



# *onemedifund*<sup>®</sup>

## *onemedifund* newsletter - June 2018

## Out-of-pocket expenses: how you can avoid them

**There's one key tip to avoid out-of-pocket expenses:  
ask your specialists to participate in our Access Gap scheme.**

### Why?

94% of hospital treatments for *onemedifund* contributors under our Access Gap arrangements had no out-of-pocket expenses in the current financial year to date. That means that only 6% paid a gap (out-of-pocket expenses). Contrast that to contributors who didn't use Access Gap, 25% of them paid a gap.

### How does it work?

Access Gap is a scheme where the fund agrees to pay specialists above the usual percentage of MBS scheduled fee to reduce contributors' out-of-pocket expenses. In the financial year to date, we have paid more than a million dollars in additional Access Gap scheme benefits (above the MBS) – money that otherwise would have been paid as out-of-pocket expenses by contributors.

**So, remember – ask your specialists to participate in our Access Gap scheme.**

**Find Access Gap specialists at [onemedifund.com.au/Find-a-Provider](http://onemedifund.com.au/Find-a-Provider)**

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# Your health case study: Wisdom teeth

## How much does it cost to get your wisdom teeth out?

So little is understood about health insurance that we thought we'd lift the lid on what our contributors can expect from using health insurance for common procedures. Our first case study is wisdom teeth removal.

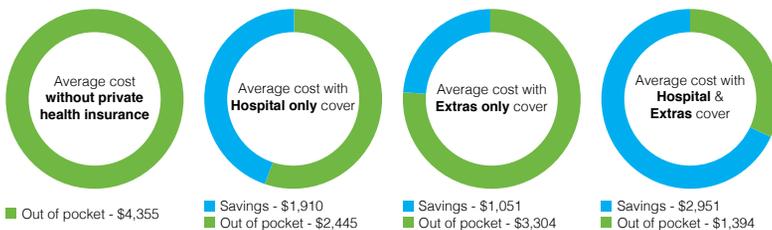
Unfortunately dentistry is costly, and many working Australians aren't eligible for free public alternatives. Therefore, you'll more than likely be calling on us for cover with your wisdom teeth removal.

How much it is going to cost you? Check out the infographic below.

Firstly, there are two places you can get your wisdom teeth removed:

1. In hospital (often a day hospital)
2. In the dentist's chair

To give you a bit of an idea of where is more common, all of the 20 most recent *onemedifund* wisdom teeth removal claims were performed at a hospital facility.



### Did you know?

Even though wisdom teeth removal is more common in your late teens to early twenties, it is also common to accommodate dentures.

### Which health cover provides benefits?

	Extras	Hospital
In hospital	✓	✓
Dentist's chair	✓	✗

#### Extras cover\* provides benefits towards:

- The dentist or oral surgeon performing the extraction.

#### Hospital cover\* provides benefits towards:

- Hospital fees (accommodation and any minor dental prostheses). *onemedifund* pays 100% of these fees.
- Anaesthetist fees. *onemedifund* pays a minimum of 25% of the Medicare Benefits Schedule fees towards anaesthetist fees. If your anaesthetist participates in Access Gap, we pay them significantly more, reducing your out-of-pocket expenses in the process.

Before you go in for your wisdom teeth removal, ask for an itemised quote and ask your anaesthetist to participate in Access Gap to reduce your out-of-pocket expenses.

\*Waiting periods may apply.

## Dental benefits: Is it time for a dental check-up?

Have you been in the last 12 months? If not, it is time to get a check-up again according to the latest guidelines from the Australian Health Policy Collaboration (AHPC), a think-tank out of Victoria University, and the Australian Dental Association (ADA).

Most Australians only require annual check-ups, but speak to your dentist about your specific dental needs as you may need to go more frequently depending on your oral health.

Full disclosure: evidence is yet to solve how often Australians should get a dental check-up. Going annually is only a guideline.

