



# **onemedifund<sup>®</sup>**

## **onemedifund newsletter - March 2014**

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### **Extras Plus benefit increases**

As part of our annual product review, we're pleased to announce increases to the below benefits for Extras Plus.

There have also been increases to a number of individual dental services.

As always, we recommend contacting *onemedifund* before receiving any treatment to confirm the benefit you'll receive.

<b>Services</b>	<b>New benefit</b>	<b>Increase of</b>
Psychology – subsequent consultation	80% up to \$75	\$25
Hydrotherapy	80% up to \$15	\$5
Orthoptics – initial consultation	\$90	\$50
Orthoptics – subsequent consultation	\$75	\$45

# Getting the most from your health cover

We understand that health cover can be complicated, and we want to help you get the most out of your cover. Here are some handy tips to help you along the way.

**Know your cover** – there are two sides to health cover – Hospital cover and Extras cover. Hospital cover is designed for hospital stays and covers you for things like hospital room rates, theatre fees, intensive care, most types of surgery and part of your doctors' bills while you are in hospital. Extras cover is designed for everyday services, like physiotherapy, chiropractic, optical and dental. To get the most coverage, it's best to have a combination of Hospital & Extras cover.

**Keep track of your claims** – *onemedifund* runs on a financial year, which means that most of your benefits reset on 1 July every year.

**Claim often** – anything over 2 years old can't be claimed. Remember that you can claim online for dental, optical, physiotherapy, chiropractic, osteopathy, podiatry, speech therapy and occupational therapy (provided the service is less than two months old).

**Provide the right information** – to ensure your claims are paid as quickly as possible, make sure you include your *onemedifund* contributor number and a provider number on each claim form you submit. All providers have an individual Provider Number, which is a mixture of letters and numbers and is usually found with the contact details on their invoice.

**Know your excess** – our Hospital excess is halved for public hospital & day stays.

***onemedifund* vs Medicare** – there are rules around what *onemedifund* can and can't pay benefits for, and visits to your GP and specialists are only covered by Medicare (unless they see you while you are in hospital).

**Contact us** – to avoid any out-of-pocket shocks, always contact us before you have any procedures or go into hospital and we will talk you through what benefits we will pay.

**We're here to help** – if you are going into hospital, contact us first and we will talk you through the process and advise you of any other *onemedifund* services that may help you. You can also download a hospital information sheet from our website, [www.onemedifund.com.au](http://www.onemedifund.com.au).



## Online Services

The *onemedifund* website offers a quick, easy, convenient and cost-effective way of managing your health cover 24 hours a day, 7 days a week.

Through the website, you can use our secure Online Services to:

- choose the cover that's right for you
- make a claim
- view and change your details
- view your claims history
- apply for *onemedifund* travel insurance
- download forms and brochures
- order a *onemedifund* card
- find a healthcare provider (hospital, Access Gap doctor or Extras provider where you can claim using your *onemedifund* card)
- print your annual Tax Statement
- nominate or change your rebate tier
- complete a Health Risk Assessment (if you have Hospital cover)
- make enquiries and provide feedback

Registering for Online Services is easy and will only take a few minutes. Just go to: [www.onemedifund.com.au/contributors/os](http://www.onemedifund.com.au/contributors/os) click 'Register Online' on the right hand side and enter your details. If you would like any assistance, please call us on **1800 148 626** and we will happily step you through the process.

### 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
- Speech therapy
- Occupational therapy

To claim online, all you need to do is login and complete 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 receipts as we may request them later to confirm details).

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 [www.onemedifund.com.au](http://www.onemedifund.com.au), or call us on **1800 148 626** and we will send one out to you.

## Health programs

We have a range of health programs included free with your Hospital cover. These health programs are all optional and it's completely up to you if you wish to use them or not.



If you would like to find out more information on any of these programs, please give us a call on **1800 148 626**, email [info@onemedifund.com.au](mailto:info@onemedifund.com.au) or visit [www.onemedifund.com.au/contributors/healthprograms](http://www.onemedifund.com.au/contributors/healthprograms).

