

# onemedifund<sup>®</sup>

## onemedifund newsletter - August 2014

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### Extras Plus benefit increases

We are pleased to advise that we have increased the benefits for a number of Extras Plus services this year. Following is a table showing the increased benefits that became available on 1 July 2014.

There have also been increases to the benefits for a number of individual dental services. We recommend contacting us before you begin any treatment to confirm the exact benefit you will receive.

Service	Old benefit	New benefit (from 1 July 2014)
<b>Optical:</b>		
<i>Orthoptics</i>		
- Initial consultation	\$40	\$90
- Subsequent consultation	\$30	\$75
<b>Physiotherapy &amp; other therapies:</b>		
Hydrotherapy	80% up to \$10	80% up to \$15
<b>Complementary therapies:</b>		
Initial consultation	\$35	\$40
Subsequent Consultation 1- 10	\$25	\$30
Consultation 11+	\$15	\$20
<b>Additional benefits:</b>		
<i>Psychology</i>		
- Subsequent consultation	80% up to \$50	80% up to \$75

## Do we have your email address?

Email is the quickest and easiest way for us to keep in contact with you.

To ensure you are kept informed and claims are processed as efficiently as possible, we would appreciate having your email address. If you haven't registered an email on your cover, or would like to update the email address we have for you, simply contact us as below;

- email [info@onemedifund.com.au](mailto:info@onemedifund.com.au)
- go to [www.onemedifund.com.au/contributors/os](http://www.onemedifund.com.au/contributors/os),
- or call 1800 148 626.

If you have an email address registered on your cover, we will automatically use this as the main address for sending you information about your *onemedifund* cover.



## New year, new limits

*onemedifund* is run on a financial year, which means that your annual Extras limits re-set on 1 July each year.

If you have Extras Plus, the following service limits have been re-set from 1 July:

- High cost dental (not including orthodontic, which has a lifetime limit)
- Optical
- Pharmacy
- Physiotherapy and other therapy
- Complementary therapies
- Additional benefits (including home nursing, hearing aids, psychology and more)

If you have Basic Extras, the following service limits have been re-set from 1 July:

- General dental
- Optical
- Pharmacy
- Physiotherapy
- Complementary therapies
- Health management programs

## 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.
- Travel insurance does not include life insurance



# Tax Statements

It's that time of the year again, and by now you should have received your *onemedifund* Tax Statement which you will need to complete your 2013-14 tax return.

If you haven't received your statement, or you would like another copy, you can download it any time using our Online Services at [www.onemedifund.com.au/contributors/os](http://www.onemedifund.com.au/contributors/os).

Tax statements are only available for the main contributor and their partner. If you have any adult children on your cover, they can use your statement for their tax return.

If you haven't registered for Online Services, it's easy and only takes a few minutes! Simply click on 'register online' on the right-hand side of the login page, enter your details and submit. Once you are registered, you will be able to use our range of Online Services immediately.

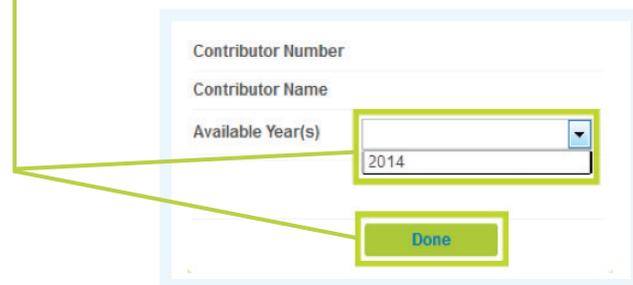
## Hint:

If you have forgotten your Online Services password, click 'forgotten password' on the right-hand side of the login screen, enter your details and we will email your password to you.

**Step 1:** Login to Online Services using your contributor number and the password you have chosen

**Step 2:** Select 'Tax Statement' from the left-hand side menu

**Step 3:** Select 2014 from the drop-down menu.  
Select the statement you require and click 'view'



# Eyecare discounts

*onemedifund* contributors receive discounts and special offers at a range of eyecare outlet across the country. Simply let the staff at any of the following outlets know that you're a *onemedifund* contributor and you will receive the discounts outlined.

Visit [www.onemedifund.com.au/Contributors/Eyecare-Discounts](http://www.onemedifund.com.au/Contributors/Eyecare-Discounts) for more information on these special offers.

Company	Special offer
<b>Teachers Eyecare</b>	<ul style="list-style-type: none"> <li>• 35% discount on frames (with prescription lenses)</li> <li>• 20% discount on lenses (when purchased without frames)</li> <li>• 25% discount on contact lenses</li> </ul>
<b>Budget Eyewear</b>	<ul style="list-style-type: none"> <li>• 21% discount on frames &amp; lenses (with prescription lenses) Excludes Chanel, Bvlgari &amp; Tiffany &amp; Co. brands</li> <li>• 10% discount on contact lenses</li> </ul>
<b>Laubman &amp; Pank</b>	<ul style="list-style-type: none"> <li>• 21% discount on frames &amp; lenses (with prescription lenses) Excludes Chanel, Bvlgari &amp; Tiffany &amp; Co. brands</li> <li>• 10% discount on contact lenses</li> </ul>
<b>Peoplecare Eyes &amp; Teeth</b>	<ul style="list-style-type: none"> <li>• 20% discount on entire range of glasses, contact lenses &amp; sunglasses</li> </ul>
<b>OPSM</b>	<ul style="list-style-type: none"> <li>• 21% discount on frames &amp; lenses (with prescription lenses) Excludes Chanel, Bvlgari &amp; Tiffany &amp; Co. brands</li> <li>• 10% discount on contact lenses</li> </ul>
<b>OPSM Direct</b>	<ul style="list-style-type: none"> <li>• Free delivery</li> </ul>

## Antioxidants

The process of oxidation in the human body damages cell membranes and other structures including cellular proteins, lipids and DNA. When oxygen is metabolised, it creates 'free radicals' which steal electrons from other molecules, causing damage.

