

healthy & happy

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healthcare
insurance

Issue 30 - 2013



We care for our own

Positive changes at HCI



Dear HCI Member,

The Board of Directors, Management and Staff of Health Care Insurance are very pleased to announce an important and exciting change to your fund.

Following the adoption of the New Constitution at the meeting of members on the 6th of May 2013, the Board and Management decided to change from a restricted access fund to an open health fund and this happened on the 27th of May 2013.

We believe this positive change will provide the foundation for HCI to continue to grow and provide personal service to our members, both those who have been with us for a long time and new.

Our Fund proudly traces its origins to 1938 in Burnie, Tasmania and to the Forestry, Timber and Paper industries that were in their infancy at that time. Through our industry base we have expanded to the extent where we cover members all over Australia.

The retention of members has kept our Fund strong even through the decline in employment in Forestry, Timber and Paper across Australia particularly in Tasmania over the last 3 years.

We believe the high retention rate we enjoy even in this environment is because our members identify with and recognise the value the Fund provides. We hold true to the values of a not-for-profit fund where surpluses are reinvested in either cost reductions for the following year or in improving membership services.

Our current membership base is in fact now very broad with members working across many industries. We are seeing a change towards people being able to join because of a connection through family history rather than direct industry employment. However, as many of you are aware referrals to friends and colleagues to join us are we've blocked unless they could demonstrate a connection with the forest, timber or paper industry.

We believe that the removal of the membership restriction reflects how our membership is evolving. It will help us grow the Fund, and more importantly continue to deliver to our existing members ever improving services and benefits framed around the core values underpinning HCI.

What does this mean for you?

For existing HCI members nothing will change. HCI will continue to be financially strong as a not-for-profit fund and members will still enjoy the same benefits along with what we believe is excellent personal service and you will not notice any difference when dealing with HCI. Importantly based on our financial projections we do not believe there will be any detrimental impact on your premiums as a result of this change.

HCI's underlying themes of "caring", "health", "wellbeing" and "community" will still be the key drivers behind everything we do.

The Board and Management are committed to providing services and benefits which members identify with and we would like to think that members will continue to be proud of the Fund and will promote the organisation.



Matthew Fryett, General Manager



Our increased dental benefits will brighten your smile

We know how important dental rebates are to many of our members so we have reviewed our current dental benefits and updated some by as much as 60% and 133%. These changes became effective from 1 April 2013. Some examples are listed below:

011 Comprehensive oral exam	
Old \$32	New \$38
Increase 19%	
014 Consultation	
Old \$34	New \$41
Increase 21%	
114 Scale and clean	
Old \$55	New \$70
Increase 27%	
551 Tooth colour restoration	
Old \$200	New \$467
Increase 133%	
615 Crown	
Old \$700	New \$800
Increase 14%	
719 Full upper and lower dentures	
Old \$750	New \$1,200
Increase 60%	

Wholefoods for the whole family!

Burnie Wholefoods is a leader in your wholefoods needs in the north west region of Tasmania. Staff will help you with all wholefood enquires and orders. We endeavour to make people in the region happier and healthier with using natural nutrition and organics to achieve your goals.

Burnie Wholefoods has everything from organic fruit and veg to natural body products and vitamins. All the food can be purchased in bulk amounts or down to a few grams. We are a part of the 'LOCAL LOYALTIES' reward system and provide customers with good old fashioned service and helpful advice to their health and wellbeing. Keep updated daily with our store and specials on - Burnie Wholefoods Tasmania - facebook page or email us at team@burniewholefoods.com.au or our staff can either help you over the phone on **6431 8608**.

Our team want to make your health and happiness better and we are here to share our knowledge and passion on better health and living with everyone. If you care and love the food that you put in your body, you will nurture and love your body everyday!

Our 3 top sellers this month are:



1 CHIA Enriched with calcium, iron, magnesium, zinc, selenium, copper, manganese, niacin, folate and vitamin A,C,E. Chia helps with digestion forming a jelly in your belly and takes out bad products in your bowel. It has omegas 3,6 an 9 and is full of antioxidants. Make sure you give this product a go, you will feel fantastic!



2 COCONUT OIL This product is amazing! Great for your hair skin and nails applying topically. But most are using it internally which helps kill bad bacteria and intestinal worms. It helps increase your good and lower your bad cholesterol. It helps with energy and dry skin. Coconut oil has omega 6, vitamin E and K. Great in cooking or just to eat, bring your own container or we have them pre-packaged. All our coconut oil is organic and cold pressed. Try some today!



