

## Happy holidays from *onemedifund*

*onemedifund* would like to wish all contributors a safe and happy festive season. As always we will be open throughout December and January, only closing on public holidays.

During this time, you'll be able to access your health cover with our Online Services. To login or register, go to [www.onemedifund.com.au/contributors/os](http://www.onemedifund.com.au/contributors/os).

Some contributors might find themselves needing increased support with their physical and mental health at this time of the year. If this is the case and you hold hospital cover with us, you might find our Strive for Health program useful.

Strive for Health offers 24 hour access to a health coach for support, education and advice. For more information, please visit [www.onemedifund.com.au/contributors/healthprograms](http://www.onemedifund.com.au/contributors/healthprograms).

Date	Hours
Monday, 26 December	Closed
Tuesday, 27 December	Closed
Wednesday, 28 December	8:30am to 5pm
Thursday, 29 December	8:30am to 5pm
Friday, 30 December	8:30am to 5pm
Monday, 2 January	Closed
Tuesday, 3 January	8:30am to 5pm



## Is it time for your own cover?

At this time of year, many school leavers are coming off their parents' health cover. If this is you, it's important to consider taking out your own health cover with *onemedifund* and you can find information about our cover options at [www.onemedifund.com.au](http://www.onemedifund.com.au).

Transferring directly from your parents' cover to your own will ensure continuous coverage and

means that you will avoid waiting periods on your new cover (provided that your new cover is the same as or lower than your current cover).

**Getting your own cover is simple. It can be done:**

- over the phone by calling **1800 148 626**
- by completing an application form
- online at [www.onemedifund.com.au](http://www.onemedifund.com.au)

# 10 reasons to register for Online Services

Have you registered for our Online Services? Here are 10 reasons for registering now.

1. Make claims for dental, optical, chiropractic, physiotherapy, speech therapy, occupational therapy and podiatry
2. Take our Health Risk Assessment (if you hold Hospital cover)
3. Apply for travel insurance
4. Download your tax statement
5. Review your benefit history
6. Check your waiting periods
7. Change your level of cover
8. Change your Rebate Tier
9. Order a new onemedifund card
10. Update your contact details

Registering is quick and easy, just go to [www.onemedifund.com.au/contributors/os](http://www.onemedifund.com.au/contributors/os).



## 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](http://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



# Could you be paying less for your health cover?

The Australian Government offers an income-tested rebate to help with the cost of health insurance. The rebate you are entitled to depends on your household income and the age of the oldest person on your cover.

To pay a lower contribution for your health cover, you can nominate a Rebate Tier on your cover. This can be done via with Online Services at [www.onemedifund.com.au/contributors/os](http://www.onemedifund.com.au/contributors/os), by email or over the phone. Your tier can be updated at any time if your circumstances change.

## Rebate Tiers

	Income threshold (for 2016/17 financial year)		Age & rebate amount (age of the oldest person on your cover)		
			Under 65 years	65-69 years	70+ years
<b>Base Tier</b>	Single \$90,000 or less	Family* \$180,000 or less	26.791%	31.256%	35.722%
<b>Tier 1</b>	Single \$90,001 – 105,000	Family* \$180,001 – 210,000	17.861%	22.326%	26.791%
<b>Tier 2</b>	Single \$105,001 – 140,000	Family* \$210,001 – 280,000	8.930%	13.395%	17.861%
<b>Tier 3</b>	Single \$140,001 or more	Family* \$280,001 or more	0%	0%	0%

*\*If you are a family with children, the income threshold for each tier is increased by \$1,500 for every child after your first. Family includes couples.*

If you don't nominate a Rebate Tier, or you nominate the wrong tier, the tax office will reconcile any differences when you lodge your annual tax return.

For more information on the Government Rebate, please visit [www.onemedifund.com.au/rebate](http://www.onemedifund.com.au/rebate).

