

# healthy & happy

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healthcare  
insurance

Issue 31 - 2013



We care for our own

# A note from the General Manager



**A**s Christmas and the New Year gets closer it is a time to reflect on the year that is now almost over and in the case of your Health Fund it certainly has been one to remember and extremely busy. In May this year, our members voted to accept a new constitution and the Board made the historical decision to expand our membership base beyond the borders of the forestry, timber and paper industry. This decision was not made lightly. We have always been and will remain proud of our heritage but given the changes and challenges that were impacting on that industry we believed the change was necessary to ensure the long term viability of Health Care Insurance (HCI).

This newsletter highlights our involvement in the community, and as you can see with our partnerships with Surf Lifesaving Tasmania and involvement in the *Health Care Insurance 321-Go Kids'* race and the *Burnie Challenge* (designed at getting "bigger" kids active and muddy) our focus of supporting regional areas and encouraging people to have an active lifestyle has not changed.

This year HCI was invited to take a lead role in the organisation and support of the annual *Rainbow Ball* a charity function that since its inception has raised over \$500,000 for the Clifford Craig Medical Research Trust, and I am proud to say that this year was very successful with over \$40,000 raised.

To see the enjoyment that the events we support provides to people has been very rewarding, but it is the effort of the volunteers that is truly inspiring. As a general comment sponsors make an event viable, however it is the volunteers who make the event great, and this year their efforts have made all those events hugely successful and their contribution to our community should not be underestimated.

There have been a number of challenges that have impacted our members not the least being the legislative changes to the calculation of the Medicare rebate and the Lifetime Health Cover loading. There is still one more change on the horizon and that is the capping of an increase to the Medicare rebate to be no more than consumer price index (CPI). This change which was passed by the previous federal government and is due for implementation in April 2014 is by far the most complex change. Unfortunately the government of the day chose to use CPI as the measure which is not relevant to health insurance because it is based on the change in price of a basket of consumer goods e.g. groceries. The driver of the cost of private health insurance is the cost of health services being the combination of the cost of services provided in hospitals, medical and other specialists and the number of times those services are used. In recent years the

cost of health services has exceeded the CPI and this is generally due to issues such as the cost of new technology and also with an ageing population more people require these services. So if this change is implemented by the government there will be impact but as yet we do not know to what extent.

Private Health Insurance is a complex business and HCI staff do have to understand a range of issues and I know they do strive to provide you with the best standard of service. During this year we have welcomed some new people to our organisation and there have been some that have moved on. I do thank all our staff for their efforts during the year.

*Enjoy the summer and keep safe and healthy.*



A handwritten signature in black ink, appearing to read 'Matthew Fryett'.

Matthew Fryett  
General Manager



# Burnie Wholefoods

– looking after our health and wellbeing

This edition we focus on three popular products this time of year- Fenugreek, B6 and Seaweed.



**1**  
**Fenugreek** is a seed spice used in Ayurvedic medicine usually to aid digestion and increase your appetite. What many people may not be aware of is that it has a great many other uses. It is fantastic for clearing mucous from throughout your sinuses, down your throat and through your digestive tract. It helps reduce abdominal discomfort and reduces swelling, perfect for people with Irritable Bowel Syndrome or allergies to milk or lactose. Fenugreek is also used to help milk production when breastfeeding and is great to reduce mucous when you have a cold. It is a demulcent and an anti inflammatory for the body.



**2**  
**B6 (Pyridoxine hydrochloride)** helps maintain a healthy nervous system and it is required for the synthesis of the neurotransmitters, serotonin and dopamine. B6 is a diuretic so aids in reducing fluid retention (see your doctor or pharmacist if on prescription diuretics). It eases breast tenderness and bloating around female cycles. It also aids in headaches, and helps lift and maintain positive moods. If you suffer from carpal tunnel you can reduce the severity and sometimes cure those symptoms for men or women.