### My Health Online

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

You can:

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

### My Health Risk Assessment

Complete your own My Health Risk Assessment in the My Health Online web 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 web 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 cover contributions 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/contributors/os](http://www.onemedifund.com.au/contributors/os) and click on My Health Online on the left hand side menu.

### Hospital @ Home

*onemedifund's* 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.

### Rehab @ Home

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

### Strive for Health

Our Strive for Health program helps 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](mailto: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](http://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.



## Headaches & Eye Problems

There are a variety of eye problems that can cause headaches. In some cases, the headache is caused by the person squinting and overworking the eye muscles in an attempt to better focus their vision. In other cases, problems of internal pressure and swelling within the structures of the eye can 'refer' pain into other areas of the head.

Difficulties with vision, such as blurring caused by long-sightedness, can be corrected with prescription glasses or contact lenses. Other disorders, such as glaucoma, need to be medically investigated and treated promptly. Once the cause of eyestrain is corrected, the associated headaches should ease.

### The structure of the eye

The eye is our organ of vision. An image passes through its many layers and is focused on the back of the eye, called the retina. The retina contains light sensitive cells, called rods and cones. Information on shape, colour and pattern is picked up by the retina and carried to the brain via the optic nerve.

The eye focusses images with two structures, the lens and the cornea. The lens is fine focus, while the cornea is fixed focus. The cornea is plumped up by a small chamber containing fluid called aqueous humour, while vitreous humour is the thick, jelly-like fluid that fills the main body of the eyeball and keeps it firm.

### Eye strain can cause headaches

The cornea and the lens work together to focus images on the retina at the back of the eye. Sometimes, this delicate mechanism fails and the small muscles of the eye are forced to work harder causing eye strain. The result is tired, aching eyes, blurred vision and headaches. Most conditions can be corrected with prescription glasses or contact lenses.

The main problems that cause eyestrain and associated headaches include:

- Astigmatism – the cornea is not a regular shape, which means that objects look blurry from certain angles. A person with astigmatism tends to squint in order to better focus their vision, which can contribute to headache
- Hyperopia – or long-sightedness. Instead of focusing the image squarely on the retina at the back of the eye, the image is focused to a point behind the eye
- Presbyopia – the lens becomes hard and inflexible with age. Symptoms include difficulties in focusing closely, sore eyes, sluggish changes in focus when looking from one distance to another, and headaches

### Glaucoma and headaches

The eye disease glaucoma can cause severe headaches in some cases. Intraocular pressure refers to the amount of pressure inside the eye caused by a build-up of aqueous humour, due to insufficient drainage. The result is damage to the optic nerve. It is not possible to prevent glaucoma from developing, but early detection may help to slow its progression.

The two main types of glaucoma include:

- Open angle glaucoma – is the slow build-up of intraocular pressure over time. This type usually presents no symptoms
- Angle closure glaucoma – a sharp increase in intraocular pressure results in severe pain, blurred vision, watering of the eyes, nausea and vomiting. This type of glaucoma attack needs prompt medical intervention.

### Papilloedema can cause headaches

The optic nerve transmits information from the eye to the brain. Brain tumours, haemorrhages or swelling are just some of the disorders that can cause the optic nerve to swell with excess fluid. This disorder is called papilloedema.

Symptoms can include headaches, blurring and double vision, although it is possible to have no symptoms at all. In chronic cases, there may be nausea, vomiting and permanent loss of vision. If a headache is present, it may feel worse with coughing or sneezing, but eases a little when lying down.

### Seek professional advice for headaches

If you think your headaches may be due to eyestrain, it is important to have your vision checked by a qualified eye specialist. Some people who already wear prescription glasses may not be aware that their eyes may have changed a little over time. It is important to have your eyes regularly tested and your glasses or contact lenses updated.

Where to get help

- Your doctor
- Optometrist

### Things to remember

- Eyestrain can cause or contribute to recurring headaches
- Common eye problems that can bring on headaches include long-sightedness, astigmatism and hardening of the lens inside the eye
- Once the cause of the eyestrain is treated and corrected, the associated headaches should ease

*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](http://www.betterhealth.vic.gov.au)*