3 QUINOA Is gluten free and is very tasty. All our stock is from Kindred organics (we love supporting local growers). It is high in calcium, iron, C, E and B1, B2 and B3! We sell quinoa in grain or we also sell quinoa flour, flaked and also Quinoa bread. And if you don't know how to cook Quinoa we will give you a preparation sheet.

*Happy Cooking!
Happy Eating!
From the Helpful
Happy Team at
Burnie Wholefoods!*



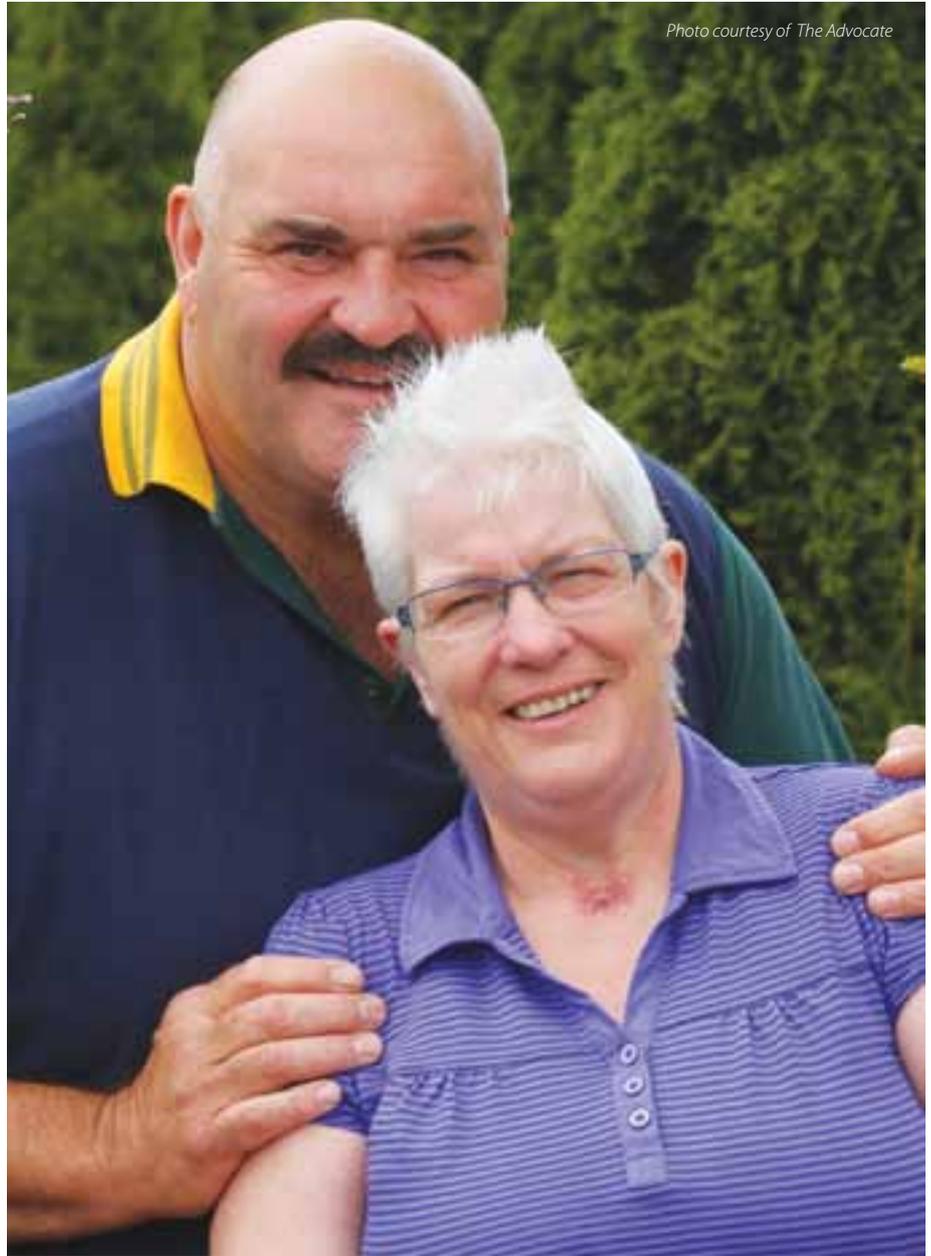
Jan Foster knows the value of being with someone who cares

Jan Foster, much-loved wife of legendary woodchopper and Latrobe local, David Foster, knows firsthand the benefits of having (and staying with) private health cover.