**3**  
**Kelp** is 100% iodine and boosts your thyroid function which in turn aids weight loss. (If you take prescription medications for your thyroid you should not take it unless you talk to your doctor or pharmacist first). Kelp also may lower your blood pressure, alleviate constipation, improve your hair condition, kill internal intestinal parasites and help your body clear out toxic heavy metals.

Kelp should always be checked with any other medications you may be taking.

**Remember, everyone living a healthy life will make them happier and healthier, eat a rainbow of foods everyday, exercise, get sunshine and smile.**

For these products or any other health and food information please come in and see us at Burnie Wholefoods, 8 Cattley Street Burnie, or phone 6431 8608.

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*instagram:*

*bwholefoods*

*facebook:*

*burnie wholefoods tasmania*

*twitter:*

*@burniewholefood*

## HCI Directors Election Update

HCI's Annual General Meeting (AGM) was held on 21 October 2013 at 6pm at our office, 25 Cattley Street and was attended by members and the Board. The result of the recent Director's election was announced. Directors, Mark Fishwick and Greg Spinks were up for re-election, the voting was close but both Greg and Mark were re-elected for another three year term. At the Board meeting that followed the AGM, Phil Boon was elected as Chairman and Mark Fishwick was elected Deputy Chair.

Thank you to all the nominees, it was great to see the interest from members and the general public about the Board and HCI in general. It was also fantastic to see so many ballot papers returned by members.



# Our Community



## Rainbow Ball Update

**T**he *Rainbow Ball* has become an iconic, 'black tie', Burnie event.

Each year, the community demonstrates its commitment to supporting vital medical research conducted on the North West coast of Tasmania through the fundraising achieved at the annual *Rainbow Ball*. In 2013, over \$40,000 was raised at this amazing event.

The *Rainbow Ball* is organised by a committee of volunteers, each of whom has been prepared to volunteer their time and efforts to achieve the fundraising outcomes. Up to and including the 2013 *Rainbow Ball*, Peter Mancell and staff from Mancell Financial Group were the leaders of this group, and through their collective efforts, nearly \$500,000 has been raised in the past 10 years, to aid vital medical research projects. This is an amazing achievement!

In 2013, Health Care Insurance (HCI) agreed to take on the role as naming rights sponsor for the *Rainbow Ball*. As well as providing considerable financial sponsorship, our staff member Jenna de Kaste was actively involved in the day-to-day administration of the event, with support from the staff from Mancell Financial Group. In what has been described as a 'hand over year', HCI Director Mark Fishwick, has also now assumed the role as Chairman of the *Rainbow Ball* Committee and will be strongly assisted in coordinating future events by his wife, Rosemary.

The *Rainbow Ball* is effectively 'managed' by the North West Medical Research Fund, with all monies directed through that Fund to the Clifford Craig Medical Research Trust. HCI will be actively involved in promoting the activities of both entities, through its involvement with the *Rainbow Ball*. This is a further demonstration of HCI's commitment to our pledge that 'We Care for Our Own', as the research conducted can only improve the medical outcomes for our community.

The 2013 event had the theme "1920s – Great Gatsby" and the majority of the 280 participants dressed in period costume. The Burnie Arts and Function Centre was decorated in theme and the participants entered the foyer to period music played on

piano by local 'maestro' Andy Farrell, and were lead to the main function room past a 1925 Chevrolet, kindly provided for the event by local residents Nathan and Rachael Rumery.

Kim Millar from Southern Cross Television did a great job as Master of Ceremonies and the Auctioneer for the event, HCI member and World Champion Axeman David Foster, exceeded previous auction outcomes with a record result of \$8 000!!

HCI will now start planning for the 2014 *Rainbow Ball*, and we encourage all HCI members to attend the evening, or if that is not possible, to consider supporting the event in some other way. Together, we can really show that 'We Care for Our Own.'





