



onemedifundTM

***onemedifund* newsletter - March 2013**

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Have you had your annual health cover check?

onemedifund recommends that you regularly review your health cover to make sure it still suits your needs and circumstances, particularly if you make any changes to your status or lifestyle. Getting married having children and growing older are all events which may change your health cover needs.

Why not spend a few minutes refreshing yourself about what your health cover includes and checking that it still fits your current situation?

Remember, if you need any help, we're just a phone call away. Please feel free to call us on 1800 148 626 – we're always happy to help you review your cover!



We value your feedback

onemedifund welcomes all contributors to provide us with feedback at any time. Simply go to www.onemedifund.com.au/feedback to provide us with feedback on your claims, health cover, payments, website and more. You can also call us on 1800 148 626 and speak to one of our customer service specialist. We value your feedback and rely on it to continually improve the services we provide you.

New health programs!

We're excited to launch some great new health programs for *onemedifund* contributors, which are all included **free** with your Hospital cover. Go to www.onemedifund.com.au/contributors/healthprograms for more information on these programs.

My Health Online

Our new My Health Online wellness portal gives you access to a whole range of health and wellbeing tools.

You can also:

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

My Health Risk Assessment

You can now fill in My Health Risk Assessment in the My Health Online wellness portal. This health assessment is a questionnaire which asks you for your health information across a whole range of areas. It only takes between 10 and 20 minutes to complete and then you will have your personalised health report stored in the My Health Online wellness portal.

Your health report will give you information about your health risks and what you can do to improve your overall health. You can update the information whenever you like and importantly, this information is completely confidential. All the information is stored with our partners at MediKeeper, which means that our *onemedifund* staff don't even have access to your health information and it won't affect your health insurance premiums at all.

If your Health Risk Assessment shows that you have some health risks that might be addressed with our health programs, you can opt in for our health professionals to

contact you to offer one of the free programs explained in this newsletter. It's completely up to you if you choose to opt in to receiving a phone call or not.

To start your free My Health Risk Assessment, just login to Online Services at www.onemedifund.com.au and click on My Health Online on the left hand side menu.

My Hospital @ Home

onemedifund's My Hospital @ Home program 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. This might include personal in-home nursing care, health aids and equipment to help you get around, help with meals and showering plus 24 hour phone access to healthcare professionals after you have left hospital.

Strive for Health

We have developed our Strive for Health program to help contributors with chronic conditions manage their own health with the help of expert telephone or face-to-face health support at home. The program gives contributors access to a health coach (who is a registered nurse or allied health professional) who gives support, education and advice about their health condition, 24 hours a day, 7 days a week. If you have a health condition and would like to find out if the program's right for you, just get in touch on 1800 148 626 or send us an email at info@onemedifund.com.au.

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* contributors at discount prices. It's simple to take out a policy online at 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.



Online Services – a great success!

The *onemedifund* website, which can be accessed at www.onemedifund.com.au, offers a quick, easy, convenient and cost-effective way of managing your health cover 24 hours a day, 7 days a week. Since the launch of the website in January 2012, many contributors are actively using our Online Services to:

- claim online
- view or change their details
- make credit card payments
- view their claims history
- download forms and brochures
- order new *onemedifund* cards
- find a healthcare provider (Hospital, Access Gap doctor or Extras provider where they can use their *onemedifund* card)
- print their annual tax statement

Registering for Online Services is easy and will take only a few minutes! Just go to www.onemedifund.com.au/os, click 'Register Online' on the right hand side, and then enter your details.

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

- Dental
- Optical (glasses and contact lenses)
- Chiropractic
- Physiotherapy
- Podiatry
- Occupational Therapy
- Speech 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 fund benefit is paid straight into your nominated 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. For all other claims simply download a claim form from our website, or call us on 1800 148 626 and we will send one to you.

Eyecare discounts

onemedifund contributors are entitled to receive discounts and special offers at a range of eyecare outlet 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. 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. We suggest 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 www.teacherseyecare.com.au	35% discount (on frames only)	20% discount	25% discount
Teachers Eyecare online www.teacherseyecare.com.au			
Budget Eyewear www.budgeteyewear.com.au	21% discount (Excludes Chanel, Bvlgari, and Tiffany & Co brands)	21% discount	10% discount
Laubman & Pank www.laubmanandpank.com.au			
OPSM www.opsm.com.au			
OPSM Direct www.opsmdirect.com.au	free delivery		
Peoplecare Eyes Online www.peoplecareeyesonline.com.au	10% discount on the already low prices. When ordering, simply enter the code 'eyes' and hit apply		
Peoplecare Eyes & Teeth (located in Wollongong NSW) www.peoplecareeyesandteeth.com.au	20% discount on entire range of glasses, contact lenses & sunglasses		

Health Fact Sheet

What to do if I have to go to hospital?

Going to hospital can be a stressful time and the last thing anyone needs is more confusion. Follow our easy steps below to help navigate the maze.

Step 1: At the doctors

Ask your doctor if they will participate in the Access Gap Scheme, which means you will have reduced out of pocket expenses, and you will know exactly what your medical fees will be.

Ask your doctor about the procedures they'll be performing and ask them for the Medicare Benefits Schedule (MBS) item numbers for each. This will help us to confirm your coverage.

Discuss Informed Financial Consent (IFC) with your doctor. This means they will outline all fees and explain what is claimable from Medicare, what is claimable from the fund and what will be your out of pocket expenses ('The Gap').

Step 2: Contact the fund

We will let you know what your level of cover is, along with:

- What your coverage will be for the procedures you're having
- What your excess is (if any)
- Whether your hospital is an agreement hospital and what benefits you can expect to receive
- We'll send you a handy Hospital Pack with useful information to help you navigate your way through the health system

If in doubt at any time, just call us on 1800 148 626 and we'll be happy to guide you through the process.

Step 3: At the hospital

Before your admission, the hospital will contact the fund to confirm your coverage.

The hospital will ask you to pay your excess up front, often before the day of the procedure or when you are admitted into hospital.

You will also pay the hospital direct for any extras you receive in hospital (like take home items) before you're discharged from hospital. Your hospital may be able to provide you with a list of additional charges before hand.

The hospital will bill the fund automatically for your accommodation, theatre and prostheses. We send you a benefits statement which outlines what we've paid on your behalf and you don't need to take any further action with this unless you notice a discrepancy, in which case please contact us on 1800 148 626.

Step 4: After hospital

When you're home from hospital, you may receive medical bills from your doctors, including surgeons, assisting doctors, anaesthetists, pathologists and radiologists.

If your doctor is participating in the Access Gap scheme, they will forward their accounts directly to the fund for automatic payment. We send you a benefits statement which outlines what we've paid on your behalf and you don't need to take any further action with this.

Most of the time, you should submit your medical accounts straight to Medicare. You can fill in a 2 Way Form at Medicare, which means they'll pay your Medicare benefit and then forward the statements to the fund for payment of your fund benefit.

The exceptions to this are any medical accounts that include a statement asking you to submit to your health fund. You can send these directly to *onemedifund* with a completed claim form.

If in doubt, please call our customer service team on 1800 148 626.