The body can cope with some free radicals and needs them to function effectively. However, an overload of free radicals has been linked to certain diseases, including heart disease, liver disease and some cancers. Oxidation can be accelerated by stress, cigarette smoking, alcohol, sunlight, pollution and other factors.

### Antioxidants and free radicals

Antioxidants are found in certain foods that neutralise free radicals. These include the nutrient antioxidants, vitamins A, C and E, and the minerals copper, zinc and selenium. Other dietary food compounds, such as the phytochemicals in plants, are believed to have greater antioxidant effects than either vitamins or minerals. These are called the non-nutrient antioxidants and include phytochemicals, such as lycopenes in tomatoes, and anthocyanins found in cranberries.

### The effect of free radicals

Some conditions caused by free radicals include:

- Deterioration of the eye lens, which contributes to blindness.
- Inflammation of the joints (arthritis).
- Damage to nerve cells in the brain, which contributes to conditions such as Parkinson's or Alzheimer's disease.
- Acceleration of the ageing process.
- Increased risk of coronary heart disease, since free radicals encourage low density lipoprotein (LDL) cholesterol to adhere to artery walls.
- Certain cancers, triggered by damaged cell DNA.

### The disease-fighting antioxidants

A diet high in antioxidants may reduce the risk of many diseases, including heart disease and certain cancers. Antioxidants scavenge the free radicals from the body cells, and prevent or reduce the damage caused by oxidation.

The protective effect of antioxidants continues to be studied around the world. For instance, men who eat plenty of the antioxidant lycopene (found in tomatoes) may be less likely than other men to develop prostate cancer. Lutein, found in spinach and corn, has been linked to a lower incidence of eye lens degeneration and associated blindness in the elderly. Flavonoids, such as the tea catechins found in green tea, are believed to contribute to the low rates of heart disease in Japan.

### Sources of antioxidants

Plant foods are rich sources of antioxidants. They are most abundant in fruits and vegetables, as well as other foods including nuts, wholegrains and some meats, poultry and fish.

Good sources of antioxidants include:

- Allium sulphur compounds - leeks, onions and garlic.
- Anthocyanins - eggplant, grapes and berries.
- Beta-carotene - pumpkin, mangoes, apricots, carrots, spinach and parsley.
- Catechins - red wine and tea.
- Copper - seafood, lean meat, milk and nuts.
- Cryptoxanthins - red capsicum, pumpkin and mangoes.
- Flavonoids - tea, green tea, citrus fruits, red wine, onion and apples.
- Indoles - cruciferous vegetables such as broccoli, cabbage and cauliflower.

- Isoflavonoids - soybeans, tofu, lentils, peas and milk.
- Lignans - sesame seeds, bran, whole grains and vegetables.
- Lutein - leafy greens like spinach, and corn.
- Lycopene - tomatoes, pink grapefruit and watermelon.
- Manganese - seafood, lean meat, milk and nuts.
- Polyphenols - thyme and oregano.
- Selenium - seafood, offal, lean meat and whole grains.
- Vitamin C - oranges, blackcurrants, kiwi fruit, mangoes, broccoli, spinach, capsicum and strawberries.
- Vitamin E - vegetable oils (such as wheatgerm oil), avocados, nuts, seeds and whole grains.
- Zinc - seafood, lean meat, milk and nuts.
- Zoochemicals - red meat, offal and fish. Also derived from the plants animals eat.

### Vitamin supplements

There is increasing evidence that antioxidants are more effective when obtained from whole foods, rather than isolated from a food and presented in tablet form - and some supplements can actually increase cancer risk. For instance, vitamin A (beta-carotene) has been associated with a reduced risk of certain cancers, but an increase in others, such as lung cancer in smokers, if vitamin A is purified from foodstuffs.

A study examining the effects of vitamin E found that it didn't offer the same benefits when taken as a supplement. Also, antioxidant minerals or vitamins can act as pro-oxidants or damaging 'oxidants' if they are consumed at levels significantly above the recommended amounts for dietary intake.

A well-balanced diet, which includes consuming antioxidants from whole foods, is best. If you insist on taking a supplement, seek supplements that contain all nutrients at the recommended levels.

### General recommendations

Research is divided over whether or not antioxidant supplements offer the same health benefits as antioxidants in foods. It is recommended that people eat a wide variety of fresh fruits, vegetables, whole grains, lean meats and dairy products every day. The diet should include five daily serves of fruit and vegetables. One serve is a medium-sized piece of fruit or a half-cup of cooked vegetables. It is also thought that antioxidants and other protective constituents from vegetables, legumes and fruit need to be consumed regularly from early life to be effective. See your doctor or dietitian for advice.

### Where to get help

- Your doctor
- Dietitians Association of Australia Tel. 1800 812 942

### Things to remember

- The process of oxidation in the human body produces chemicals called free radicals, which damage cell membranes and other structures.
- Free radicals have been linked to a variety of diseases, including heart disease and certain cancers.
- Antioxidants are compounds in foods that scavenge and neutralise free radicals.
- Evidence suggests that antioxidant supplements don't work as well as the naturally occurring antioxidants in foods such as fruits and vegetables.

*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).*