 'student dependant' if they are:

- Aged between 21 and 31
- Enrolled or studying full time
- Not married or in a de-facto relationship

## How do I register my child as a student dependant?

It's easy. If you have a family membership, log in to our Online Member Centre at [hif.com.au/members](http://hif.com.au/members) and submit a Student Declaration Form. Alternatively, download our form from [hif.com.au/student](http://hif.com.au/student) and email or post it to us.

## What's the cut-off date for submitting a Student Declaration Form?

You must register your child as a student dependant before they turn 21. But don't worry, we'll always send a reminder to the main policy holder before a student declaration is due.

## Do I have to register my child every year?

Yes. Please submit a Student Declaration Form every year by **1 March** to ensure your child's cover continues and we'll send you a reminder too.

## And my child can be covered up to the age of 31?

That's right, as long as they are in full-time study and aren't married or in a de facto relationship (i.e. living together as a couple). But when a dependant turns 31, we're legally obliged to remove them from family memberships, even if they meet the 'student dependant' criteria.

## If my child is no longer covered on our family membership, will they have to re-serve waiting periods?

Whether you're adding a child back to your family membership or helping them set up their own cover, they have two months to rejoin HIF. After that, they will have to serve the usual waiting periods when they rejoin.



Got a burning question about private health insurance?

Email us at [smarthealth@hif.com.au](mailto:smarthealth@hif.com.au)

Visit [hif.com.au/members](http://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](http://hif.com.au/privacy) for a full copy of our Privacy Policy.

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