

### **onemedifund: 10 years and going strong**

#### **Message from the Board**

**This is a special month for *onemedifund* – June 2017 marks 10 years of operation!**

We write today to thank you for your continuing support and to reflect on our amazing journey.

Getting a private health insurer up and running is no easy task. Thanks to visionary leadership and the dedicated team, *onemedifund* was established under complex private health fund legislation with no special dispensation or exemption and is one of only 37 private health funds in Australia.

It now provides health cover for more than 5,800 families totalling over 13,000 individuals. Over the decade, *onemedifund* has paid 33,000 hospital claims and 379,000 extras claims, totalling \$128 million for these services. That is an average of over 150 claims every working day.

During this time, *onemedifund* has gained an enviable reputation in the industry and has been awarded by impartial reviewers as representing great value for money. Many of you would have personally experienced comments from health providers as to the generous benefits given by the fund.

#### ***The Board of Directors***

**Dr Roger Kirkpatrick, Stephen Kirkpatrick, Lester Martin, Richard Garrett, Kevin Dunlop and Warwick Joyce**

Management is outsourced on contract and yet is reported as having the 2<sup>nd</sup> lowest management expenses

as a percentage of rates in the country. The conscientiousness of staff has often been commended and we monitor phone answering times and customer service levels to ensure excellence. External and internal financial and risk audits are regularly carried out and this is overseen by the government regulatory authority, APRA, to ensure peace of mind as to the stability of the fund.

In short, we feel we have the right mix of great service and great benefits to keep you happy and covered for many years to come.

The support from within the community has been extremely encouraging, and the Board takes this opportunity to extend our wholehearted thanks to you and all contributors.

Should you have any questions, or want to share your story as a *onemedifund* contributor that could be told (with anonymity) in a newsletter, please email us at [info@onemedifund.com.au](mailto:info@onemedifund.com.au).



## Great deals on travel insurance

### Are you travelling overseas soon?

One of the most important things for you to consider is travel insurance, as your health cover does not cover overseas services. Not only do you get health cover overseas, but you also get protection against unforeseen circumstances (like cancellations or lost luggage) for travel both overseas and within Australia.

Either way, *onemedifund* and QBE offer travel insurance specifically tailored to suit *onemedifund* contributors at discounted prices.

To get a quote or apply online, visit [onemedifund.com.au/travelinsurance](http://onemedifund.com.au/travelinsurance).

### Please note:

- *onemedifund* travel insurance does not include life insurance
- All policies need to be purchased 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



## Lifetime Health Cover loading removed after 10-year mark!

Many of you have already received a letter from us explaining that you have served the Federal Government's Lifetime Health Cover (LHC) 10-year loading period. Great news! This means that if you are over 30 and have had continual health cover, you no longer pay an extra Government charge on top of your premiums. It is time to start thinking about where all your savings will go! If travel is on your mind, have a read of the next article.

### What is LHC loading?

LHC is the Government initiative designed to encourage all Australians to take out private health insurance at a younger age. This loading increases the standard rate for hospital cover by 2% for each year that you are over the age of 30 as at the date that you first take out cover. The maximum LHC rate is 70%. After 10 years of continuous hospital cover, the applicable loading is then removed.

### What do you need to do?

Nothing. If you are one of the contributors affected, your contribution will automatically be reduced from the correct date. *onemedifund* strongly recommends that you maintain hospital cover continuously to avoid the LHC loading being reapplied.

## Introducing our new-look claim form

We have launched a new and improved claim form to make claiming even easier, with fewer details for you to enter.

Download and print a copy of the new-look claim form OR simply fill in the interactive version online at: [onemedifund.com.au/Forms-Brochures](http://onemedifund.com.au/Forms-Brochures).

For the easiest way to claim, we still recommend that you claim online. You can claim online up to a maximum of \$200 a day for a range of extras services at [onemedifund.com.au/login](http://onemedifund.com.au/login), including:

- Dental
- Optical (glasses & contact lenses)
- Chiropractic
- Physiotherapy
- Podiatry
- Occupational therapy
- Speech therapy

All you need to do is log in to online services and fill in the details from your receipts. Your claim is processed automatically and your benefit is paid straight into your account. You do not even need to send in your receipts for certain 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.

If you have not used our online services, it is very easy. Register at [onemedifund.com.au/login](http://onemedifund.com.au/login).

All you need is your member number and a few of your personal details for us to check it is really you.

# Health Article: Pre-pregnancy check-up

Pre-pregnancy check-ups are promoted as a way to improve pregnancy outcomes by identifying risk factors that can result in complications. The provision of information about lifestyle factors such as diet and alcohol intake allows individuals to make healthy informed decisions about their pregnancy in the hope it will lead to better outcomes and lessen pregnancy complications.

## During the check-up

During your pre-pregnancy check-up, you can expect your doctor to take a detailed medical history from you and your partner. Diet and lifestyle factors will also be taken into consideration, with folate supplements and stress management techniques often recommended.

It is likely that your doctor will also take a blood sample and Pap test for analysis (if not up to date), to ensure you do not have any underlying medical conditions that might affect your pregnancy.

It is important that your vaccinations are up-to-date. Some vaccines are associated with complications during pregnancy, so it is sometimes advised to wait about a month before trying to conceive after receiving such vaccines. Your doctor can advise you which vaccines are safe to use and which ones you may need to wait to have.

Source: [healthand.com](http://healthand.com)

## More information

If you have a little one on the way, be sure to check out our pregnancy fact sheet at [onemedifund.com.au/forms-brochures](http://onemedifund.com.au/forms-brochures).

