

onemedifund[®]

onemedifund newsletter - Oct 2018

Why choose onemedifund?

onemedifund was established in 2007 for people who want a health fund shared with like-minded people who share the desire to care for one another with excellent health cover. It now covers more than 15,000 people and has paid out over \$150 million in benefits to contributors.

onemedifund is committed to:

- Reward loyalty. onemedifund has higher extras limits for contributors with five or more years of continuous cover.
- Provide generous extras limits and generous dental cover. Better still, extras benefits were increased in July 2018 for a range of services including dental, physio and complementary therapies.
- Include ambulance cover on all policies that is at the very top end of the market for coverage. It covers 100% of air, land and sea journeys within Australia for emergencies and medically necessary ambulance travel with no annual limit.
- Pay claims within two days.
- Answer your call in person. Plus, you get straight through without having to deal with those irritating keypad menus.
- Reduce your out-of-pocket doctor expenses with our Access Gap scheme.
- Provide 24/7 service with Online Services.

In this issue:

- Why choose onemedifund?
- Better alternatives to Dr Google
- Optical benefits give you great choices
- Discounted travel insurance for contributors
- Your health article - How much sleep do you really need?
- Easier Access Gap search
- Your health case study - How our Strive for Health program helps contributors with diabetes



Better alternatives to Dr Google

Type a minor symptom into Google and get the scare of your life with Google deciding you have at least one of many possible terminal illnesses.

Google is great at many things, but it is poor at medical diagnosis.

GPs are a long way from being replaced and should always be your authoritative port of call.

However there are two online options that have some helpful info.

The first is Healthshare. Ask a doctor for advice, search doctors' answers to readers' questions and find reputable info.

The second is our free Health Risk Assessment. Answer a number of questions about your health and get your own health report focussed on 12 health areas. It even calculates your Body Mass Index on the first page.

To do a Health Risk Assessment, simply log in to Online Services and click on the Health Risk Assessment button.

That is it, you can now leave Dr Google behind.



Optical benefits give you great choices

As a *onemedifund* contributor, you get the freedom to use your great optical benefits wherever you please – you are not locked in to the limited choices at a preferred provider.

	Extras Plus	Basic Extras
Glasses, frames & contact lenses	100% of cost to \$275	100% of cost to \$180

Don't like paying a gap for glasses? We have an option for that too.

VSP Australia gives contributors with extras cover gap-free frame and lenses.

The deal includes single vision, bifocal or multifocal lenses, scratch-resistant coating and UV coating.

Visit onemedifund.com.au/eyecarediscounts for details and search for your nearest store.



Travel with insurance on your side

One of the most important things for you to consider is travel insurance, as your health cover does not cover overseas services. Not only do you get health cover overseas, but you also get protection against unforeseen circumstances (like cancellations or lost luggage) for travel both overseas and within Australia.

Either way, *onemedifund* contributors have exclusive access to discounted travel insurance rates from trusted international insurer, QBE.

To get the special deal, visit:

onemedifund.com.au/travelinsurance

Please note:

- *onemedifund* travel insurance does not include life insurance
- All policies need to be purchased at least 5 business days before your travel departure date
- If you have a pre-existing medical condition you will need to provide a medical appraisal form



Your health article - How much sleep do you really need?

The day starts the right way after a good night's sleep. As we hit the snooze button for one more time this Sleep Awareness Week, we ask, how much sleep do we really need?

Science's answer to this comes from the Journal of the National Sleep Foundation sleep time recommendations.*

Why is sleep important?

A good sleep can lift your concentration, mood, and could reduce your risk of heart disease, high blood pressure and diabetes.^ There is also the sobering fact that sleep deprivation was linked to more than 3,000 Australian deaths in 2016–17, almost 400 of those from vehicle or industrial accidents, according to the Sleep Health Foundation.**



Age (years)	Recommended hours	May be appropriate	Not recommended
6-13y	9 to 11	7 to 8 12	Less than 7 More than 12
14-17	8 to 10	7 11	Less than 7 More than 11
18-25	7 to 9	6 10 to 11	Less than 6 More than 11
26-64	7 to 9	6 10	Less than 6 More than 10
65+	7 to 8	5 to 6 9	Less than 5 More than 9

Source: *[https://www.sleephealthjournal.org/article/S2352-7218\(15\)00015-7/fulltext?code=sleh-site](https://www.sleephealthjournal.org/article/S2352-7218(15)00015-7/fulltext?code=sleh-site)
^ <https://www.healthdirect.gov.au/sleep> **Sleep Health Foundation, *Asleep on the Job*, 2017

Easier Access Gap search

Access Gap is a scheme to reduce your out-of-pocket doctor expenses. First you need to ask your doctor if they participate. If they do, we pay them more than the Medicare Benefit Schedule fee – resulting in lower or no out-of-pocket expenses for you.

To make it easier to find doctors with a track record of providing Access Gap services, we've added a new search available on the onemedifund website.

The 'Procedure fees' tab displays the doctor's gap-free record based on medical claims data from the Australian Health Service Alliance, our Access Gap contracting provider.



No Gap in 90% of admissions

Gap up to \$400 in 10% of admissions

Participation in Dr Sallient Example is based on 200 admissions in a 24 month period.

Start your search here onemedifund.com.au/Find-a-Provider.

Will you Strive for Health?

onemedifund has a free 6-month program with a personal health coach to manage chronic conditions, such as diabetes. Home Support Services, our trusted provider, runs the Strive for Health program

Health coaches help contributors gain real health improvements. Their qualifications often include things like Nursing, Diabetes Management and Social Work.

How the Strive for Health program helps contributors with diabetes

Diabetes is a lifelong condition that responds to each meal, physical activity and even stress and illness. There is always a lot to learn and manage.

Strive for Health provides a tailored, supportive and confidential telephone program to help you through at any point in the journey.

Depending on your needs, areas covered can include:

- Diagnosing diabetes
- Understanding diabetes in your life
- Developing a plan for low and high blood sugar
- Medications
- Access to a variety of health professionals
- Coping emotionally and mentally
- Nutrition and lifestyle advice
- Physical activity advice
- Preventative activities to ensure your best quality of life over the long term
- Managing life with diabetes when you are unwell

People with diabetes or pre-diabetes commonly access exercise physiology, dietitians, physios, podiatrists, diabetes educators, registered nurses and mental health coaches depending on their need.

If you need a little extra support in managing your health, Strive for Health might just be for you.

To apply for the program, contact us on **1800 148 626** or email **info@onemedifund.com.au**.



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