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onemedifund newsletter - April 2015

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Benefit increases from 1 July 2015

As part of our annual product review, we are pleased to announce an increase to the following Extras Plus benefits from 1 July 2015.

There will also be increases to the amount we pay for a number of dental services.

We recently wrote to all contributors with Extras Plus cover about this increase. If you have not received this information, please contact us.

For a full list of your health cover benefits, simply download a cover description from www.onemedifund.com.au.

Service	Extras Plus - new benefit	Increase of
Psychology:		
- standard consult	\$80	\$5
Physiotherapy:		
- initial consult	\$60	\$20
- extended consult	\$50	\$10
- standard consult (first 10)	\$40	\$10
- standard consult (11+)	\$30	\$10
Exercise physiology:		
- initial consult	\$60	\$20
- standard consult (first 10)	\$40	\$10
- standard consult (11+)	\$30	\$10
Occupational therapy:		
- standard consult	\$40	\$5

Understanding your health cover – who pays?

With so many hospital and extras services, it can be difficult to remember who pays for what when it comes to your health cover.

To help, we've created this table that outlines who pays for your hospital, medical and extras services. In some cases, more than one party will pay towards the cost of a service.

As always, if you have any questions about your cover or an upcoming treatment, please don't hesitate to contact us.

	Medicare	onemedifund		You
		Hospital Cover	Extras Cover	
Out of hospital: Doctors' fees (including GPs, specialists, radiology, pathology, etc.)	✓	x	x	✓
In hospital: Doctors' fees (including GPs, specialists, radiology, pathology, etc.)	✓	✓	x	✓
Public hospital charges: Public patient	✓	x	x	x
Public hospital charges: Private patient	x	✓	x	✓
Private hospital charges:	x	✓	x	✓
Dental:	x	x	✓	✓
Optical appliances: (glasses, contact lenses)	x	x	✓	✓
Ambulance services:	x	✓	✓	x
Other services: (like physiotherapy, chiropractic, psychology, osteopathy, podiatry)	x	x	✓	✓

Supporting our contributors with Hospital @ Home

Claire is 74 and lives alone. She has a long history of pain following 2 previous spinal surgeries, knee surgery and an upcoming hip surgery.

Because of the constant pain she is in, Claire is unable to exercise and struggles with her weight.

After joining our arthritis program and speaking with one of our Home Support Services health coaches, Claire is now on what she describes as a "pathway to better health".

Not only has Claire's health coach helped her better understand her condition, but they provided her with health goals and advice around positive lifestyle changes.

Claire's health coach also identified that her blood pressure was dangerously high, and encouraged her to visit her GP. Thanks to this, Claire is now on the right medications and her blood pressure has returned to a healthy level.

"I thoroughly appreciated all of the help I have been given, the suggestions made throughout the course; and the dedication of the staff helping me as though I was the only person there to help."

"I found the course very helpful."

*Names have been changed for privacy purposes

Home Support Services is provided as part of our **free** health programs, available with *onemedifund* Hospital covers. If you would like more information on these programs, visit www.onemedifund.com.au/contributors/healthprograms.

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 services. 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.
- Travel insurance does not include life insurance.

Special offers on eyecare

onemedifund contributors receive special offers at a number of optical outlets.