Back in 2010, Jan suffered a category five aneurism which led to a stroke. David was understandably concerned about what lay ahead, so he contacted Health Care Insurance to find out exactly where they stood in terms of cover. As David recalls: "I just gave them a call and they said, don't worry you're covered. What a relief that was, especially at a time when we were so stressed out."

David and his family have been with HCI for over thirty years but he admits there was a time when he thought about not maintaining the policy. "We've been covered from even before Jan had the twins. HCI were there for us then. But, you know, like a lot of people, I suppose, there was a time when I was wondering whether to keep it going or not. Lucky we did. I'm also really glad Jan ticked all those boxes when we first got insured!"

In April 2010, Jan (who at the time had successfully shed 50kg through diet and exercise) was in the middle of one of her regular cardio workouts when she began to experience a severe headache.



David immediately rushed her to Mersey Community Hospital.

After first being hospitalised at Latrobe, Jan was soon transferred to Hobart, then ultimately to Melbourne. Notwithstanding the excellent level of care they received in Tasmania, David is convinced that timely access to the Melbourne facilities and treatment was the difference between life and death for Jan.

"Yep, I don't care who you are, how many world titles you've won [Editor's note: 185], if you haven't got your health, it's all over."

The other aspect that impressed David about HCI was that he appreciated talking to a local provider – someone who knew and fully understood his family's needs.

Even at a burly 6'4" (1.9m) and 28 stone (178kg), David believes none of us are invincible when life presents a major obstacle. As he says, "You just never know what tomorrow will bring."

These days, Jan is doing well and we're told that one of the reasons is David's irrepressible sense of humour.

Leading industry women motivate at WFTN breakfast



The first meeting for 2013 of the Victorian Women in Forest & Timber Network (WFTN) saw 23 women gather in Melbourne to hear from an impressive line-up of female leaders, inspiring with their personal and professional journeys.



From left to right – Heather Hayes HCl, Denise Campbell-Burns President of CFMEU Pulp and Paper Division, Kate Carnell Chief Executive Officer Beyond Blue, Matthew Fryett General Manager.

The theme of the breakfast was 'Its not about luck' and two key note speakers shared their inspiring stories of achieving success in a male-dominated industry.

The first key note speaker was Kate Carnell, CEO of Beyond Blue and former CEO of National Association of Forest Industry (NAFI). Kate's story started with her drive to be a pharmacist and own her own business. She was instrumental in the establishment of the ACT Branch of the Australian Pharmacy Guild prior to becoming National Vice-President. Her motivation came from wanting to make a difference and believing "if you are not part of it, you don't get to whinge".

On that premise, she entered local politics (ACT) in 1992 and became the Chief Minister in 1995. She led the Liberal Party until 2000 and has since headed up organisations.

The second speaker was Denise Campbell-Burns, who was recently elected as the first female President for the CFMEU's Pulp & Paper Division. Denise's journey in the industry started at the Victorian Association of Forest Industry (VAFI) as a receptionist after leaving school at the end of Year 10. Denise spoke of seizing moments and opportunities, and believing in yourself to take a chance and allow others to take a chance on you.

She used this confidence and her natural tenacity to further her career and complete a university degree in OH&S. She became the OHS Manager at VAFI and, after 11 years, became the National Coordinator for the CFMEU's Pulp & Paper Health, Safety & Environment Unit in 2001.

Her historic election to head of the Pulp & Paper Division of the CFMEU is complemented by her recent appointment to the Board of the industry's superannuation fund, FIRST Super.

Both women, while on opposite ends of the political spectrum, shared similar experiences in work-life balance, the importance of mentoring, work flexibility and advice, confirming that it's not just about luck for women to succeed and, while barriers exist, there are ways to overcome them.

Unfortunately, due to work commitments, the recent winner of the Victorian Rural Women's Award, Michelle Freeman was a late apology but no doubt, she will be able to share her story at a future event.

Kersten Gentle, CEO of the Frame & Truss Manufacturing Australia (FTMA), was MC for event and she also shared some of her insights during the morning. Women in attendance travelled from all over Victoria and beyond, from a varied range of occupations within pulp and paper, public and private forestry companies, forest industry organisations and associations and contractors. The Victorian WFTN breakfast follows other successful WFTN state gatherings in NSW, OLD and SA so far this year.