## Healthy summer recipe

### Fettuccine with fresh tomato and chickpeas

Store covered in fridge (under 5°C)

Good source of: fibre, folate, iron

#### Preparation

Preparation time: 10 minutes

Cooking time: 10 minutes

Serves: 5

#### Ingredients

- 500 g fettuccine
- 1 X 300g can chickpeas, rinsed and drained
- 2 tablespoons capers, (optional)
- 1 small red onion, chopped
- 4 tomatoes, chopped
- cup chopped fresh parsley
- lemon juice, to taste
- freshly ground black pepper, to taste

**Notes:** This dish is best made using ripe, flavoursome tomatoes when they are in season. Use egg free pasta if you are preparing food for people with an allergy to egg.

#### Method

1. Cook the fettuccine in a large pan of boiling water until al dente (cooked but still firm). Drain and return to the pan.
2. Add a spray of olive oil and toss to coat the pasta.
3. Combine the chickpeas, capers, onion, tomatoes and parsley.
4. Season with the lemon juice and black pepper and serve with the fettuccine.



# Eyecare discounts



Company	Special offer	Contact details
Peoplecare Eyes & Teeth	<ul style="list-style-type: none"> <li>• 20% discount on entire range of glasses, contact lenses &amp; sunglasses</li> </ul>	<a href="http://www.peoplecareeyesandteeth.com.au">www.peoplecareeyesandteeth.com.au</a> 1300 574 778
Teachers Eyecare	<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>	<a href="http://www.teacherseyecare.com.au">www.teacherseyecare.com.au</a> 1300 728 488
Laubman & Pank	<ul style="list-style-type: none"> <li>• 20% off lenses</li> <li>• 20% off lens extras (such as anti-reflective UV coating and tinting)</li> <li>• 15% off non-prescription sunglasses</li> </ul>	<a href="http://www.laubmanandpank.com.au">www.laubmanandpank.com.au</a> 131 567
Peoplecare Eyes Online	<ul style="list-style-type: none"> <li>• Free gift with any order over \$100!*</li> </ul> Offer ends 31 December 2016	<a href="http://www.peoplecareeyesonline.com.au">www.peoplecareeyesonline.com.au</a> 1300 018 137
OPSM	<ul style="list-style-type: none"> <li>• 20% off lenses</li> <li>• 20% off lens extras (such as anti-reflective UV coating and tinting)</li> <li>• 15% off non-prescription sunglasses</li> </ul>	<a href="http://www.opsm.com.au">www.opsm.com.au</a> 13 20 20
Eyebenefit	<ul style="list-style-type: none"> <li>• 20% discount for 1 pair of complete glasses (frames and lenses)</li> <li>• 15% discount on spectacle lenses only</li> <li>• 10% discount on contact lenses</li> </ul>	<a href="http://www.eyebenefit.com.au">www.eyebenefit.com.au</a> (03) 9478 7222
Specsavers	(frames and lenses) from the \$149 range and above purchased at retail stores <ul style="list-style-type: none"> <li>• 20% discount on all extras</li> <li>• Free contact lens assessment, fitting and trial (no discounts apply to contact lens purchases)</li> <li>• Eye tests bulk billed to Medicare plus free Digital Retinal Photography</li> </ul>	<a href="http://www.specsavers.com.au">www.specsavers.com.au</a>
VSP Australia	<i>onemedifund</i> contributors with Extras cover can receive either: <ul style="list-style-type: none"> <li>• one pair of no-gap frame and lenses</li> </ul> OR <ul style="list-style-type: none"> <li>• a free second pair*</li> <li>• 15% discount on all in-store contact lenses</li> <li>• 20% discount on all lens add-ons</li> </ul>	<a href="http://www.vsp-australia.com.au">www.vsp-australia.com.au</a>

\*For terms and conditions visit [www.onemedifund.com.au/contributors/eyecare-discounts](http://www.onemedifund.com.au/contributors/eyecare-discounts).

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