



onemedifund[®]

onemedifund newsletter - August 2015

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Tax time and your health cover

By now you should have received your annual Tax Statement from us. This statement has all the information you need to complete the private health insurance section of your tax return.

If you have not yet received your Tax Statement, you can download it any time using our Online Services at www.onemedifund.com.au/contributors/os. While you are there, you can view your contact details and update them if necessary.

If you would like us to re-send a hard copy of your statement, please contact us.



Refreshed limits from 1 July

As you might know, the annual limits on *onemedifund's* extras covers are reset on 1 July each year. That means that if you reached your annual limit for any services before 1 July, you can now start claiming for these services again.

Here's a reminder of the limits for Basic Extras and Extras Plus cover:

Service		Extras Plus	Basic Extras
(as at July 2015)		Annual limit	Annual limit
General dental	Basic restoration (fillings)	No annual limit	\$550
	Diagnostic services		
	Oral surgery		
	Periodontics		
	Endodontics		
High cost dental	Crowns & bridges	\$1,000 (\$1,500 loyalty limit)	✗
	Dentures	\$650 (\$800 loyalty limit)	✗
	Implants	\$1,000	✗
	Orthodontics	Lifetime Limit \$2,100 (\$2,600 loyalty limit)	✗
Optical	Glasses / frames & contact lenses	\$275	\$180
	Laser eye surgery	\$500 per eye \$1,000 every 2 years	✗
Pharmacy	Prescriptions only Note: Benefit applies after the maximum PBS amount (\$37.70 as at 1/1/15) has been deducted	\$65 per script \$500 / \$1,000	\$50 per script \$500 / \$1,000
Physiotherapy and other therapy	Physiotherapy	\$550 / \$1,100	\$350 / \$700
	Occupational therapy		✗
	Hydrotherapy	\$200 / \$400	✗
	Overall physio limit	\$550 / \$1,100	\$350 / \$700

Please note that orthodontics have a lifetime limit that does not refresh once used, and laser eye surgery limits refresh every 2 years.

Direct debit: an easier way to pay



Have you considered making your *onemedifund* contribution payments by direct debit? By setting up direct debit with us, your contributions are automatically deducted from your chosen bank account. This means you'll never miss a payment and you'll always be covered.

Setting up direct debit is easy – you can set it up by:

- using our Online Services at www.onemedifund.com.au/contributors/os
- emailing info@onemedifund.com.au
- calling us on 1800 148 626
- completing and returning a Direct Debit Request form

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.

Reminder: benefit increases from 1 July 2015

In the last edition of our newsletter we announced an increase to some Extras Plus benefits from 1 July 2015. We're pleased to let you know that these new benefits are now in use.

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



What shape are you in?

Most of us know the basics about our health, but do you ever wonder what shape you are really in?

onemedifund's online Health Risk Assessment is an easy way to find out, and it's free for all contributors with hospital cover. The Health Risk Assessment takes around 10-20 minutes to complete and gives you a personalised health report.

Your results are completely confidential – they are stored with our partner Medikeeper and onemedifund does not have access to them.

To complete your Health Risk Assessment, simply login to our Online Services at www.onemedifund.com.au/contributors/os and click on 'My Health Online' on the left-hand menu.



Winter warmer recipe – a healthier Shepherd's Pie

Preparation

- Preparation time: 10 minutes
- Cooking time: 30 minutes
- Serves: 4

Ingredients

- 800g potatoes
- 1/2 cup low-fat milk
- 20g mono-unsaturated, margarine
- 1 carrot, peeled and finely chopped
- 1 tablespoon olive oil
- 1 celery stick, finely chopped
- 1 zucchini, finely chopped
- 1 brown onion, finely chopped
- 1 garlic clove, finely chopped
- 250g premium trim beef or lamb mince
- 1/2 cup reduced-salt tomato sauce
- 2 tablespoons Worcestershire sauce
- Stock cube dissolved in 3/4 cup boiling water

Method

1. Preheat oven to 200C. Peel potatoes and chop into small cubes. Cook in a saucepan of boiling water until tender.
2. Mash potatoes with milk and margarine and set aside.
3. Chop the carrot, celery, zucchini, onion and garlic.
4. Heat oil, cook carrot, celery, zucchini, onion and garlic for 10 minutes. Add mince, sauces and stock and cook, stirring until boiling. Simmer for 3 minutes.
5. Spoon into a pie dish, top with mashed potato. Rake the surface with a fork to even out topping. Bake in oven for 15-20 minutes and serve with a garden salad.

Source: 'Go for your life'

Recipe publication date: 17/12/2007 08:58:53 AM

Last updated: 07/08/2009

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