Company	Special offer	Contact details
Peoplecare Eyes Online	<ul style="list-style-type: none"> • Spend over \$130 on any prescription contact lenses or optical glasses and receive a free pair of designer sunglasses 	www.peoplecareeyesonline.com.au Phone: 1300 018 137
Peoplecare Eyes & Teeth (located in Wollongong NSW)	<ul style="list-style-type: none"> • 20% discount on entire range of glasses, contact lenses & sunglasses 	www.peoplecareeyesandteeth.com.au Phone: 1300 574 778
OPSM Direct	<ul style="list-style-type: none"> • Free Delivery 	www.opsmdirect.com.au
OPSM	<ul style="list-style-type: none"> • 21% discount on frames & prescription lenses. Excludes Chanel & Maui Jim brands. • 10% discount on contact lenses 	www.opsm.com.au Phone: 13 20 20
Laubman & Pank (126 outlets across Australia)	<ul style="list-style-type: none"> • 21% discount on frames & lenses (with prescription lenses). Excludes Chanel, Bvlgari & Tiffany & Co. brands • 10% discount on contact lenses 	www.laubmanandpank.com.au Phone: 131 567
Teachers Eyecare (4 outlets in NSW and VIC along with an online store)	<ul style="list-style-type: none"> • 35% discount on frames (with prescription lenses) • 20% discount on lenses (when purchased without frames) • 25% discount on contact lenses 	www.teacherseyecare.com.au Phone: 1300 728 488

Physical activity – it's important

Physical activity or exercise can improve your health and reduce the risk of developing several diseases like type 2 diabetes, cancer and cardiovascular disease. Physical activity and exercise can have immediate and long-term health benefits.

Most importantly, regular activity can improve your quality of life. A minimum of 30 minutes a day can allow you to enjoy these benefits.

Benefits of regular physical activity

If you are regularly physically active, you may:

- reduce your risk of a heart attack
- manage your weight better
- have a lower blood cholesterol level
- lower the risk of type 2 diabetes and some cancers
- have lower blood pressure
- have stronger bones, muscles and joints and lower the risk of osteoporosis
- lower your risk of falls
- recover better from period of hospitalisation or bed rest
- feel better – with more energy, a better mood, feel more relaxed and sleep better.

A healthier state of mind

A number of studies have found that exercise helps depression. There are many views as to how exercise helps people with depression. Exercise may block negative thoughts or distract people from daily worries.

Exercising with others provides an opportunity for increased social contact. Increased fitness may lift your mood and improve sleep patterns. Exercise may also change levels of chemicals in your brain, such as serotonin, endorphins and stress hormones.

Aim for at least 30 minutes a day

To maintain health and reduce your risk of health problems, health professionals and researchers recommend a minimum of 30 minutes of moderate-intensity physical activity on most, preferably all, days.

Physical Activity Guidelines

The Australian Government's Physical Activity Guidelines state that:

- Doing any physical activity is better than doing none. If you currently do no physical activity, start by doing some, and gradually build up to the recommended amount.
- Be active on most, preferably all, days every week.
- Do muscle strengthening activities on at least two days each week.

- Accumulate 150 to 300 minutes (2 ½ to 5 hours) of moderate intensity physical activity or 75 to 150 minutes (1 ¼ to 2 ½ hours) of vigorous intensity physical activity, or an equivalent combination of both moderate and vigorous activities, each week.

Ways to increase activity

Increases in daily activity can come from small changes made throughout your day, such as walking or cycling instead of using the car, getting off a tram, train or bus a stop earlier and walking the rest of the way, or walking the children to school.

See your doctor first

It is a good idea to see your doctor before starting your physical activity program if:

- you are aged over 45 years
- physical activity causes pain in your chest
- you often faint or have spells of severe dizziness
- moderate physical activity makes you very breathless
- you are at a higher risk of heart disease
- you think you might have heart disease or you have heart problems
- you are pregnant.

Pre-exercise screening is used to identify people with medical conditions that may put them at a higher risk of experiencing a health problem during physical activity. It is a filter or 'safety net' to help decide if the potential benefits of exercise outweigh the risks for you. Usually, the benefits will far outweigh the risks. Print a copy of the adult pre-exercise screening tool and discuss it with your doctor, allied health or exercise professional.

Where to get help

- Your doctor
- Registered Exercise Professional
- Exercise Physiologist
- Physiotherapist

Things to remember

- Aim for at least 30 minutes of physical activity every day.
- See everyday activities as a good opportunity to be active.
- Try to find the time for some regular, vigorous exercise for extra health and fitness benefits.
- Minimise the amount of time spent in prolonged sitting and break up long periods of sitting as often as possible.

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.