

Hospital cover – it's worth it

Hospital admissions can be expensive. Did you know that you could pay*:

- **\$80,359** for spinal fusion and rehabilitation
- **\$77,007** for replacement of a cardiac defibrillator
- **\$74,137** for an obstetric admission

**Based on claims received by onemedifund in 2016*

Fortunately, the contributors who received these bills have onemedifund hospital cover. Not only were the contributors able to choose their own doctor and avoid the public hospital waiting list, their hospital bed was fully covered as were many of the specialists' fees.

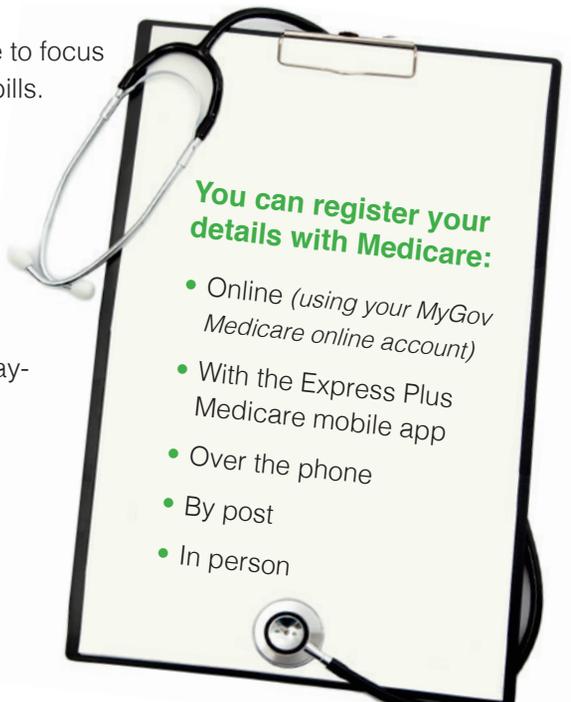
With this peace of mind, our contributors were able to focus on their recovery – not the stress of large hospital bills.

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Medicare reminder

In July last year, Medicare stopped making their payments by cheque. If you need to make a Medicare claim, you will need to register your bank account details with them to receive your payment.



You can register your details with Medicare:

- Online (using your MyGov Medicare online account)
- With the Express Plus Medicare mobile app
- Over the phone
- By post
- In person

New year cover check

It's important to keep track of your health cover to be sure it still suits your needs. For the most comprehensive cover, we recommend a combination of Hospital and Extras cover.

Do you have Extras only cover?

Add Hospital cover to be covered for things like:

- Hospital accommodation fees (in a shared or private room)
- Theatre fees
- Intensive care fees
- Labour ward fees
- Inpatient medical services

Do you have Hospital only cover?

Add Extras cover to be covered for everyday services like:

- Optical
- Dental
- Physiotherapy
- Complementary therapies (chiropractic, osteopathy, acupuncture, etc.)
- Pharmacy

For more information on our levels of cover, visit www.onemedifund.com.au/products. If you're ready to upgrade your cover, you can use our Online Services at www.onemedifund.com.au/contributors/os at any time, or call us on **1800 148 626**.



Great deals on travel insurance

Are you travelling overseas these holidays?

One of the most important things for you to consider is travel insurance, as your health cover doesn't cover overseas services. Even if you're travelling within Australia, travel insurance can help protect you against unforeseen circumstances (like cancellations or lost luggage).

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 www.onemedifund.com.au/travelinsurance.

Please note:

- onemedifund travel insurance does not include life insurance
- 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



Eyecare discounts



Company	Special offer	Contact details
Peoplecare Eyes & Teeth	<ul style="list-style-type: none"> 20% discount on entire range of glasses, contact lenses & sunglasses 	www.peoplecareeyesandteeth.com.au 1300 574 778
Peoplecare Eyes Online	<ul style="list-style-type: none"> Free sunglasses with any order over \$130! Offer ends 31 March 2017 	www.peoplecareeyesonline.com.au 1300 018 137
Teachers Eyecare	<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 1300 728 488
Laubman & Pank	<ul style="list-style-type: none"> 20% off lenses 20% off lens extras (such as anti-reflective UV coating and tinting) 15% off non-prescription sunglasses 	www.laubmanandpank.com.au 13 15 67
OPSM	<ul style="list-style-type: none"> 20% off lenses 20% off lens extras (such as anti-reflective UV coating and tinting) 15% off non-prescription sunglasses 	www.opsm.com.au 13 20 20
Eyebenefit	<ul style="list-style-type: none"> 20% discount for 1 pair of complete glasses (frames and lenses) 15% discount on spectacle lenses only 10% discount on contact lenses 	www.eyebenefit.com.au (03) 9478 7222
Specsavers	<ul style="list-style-type: none"> 25%* discount for 1 pair of complete glasses (frames and lenses) from the \$149 range and above purchased at retail stores <i>*No discount on two pair deals or complete glasses with less than \$149 value.</i> 20% discount on all extras Free contact lens assessment, fitting and trial (no discounts apply to contact lens purchases) Eye tests bulk billed to Medicare plus free Digital Retinal Photography 	www.specsavers.com.au
VSP Australia	<p><i>onemedifund</i> contributors with Extras cover can receive either:</p> <ul style="list-style-type: none"> one pair of no-gap frame and lenses <p>OR</p> <p>a free second pair*</p> <ul style="list-style-type: none"> 15% discount on all in-store contact lenses 20% discount on all lens add-ons 	www.vsp-australia.com.au

*For terms and conditions visit www.onemedifund.com.au/contributors/eyecare-discounts.

Health article – 8 easy ways to reduce stress

The start of a new year can be a busy time, so it's important to find ways to help you reduce stress. Here are our top tips:

1. Exercise

Research shows that exercise has many great mental health benefits, from helping to improve concentration and sleep to reducing tension and enhancing your mood. Try going for a power walk or doing some other exercise next time you begin to feel stressed.

2. Stop and take a breath

Breathe in through your nose, fill up your lungs, hold it for a few seconds and breathe out through your mouth. This will work to slow down your heart rate and help you feel calm.

3. Laugh out loud and keep positive

Laughing actively lowers cortisol, the body's stress hormone, and produces mood-enhancing endorphins. Lighten up by reading something you enjoy or having a good time with family or friends.

Being positive is infectious, and it will come back to you like a boomerang.

4. Listen to music

Listening to music helps to lower your heart rate, blood pressure and anxiety levels. Better still, play or sing some yourself!

5. Sleep and then get going

Getting sufficient sleep at night lets your body recharge and reduce your stress levels. However, it's important not to oversleep as a way to avoid life's challenges.

6. Take positive action and keep busy helping others

Dealing with issues decisively and tackling your biggest challenge first helps to clear the mind and let you get on with other more fulfilling activities.

Plan your day the night before and focus on one task at a time. Remember – you can't do everything at once! Try organising your to-do list into:

1. Things you can deal with immediately
2. Things you can start later
3. Things you can't change

Try not to focus on the things you can't change. If you have spare time, fill it with positive things – helping others is a well-known and a very effective therapy for stress.

7. Control your electronic communication

Know when to turn your phone off, especially at night. Don't pounce on every email or message as if it must be answered immediately. Phones and emails are very useful for communication, but can also dominate your personal time to the point that you don't feel you can cope.

8. Avoid excessive alcohol and caffeine consumption

Alcohol is classified as a depressant and while it can reduce stress initially, drinking excessively can actually increase stress and anxiety. Healthy eating and limiting caffeine can also help the body cope with stress.