

## onemedifund Newsletter - April 2012

### Launch of online services

We have been working hard at *onemedifund* to improve our website and we are thrilled to announce that it is now complete. We welcome you to visit it at [www.onemedifund.com.au](http://www.onemedifund.com.au).



The *onemedifund* website offers a quick, easy, convenient and cost-effective way of managing your health cover 24 hours a day, 7 days a week. Through the website, you can use our secure online services to:

- choose the cover that's right for you
- claim online
- view or change your details
- view your claims history
- book *onemedifund* travel insurance
- download forms and brochures
- order a *onemedifund* card
- find a healthcare provider (hospital, Access Gap doctor or Extras provider where you can claim using your *onemedifund* card)
- print your annual tax statement
- make enquiries and provide feedback

Registering for online services is easy and will only take a few minutes! Just go to [www.onemedifund.com.au/contributors/os](http://www.onemedifund.com.au/contributors/os), click 'Register Online' on the right hand side, and then enter your details. If you would like any assistance please call us on **1800 148 626** and we will be more than happy to step you through the process.

### Online claiming

You can now claim online for many Extras services within a daily benefit limit up to \$200, including:

- Dental
- Optical (glasses and contact lenses)
- Chiropractic
- Physiotherapy
- Podiatry
- Speech Therapy
- Occupational Therapy

To claim online, all you need to do is login and fill in the details from your receipts. Your claim is processed automatically and your benefit is paid straight into your account. You don't even need to send in your receipts for claims under \$200 (but you do need to keep all your receipts as we may ask for them later to check some of the information). Claims that are over \$200 can still be completed online, but before payment is made you will need to send in or upload a scanned copy of your receipts.

## Electronic communications

Starting this month, if we have an email address for you, we will start sending you some of your letters by email. If the letter contains important or sensitive health information, we will still send these to you by regular mail just to be on the safe side.

Some of the reasons we are sending you information electronically:

- We have email addresses for over 75% of our contributors so it saves the company money. This helps us to continue to provide you with exceptional benefits and service at competitive prices.
- Emailing such things like this newsletter is more efficient
- It is also environmentally friendly
- And ultimately it is more convenient for you

Of course if you would prefer to get a hard copy, all you have to do is let us know by clicking on the unsubscribe button at the bottom of your email or by phoning or emailing us.



## You can now book your travel insurance online

### Great deals on Travel Insurance

If you're thinking about travelling overseas, one of the most important things you need to consider is travel insurance, as your health cover doesn't cover overseas service. You may also want to consider travel insurance when travelling within Australia to protect you against unforeseen circumstances.

Either way, *onemedifund* with the assistance of QBE offers a travel insurance policy specially tailored to suit *onemedifund* clients at discount prices. It's simple to take out a policy online at [www.onemedifund.com.au/travelinsurance](http://www.onemedifund.com.au/travelinsurance) or call us on **1800 148 626**.



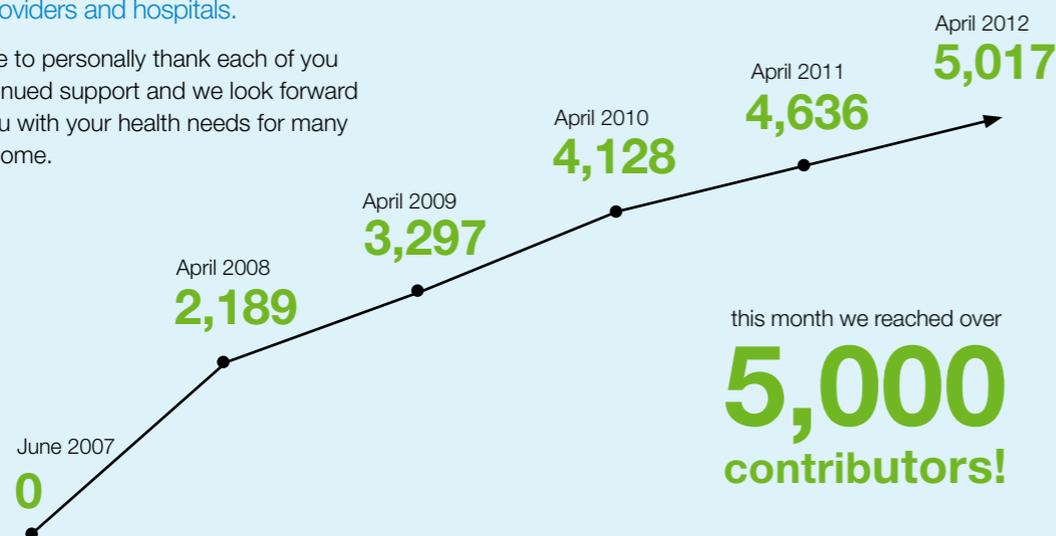
### Please note:

- All policies need to be booked 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.