## Health Care Insurance 3,2,1 – GO kids’ race

**A**nother terrific turnout of 1322 runners and 175 littlies for this year’s *Health Care Insurance 321-GO Kids’ Race* was a great thrill for organisers and volunteers at Burnie’s West Park Oval on Sunday October 27.

The races are open to children from five to 13 years of age and out of 22 young people who were eligible to run the race for the ninth consecutive time, 21 competed.

The day’s running events were blessed with good weather and enthusiastic and very capable volunteers.

Schools with the highest participation rates are awarded Sport First Burnie sporting goods and as last year, Health Care Insurance again sweetened the offer for schools to get involved, with \$500 for any school that gets half its enrolment registered in the race.



# Summer and you. A perfect fit!



**W**ith the days getting longer and summer just on the horizon, now is the perfect time to make a plan to get fit and healthy. And not just for the warmer outdoor months, but for well into the future too.

We all know how it is coming out of winter – having watched all that footy on TV and having eaten all of our favourite comfort foods. Well, spring should be a time to do just that, to “spring” into action.

## Here are 10 tips to help you along:

- 1. Do a variety of activities you enjoy.**  
There's no rule saying you have to join a gym. Having a variety of activities – walking, running, weightlifting, tennis, cycling, and aerobics classes – will ensure that you can do something regardless of the weather or time of day.
- 2. Commit to another person.** The social aspect of exercise is very important and can strengthen your commitment.
- 3. Make exercise a priority.**  
It has to be “non-negotiable”!

- 4. Exercise first thing in the morning.**  
Experts agree that a morning schedule is best. Exercise, have a shower, and you'll be energised for the day!
- 5. Or, exercise on your way home from work.** The next best thing is to exercise on your way home from work. Don't get into the “temptation trap” of going home first; you might lose your motivation.
- 6. Exercise EVEN when you're “too tired.”**  
Chances are you'll feel better after exercising. It energises us. You'll get an exercise-induced euphoria during the activity and for some time after.
- 7. Log your activity.** Write down the things that are important to you: how much time you exercise each day, how many steps you walk, how far you ran or cycled.
- 8. Be aware of your progress.** It's great when your clothes fit better but there are a number of other progress indicators, such as:
  - Getting a good night's sleep.
  - Thinking more clearly.

- Having more energy.
- Seeing your resting heart rate drop over time.
- Hearing your doctor congratulate you on improved cholesterol, blood pressure, bone density, triglycerides, and blood sugars.

- 9. Walk with a pedometer (or a dog!)**  
Find out your average daily steps then strive to increase your steps each week. Better still: spend some quality time with your dog as you walk.
- 10. Reward yourself.** Decide on a goal and a reward, and work towards it. You might buy yourself a DVD you've wanted after you stick to your fitness plan for one month, or new walking shoes when you reach 10,000 steps a day. Do whatever works for you.

Lastly, and importantly (you could even make it **Tip #11**), if you're spending time exercising outdoors this summer, don't forget to SLIP, SLOP, SLAP! Have fun.

# Useful Information and Tips for our valued members

**W**e pride ourselves on providing great personalised service to all our members. Please find some helpful information and handy hints prepared by staff that will help us process your request as quickly as possible:

## Claim Forms

Please note that when you send your claim forms in with accompanying paperwork such as receipts, Tax Invoices etc, HCI will keep all paperwork so please take a copy of any invoices you may need in the future before you send in your claim.

## Policy Authorisation Form

HCI respects and is committed to protecting our members privacy. This commitment requires us to comply with the *Commonwealth Privacy Act 1988*. However if you do wish to authorise another person on your policy to be able to access information and make policy changes, all you need to do is come into the office, or contact one of our friendly staff on 1800 804 950 and fill out our *Authority Form*. Please note though the authorised person is unable to cancel the policy, add or remove a member or defendant other than themselves.

## Credit Card Expired

Please remember to check your credit card's expiry date and advise us when it changes so we can ensure our records and your premium payments are kept up-to-date.