The WFTN is proudly sponsored by Health Care Insurance and hosted by ForestWorks and is open to all women in the forest and timber industry (including wood processing, transport, machine operators, harvesters, support roles, or general interest).

...believing in yourself to take a chance and allow others to take a chance on you ”



Whooping Cough:

**Dangerous,
infectious...
but beatable**

Not always seen as serious and potentially lethal as it is. Whooping Cough is supremely contagious and difficult to control. It can kill one in 200 babies who catch it.

...Whooping Cough can be prevented by vaccination, provided babies receive the required number of doses. ”



Around half of the babies who catch whooping cough need to be hospitalised for weeks. Babies can cough so violently they are close to choking, barely able to draw in air. They are also exposed to the risk of pneumonia, convulsions and brain damage. Many need to go into intensive care, connected to ventilators to enable them to breathe. And then, if they survive, there are long months of coughing and sleepless nights as parents nervously await each new breath. The recovery period usually takes several months. In extreme cases, the ultimate tragedy happens: the death of the baby.

Whooping cough catches many parents unawares as it starts out with relatively minor symptoms: a runny or stuffy nose, sneezing, a slight cough, a low grade fever, vomiting, dehydration and possible pauses in breathing (especially in young babies).

After a week or so, the coughing becomes increasingly severe, resulting in coughing fits usually accompanied by the characteristic whooping sound. The coughing fits make it hard to breathe, eat, drink or sleep. Babies and young children may even turn blue from lack of oxygen. This distress can persist for some ten weeks.

Is there a cure?

The short answer is 'no'. But whooping cough can be prevented by vaccination, provided babies receive the required number of doses. They need an initial two vaccinations plus a third one at age six months.

The top-ups are essential as the risk of infection from brothers, sisters and parents is immense (with parents carrying the germs but being unaffected themselves). The whole family should be vaccinated (including booster shots) to complete the circle of protection. Unfortunately, few parents are unaware of this. Even those few, about one in ten, who have had shots don't now they need further boosters to maintain effectiveness.

Nobody likes needles, but...

...vaccinations are vital for a disease as serious as whooping cough. Certainly, no parent wants to see their baby yelp or cry, but it is very minor distress compared to the trauma involved with the disease.

The reluctance of some parents is surprising to say the least, especially given that the injections are free, along with vital preventative information.

Historically, whooping cough killed babies by the thousands. The development of the vaccine reduced the numbers to an unfortunate few, but the figures are creeping up again. A new, more severe strain of the disease is fuelling Australia's current whooping cough epidemic.

The need for vaccination (including boosters) is greater than ever, especially given as their time of effectiveness is not unlimited.

The old saying 'prevention is better than cure' never made more sense. We recommend you consult your doctor and make sure you immunise your whole family and ensure your top-ups are up-to-date.

Our Community

Health Care Insurance proudly sponsors a number of community events which share a focus of promoting health and wellbeing throughout the community.



The Health Care Insurance High School Surf League was conducted by Surf Life Saving Tasmania at Kingston Beach in the South and through Devonport SLSC in the North. Over 350 students from 15 high schools throughout the state participated in the program. The aim of the High School Surf League is to promote 'safe participation in the water' and encourage younger people to consider joining a surf lifesaving club.

The 2013 Burnie Challenge was a great success with 1,250 people, young and old, taking part in the challenging mud filled event. A number of our staff, including our GM participated to experience firsthand what a great event this is. Well done to all the participants, organisers and volunteers on another successful Burnie Challenge.



Health Care Insurance is the naming rights sponsor of Burnie 3,2,1 Go Kids Race

The aim of Burnie 3,2,1 Go is to encourage young children to be more physically active. Health Care Insurance understand the importance of this and encourages all its members children to participate. The 2012 event was a great success with over 1,300 children up to the ages of 13 participating. This year's race will be run on Sunday, 27th October at West Park Oval.



Upcoming Events

Rainbow Ball

SATURDAY 31 AUGUST

Burnie Arts and Function Centre

North West Medical Research raises money for the Clifford Craig Foundation. Health Care Insurance is proudly this year's naming rights sponsor.

Burnie 3,2,1-Go Kid's Race

SUNDAY 27 OCTOBER

West Park Oval