



onemedifund[®]

onemedifund newsletter - December 2014

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Great news for *onemedifund*

onemedifund has just been named one of the top health funds in Australia by the Australian Financial Review's Smart Investor magazine. We are very excited about this result and the public recognition of the exceptional value health cover we offer our contributors. For the full health fund comparison, get hold of a copy of the December issue of Smart Investor.

Happy holidays from *onemedifund*

onemedifund would like to wish all contributors a safe and happy festive season!

We will be open throughout December and January, only closing on public holidays.

During this time you can still manage your health cover 24 hours a day, 7 days a week using our Online Services.

Simply visit www.onemedifund.com.au/contributors/os

Date	Hours
Wednesday, 24 December 2014	8:30am – 5pm, NSW time
Thursday, 25 December 2014	CLOSED
Friday, 26 December 2014	CLOSED
Monday, 29 December 2014	8:30am – 5pm, NSW time
Tuesday, 30 December 2014	8:30am – 5pm, NSW time
Wednesday, 31 December 2014	8:30am – 5pm, NSW time
Thursday, 1 January 2015	CLOSED
Friday, 2 January 2015	8:30am – 5pm, NSW time

Annual health cover check

We understand how busy this time of year can be for our contributors, but we think it's important to take a little time and make sure you have the right health cover to suit your needs.

There are two sides to health cover – Hospital cover and Extras cover.

Hospital cover

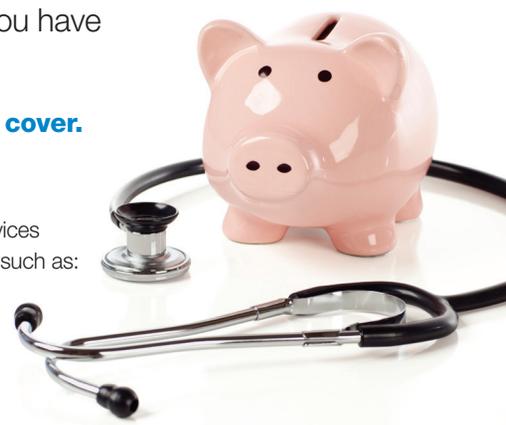
This is for hospital stays, and covers you for things like:

- Accommodation fees (in a shared or private room, depending on hospital availability)
- Theatre fees
- Intensive care fees
- Labour ward fees
- In-hospital medical services

Extras cover

This covers you for everyday services that aren't covered by Medicare, such as:

- Optical
- Dental
- Physiotherapy
- Complementary therapies (chiropractic, osteopathy, acupuncture, etc.)
- Pharmacy



For the most comprehensive cover, we recommend a combination of Hospital and Extras covers.

onemedifund offers a comprehensive private Hospital cover with two levels of excess options, and two levels of Extras cover to suit your budget and needs. You can review your level of cover at any time using our Online Services at www.onemedifund.com.au/contributors/os. Alternatively, you can call us on 1800 148 626 and our friendly onemedifund staff can help with any questions you may have.

More with your Hospital cover

Did you know that we have a range of health programs that are available free with our Hospital covers? They are aimed to help contributors manage their health, recover at home and, where possible, avoid hospital stays.

My Health Online

The My Health Online wellness portal gives you access to a range of health and wellbeing tools. You can:

- store e-health information about yourself and share it with your doctor
- keep a calendar of healthcare appointments
- access an extensive health library, and much more.

My Health Risk Assessment

This health assessment is a questionnaire which asks you for your health information across a range of areas. It only takes between 10 and 20 minutes to complete and you will receive a personalised health report.

If your assessment shows that you have some health risks that might be addressed with our health programs, you can opt in to have one of our health professionals to contact you.

My Hospital @ Home

My Hospital @ Home makes it easy to get out of hospital earlier and receive personal care in your home.

In some cases, you can even avoid a hospital stay altogether if the healthcare services you need can be provided at home.

If you and your doctor think recovering at home is right for you, we work with you to develop a plan to make sure you get the best possible care.

Strive for Health

We have developed our Strive for Health program to help contributors with chronic conditions manage their health with the help of expert telephone or face-to-face health support at home.

Rehab in the Home

Rehab in the Home helps you recover in the comfort of your own home with short term therapy for joint replacements, fractures, spinal conditions, stroke, respiratory conditions, cardiac conditions and mobility problems. We offer physiotherapy, occupational therapy and more.

If you think one of these programs may help you, visit www.onemedifund.com.au/contributors/healthprograms for more information or call us on 1800 148 626 to discuss your options.

Pregnancy and your health cover

Pregnancy is an exciting time, but it can be easy to be overwhelmed with information. *onemedifund* is here to help with some of the most common topics, ranging from early pregnancy to after the birth of your child.

Before and during pregnancy

At this time, it's important to consider your level of health cover. To be covered for pregnancy, you will need to make sure that you have maintained Hospital cover for at least 12 months.