To update these details, the Policy holder, or authorised person, can contact one of our friendly staff to update.

## Claiming Travel Update

To ensure your travel claims are processed efficiently and you receive prompt payment, please ensure that when you submit your Claim Form, you attach a copy of the receipt of payment, Tax Invoice or a confirmation letter that you attended the appointment from the provider. Please note it is an audit requirement that we are able to verify the service was provided, so an appointment card with the date and time of the appointment is not sufficient.

Please contact one of our friendly staff on freecall 1800 804 950 if you wish to discuss or find out more information about any of the above topics.

## iPad winners

Congratulations to our members Mr John Bruce and Ms Ida Morrell who were the lucky winners of our iPad giveaways.



Mr Bruce receiving his prize from General Manager, Matthew Fryett and Ida Morrell receiving her prize from Operations Manager, Jamie Gilliam.



## HCI supporting the community in 2013

- Health Care Insurance 3,2,1 – GO Kids' Race
- Rainbow Ball
- Women in Forestry
- Burnie Challenge
- Burnie Cup – Statewide soccer tournament
- Burnie Dockers Football Club
- Under 21 Tasmanian Wood Chopping Team
- High School Surf League





*As a HCI member you are entitled to discounts from the following Optical Providers:*

### Eyeplus Group

**Frames & Lenses** – 20% discount for 1 pair of complete spectacles (frames and lenses).

**Lenses** – 15% discount on spectacle lenses only.

**Contact lenses** – 10% discount on contact lenses.

### Luxottica

**Frames** – 21.0%\* discount off normal retail price for frames purchased at retail stores.

*\*Excluding luxury brands in Luxottica's sole discretion from time to time.*

**Lenses** – 21.0% discount off the normal retail price for all lenses and lens add-ons.

**Contact lenses** – 15.0% discount off the normal retail price for all contact lenses purchased at retail stores.

**Non-prescription sunglasses** – 15.0% discount off the normal retail price for all non-prescription sunglasses purchased at retail stores.

**OPSM Direct** – Additional 5.0% off the online price, plus free delivery within Australia, for contact lenses purchased from OPSM online (opsmdirect.com.au).

### Specsavers

**Frames & Lenses** – 25%\* discount for 1 pair of complete glasses (frames and lenses) from the \$149 range and above purchased at retail stores.

*\*No discount on two pair deals or complete glasses with less than \$149 value.*

**Optical lens extras** – 20% discount on all extras – Extras include Suntint and UV filter, Polaroid lenses, Transition lenses, Driving tints, Drivewear lenses, Thin and Light lenses.

**Contact lenses** – Free contact lens assessment, fitting and trial – No discounts apply to contact lenses purchases.

**Please contact one of our friendly staff on freecall 1800 804 950 if you would like to find out more information.**

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Freecall 1800 804 950 Or visit us at 25 Cattley Street Burnie | [www.hcilt.com.au](http://www.hcilt.com.au)



## Christmas opening times

The Board, Management and Staff at Health Care Insurance would like to wish all our members and their families a very safe and healthy Christmas and New Year.

Please note our office opening hours during this period will be:

- 🕒 **Open half day** Tuesday 24 December 2013  
8:45am – 1:00pm
- 🕒 **Closed Christmas Day**  
Wednesday 25 December
- 🕒 **Closed Boxing Day**  
Thursday 26 December
- 🕒 **Closed** Friday 27 December 2013
- 🕒 **Open all day** Monday 30 December 2013  
8:45am – 5:00pm
- 🕒 **Open half day** Tuesday 31 December 2013  
8:45am – 1:00pm
- 🕒 **Closed New Years Day**  
Wednesday 1 January 2014

## HCI Staff achievements

HCI Board, Management and Staff would like to congratulate Jamie Gilliam, Operations Manager on his recent milestone of 10 years service at HCI. Jamie has over 20 years experience working in the private health industry and his contribution to HCI has been invaluable.



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