## onemedifund reaches 5,000 contributors

This month marks a milestone for *onemedifund* as we reached 5,000 contributors! *onemedifund* has been providing private health cover for almost 5 years and we're committed to providing you with the highest quality health cover, exceptional service and access to a national network of service providers and hospitals.

We would like to personally thank each of you for your continued support and we look forward to helping you with your health needs for many decades to come.



## Eyecare Discounts

*onemedifund* contributors are entitled to receive discounts and special offers at a range of eyecare outlets across the country.

Simply let the staff at any of the outlets below know that you're a *onemedifund* contributor and you will receive the discounts outlined below:

This table outlines the discounts available to *onemedifund* contributors. Remember that you can choose to buy your glasses or contact lenses through any optical dispenser in the country as long as you have a prescription. *onemedifund* suggests you shop around for the best deal for your individual needs.

Outlets	Frames (with prescription lens)	Lenses (when purchased without frames)	Contact Lenses
Teachers Eyecare Teachers Eyecare online <a href="http://teacherseyecare.com.au">teacherseyecare.com.au</a>	35% discount (on frames only)	20% discount	25% discount
Budget Eyeware Laubman & Pank OPSM	21% discount (Excludes Chanel, Bvlgari, and Tiffany & Co brands)	21% discount	10% discount
OPSM Direct <a href="http://opsmdirect.com.au">opsmdirect.com.au</a>	free delivery		



Our *onemedifund* health fact sheets are designed for you to collect and create your own health library. We will equip you with useful articles about a range of health issues, everything you need to know to keep you in the best health.

## Hay Fever

Hay fever is the common name for a condition called allergic rhinitis, which means an allergy that affects the nose. Most people associate hay fever with spring, when airborne pollens from grasses are at their peak. However, hay fever can occur at any time of the year. This is known as perennial allergic rhinitis, which is usually caused by a reaction to allergens around the home such as dust mites, moulds or animal hair or fur.

### Symptoms

Some of the symptoms of hay fever include:

- Sneezing
- A runny or stuffy nose
- Itchy ears, nose and throat
- Red, itchy or watery eyes
- Headaches.

In some cases, the symptoms of hay fever can be so severe that a person can't sleep or concentrate, and may feel tired or unwell.

### Hay fever is an allergic reaction

Your nose acts as a filter. The tiny hairs and mucus that line the nasal passages trap dust, pollens and other microscopic particles. A person with hay fever is allergic to some of the particles that get trapped in the nose, such as pollen.

An allergic reaction means the immune system treats a harmless substance as if it was dangerous, and launches an 'attack'. The nasal passages become inflamed and more mucus is produced.

## Reducing hay fever symptoms

Suggestions to prevent or limit symptoms of hay fever include:

- Check the pollen count forecast in the newspaper. Try to stay indoors if it's a high count.
- Stay indoors as much as possible in spring, on windy days or after thunderstorms.
- In your garden, choose plants that are pollinated by birds or insects, rather than plants that release their seeds into the air.
- Replace your lawn with bricked or paved areas.
- Smear petroleum jelly (like Vaseline) inside your nose to stop the pollen from touching the lining of your nose.
- Splash your eyes often with cold water to flush out any pollen.
- Reduce your exposure to dust and dust mites, animals and animal hair or fur (dander).

## Medication can help

If you have hay fever, your body produces a substance called histamine, which leads to inflammation (redness and swelling) in the nose.

Some medications may help the symptoms of hay fever. Ask your doctor or pharmacist for advice. You may be advised to try:

- Corticosteroid nasal sprays – these help reduce the inflammation in the nose, which is the cause of nasal blockage and other symptoms. They need to be used regularly as directed to be effective.
- Anti-histamine medications (non-sedating) – these may be useful to control sneezing and itching, but are not as effective as sprays to control a severely blocked or runny nose. Ask your doctor or pharmacist for advice if you are breast feeding, as some medications can cause breast fed babies to become irritable and restless.
- Eye drops – may relieve itchy, swollen or runny eyes. Ask your doctor or pharmacist for advice on choosing the correct eye drops.
- Immunotherapy – some people may benefit from immunotherapy, which exposes a person to increasing amounts of an allergen to improve tolerance and reduce symptoms. This therapy may help hay fever and some cases of asthma, but does not help food allergy. It should only be conducted under medical supervision as exposure to allergens can be dangerous and potentially life threatening. Seek advice from your doctor.

## Where to get help

- Your doctor
- Your pharmacist.

## Things to remember

- Hay fever is an allergic reaction to pollen and is common in spring.
- Perennial allergic rhinitis occurs all year round.
- Avoiding your triggers is the best way to reduce the frequency of hay fever attacks.

This information was provided by the Better Health Channel, a Victorian Government (Australia) website. Material on the Better Health Channel is regularly updated. For the latest version of this information please visit: [www.betterhealth.vic.gov.au](http://www.betterhealth.vic.gov.au).