### Should I bother taking the kids to the dentist?

A look at the statistics tells us yes:

1. More than one-third of five to six year-olds have had decay in baby teeth
2. Almost a third of potentially preventable dental hospitalisations are for kids under 9 years old

The experts say you should take your children to the dentist. Regular check-ups should begin within six

months of a child's first baby tooth coming through. The AHPC and ADA say that "the evidence indicates that early intervention and prevention will reduce a child's future risk of oral disease."

Source: *Australia's Oral Health Tracker February 2018, AHPC & ADA*

### What can I claim?

A visit to the dentist need not put a great dent in your wallet at your next check-up:

#### Dental benefits

	Extras Cover	Annual limit
Extras Plus	Set benefits	No annual limit
Basic Extras	70%	\$550

Read about our Extras dental benefits in full here. [onemedifund.com.au/extras](http://onemedifund.com.au/extras)

### Did you know?

**Dental benefits for Extras Plus are increasing from 1 July 2018!**

**That's even more reason to widen your smile.**

# Public hospital waiting times at a 15-year high

Australians are fortunate to have a quality public health system. But did you know that the median (the midpoint) elective surgery waiting time in public hospitals is the longest in 15 years?

The Australian Medical Association (AMA) outlined the result in its Public Hospital Report Card 2018.



Private hospital cover is more useful than ever to avoid a public system struggling with capacity concerns. The AMA's measure of public hospital capacity (the number of beds per 1000 Australians aged 65 and over) has nearly halved since 1992-3.

## So how long might you have to wait in the public system?

Take knee replacement for instance:

### Total knee replacement 2016-17\*

Hospital	Median waiting time
Princess Alexandra Hospital, QLD	182 days
John Hunter Hospital, NSW	319 days
Concord Hospital, NSW	216 days
Royal Melbourne, VIC	181 days
Canberra Hospital, ACT	235 days
Royal Hobart Hospital, TAS	174 days
Royal Perth Hospital Wellington Street Campus, WA	232 days

This small sample shows waiting times vary significantly from hospital to hospital (181 days to 319 days). As the median figure is the midpoint, 50% of people had to wait longer than the days reported.

Find out how your local public hospital performed by searching [myhospitals.gov.au](http://myhospitals.gov.au) and clicking 'Waiting times for surgery'.

## Sound all too stressful?

With private health cover, you'll be able to go into a private hospital as soon as your doctor's ready.

*\*Web update: Waiting times for elective surgery in 2016-17  
Australian Institute of Health and Welfare*

## Don't forget our great optical discounts



Just for being a *onemedifund* contributor, you get great discounts from some of Australia's largest optical stores and a number of boutique and specialty stores. Take one of our best-known offers for instance:

### Specsavers

- 25%\* discount for 1 pair of complete glasses (frames and lenses) from the \$149 range and above purchased at retail stores
- 20% discount on all extras (includes Suntint and UV Filter, Polaroid lenses, Transitions lenses, Driving tints, Drivewear lenses, Thin and Light lenses)
- Eye tests bulk billed to Medicare plus free Digital Retinal Photography

*\*No discount on two pair deals or complete glasses with less than \$149 value.*

Interested in more eye care discounts? Find them all at [onemedifund.com.au/eyecarediscounts](http://onemedifund.com.au/eyecarediscounts)

# 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](http://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 tip: How to avoid peak flu this winter

The new flu vaccine has arrived in time for the winter peak flu season.

## How quickly does the flu vaccine work?

Your immunity will be boosted after two weeks.

## Is the flu vaccine for everyone?

Just about! In any case you will be screened by the person giving you your injection to see if your allergies or health issues prevent you from getting it.

Children between the ages between six months and nine years of age need two injections, at least four weeks apart. Babies under 6 months old cannot get the flu vaccine.

## How much does it cost?

Around \$20, which unfortunately you cannot claim back from *onemedifund* as it is below the Government's Pharmaceutical Benefits Scheme (PBS) amount of \$39.50. Flu vaccines are free for people who are:

- over 65
- under 5
- pregnant
- indigenous Australians 15 years old and older
- suffering a medical condition that makes the flu extra risky (check with your doctor)

## Where can I get it?

Large pharmacies, health centres, mobile vaccination services, your GP and at many workplaces.



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