Waiting periods

All obstetric-related services have a 12 month waiting period, so it is important to make sure that you have Hospital cover before you are pregnant. If you don't have Hospital cover before you are pregnant, you won't be covered for the birth of your child.

Midwife or obstetrician?

If you hold Extras Plus cover as well as Private Plus Hospital cover, you are able to have both a midwife and an obstetrician in hospital - but you are only able to claim for one.

If you have Extras Plus cover and you decide to have a midwife for a home birth, *onemedifund* will pay 80% of the cost, up to \$1,100 per financial year.

If you decide to have a midwife in a public hospital as a public patient, in most cases you will be completely covered by Medicare. If you enter as a private patient in a public hospital, you may still have out-of-pocket costs.

Most private hospitals will only accept your admission if you have an obstetrician. If you decide on an obstetrician and have Private Plus Hospital cover, Medicare will cover 75% of the scheduled fee and *onemedifund* will cover the remaining 25% for the birth of your child. Any other charges from your obstetrician may be covered by Medicare only. It is important to note that doctors may charge above the scheduled fee, and anything above this fee is your out-of-pocket expense.

Who pays?

This table outlines who pays for your hospital and medical services during your pregnancy.

Service	onemedifund		Medicare	You
	Hospital cover	Extras cover		
Midwife or obstetrician during birth	✓	✓	✓	✓
Tests during pregnancy - outpatient	✗	✗	✓	✓
Tests during pregnancy - inpatient	✓	✗	✓	✓
Obstetrician appointments – outpatient	✗	✗	✓	✓
Birthing classes	✗	✓	✗	✓
Pregnancy aids	✗	✓	✗	✓
IVF services	✓	✓	✓	✓

IMPORTANT: There could be out-of-pocket costs on any of these services that you'll need to pay for yourself. If in doubt, just ask your service provider to give you the information up front and we can help you work it out. Please also remember that there can be restrictions, excesses and limits on any of these services.

For more information on pregnancy and your health cover, take a look at our pregnancy fact sheet at www.onemedifund.com.au/pregnancy.

Finding a healthcare provider

onemedifund has contracts with over 35,000 doctors and 520 hospitals Australia-wide. You can also swipe your *onemedifund* card at participating Extras providers to receive your benefit on-the-spot.

We don't have 'preferred providers', which means you can visit your own dentist or optometrist and, as long as they are registered with Medicare or the Australian Regional Health Group (ARHG), you will receive the full benefit under your chosen Extras cover.

To find a contracted doctor or hospital, or a registered Extras provider in your area, visit www.onemedifund.com.au/Contributors/Find-a-Healthcare-Provider.

10 tips for living with depression

It's normal to lose interest in life when you are depressed, but keeping up some favourite activities will help you feel better in time. Enlist the help of family and friends to help you get through the rough patches.

Here are some tips to help you cope with your depression.

- 1. Continue to do activities you've enjoyed in the past.**
This is important, even if you don't enjoy them right now.
- 2. Do your best to stay active every day.**
Studies show that regular exercise may be as effective as medication in relieving mild depression.
- 3. Know your triggers and risk factors.**
Common causes of depression include loneliness, painful life events, chronic stress and chronic pain.
- 4. Try to keep up with friends.**
People who are depressed usually shun other people, but isolation and feelings of loneliness can make depression worse.
- 5. Keep up a routine.**
Get up at the same time every morning and avoid naps during the day. Too much or too little sleep will make you feel worse.
- 6. Try to control your worrying habit.**
Avoid dwelling on negative thoughts and feelings. Instead, focus on realistic thoughts and talk through your concerns.
- 7. Schedule regular time to relax.**
People who are depressed often feel agitated and unsettled. Try meditation, exercise or making time for hobbies – whichever works best for you.
- 8. Don't self-medicate with alcohol or drugs.**
Substance misuse causes a wide range of problems and will also make you feel worse in the long run.
- 9. Seek out support.**
Tell trusted friends, family members and colleagues what you are going through.
- 10. See your doctor.**
If depressed feelings persist despite your efforts, always seek professional help.



Where to get help:

- Your doctor
- Local community health centre
- *beyondblue* support service
Tel. 1300 22 4636
- Lifeline Tel. 13 11 14
- Kids Helpline Tel. 1800 55 1800
- Suicide Line Tel. 1300 651 251
- SANE Mental Health Information Line
Tel. 1800 18 7263, Monday to Friday,
9 am to 5 pm
- Australian Psychological Society – Find a
psychologist service Tel. 1800 333 497
- AREFEMI (Association of Relatives and
Friends of the Emotionally and Mentally Ill)
Tel. (03) 9810 9300

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.

We value your feedback

We are always striving to give our contributors outstanding service and comprehensive cover. If you have any comments on our products or service, or suggestions for improvements we could make, please let us know.

Visit www.onemedifund.com.au/feedback today and let us know your thoughts.

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