

# healthy & happy



- 🌿 A note from the General Manager
- 🌿 Women in Forestry and Timber Industry Activity Round Up
- 🌿 The Burnie Challenge
- 🌿 Useful information and tips
- 🌿 Rainbow Ball
- 🌿 Health & Wellbeing - Burnie Wholefoods

healthcare  
insurance

Issue 32 - 2014



We care for our own

# A note from the General Manager



**W**elcome to our winter newsletter and so far at our base in Burnie it has been a typical Tasmanian winter some days sunny and pristine, other days windy and wild. As I drove to work yesterday the waves from Bass Strait were smashing over the Burnie wharf – spectacular.

This newsletter is packed with information and reflects the year we have had. Since changing our status to be open for anyone to join a record number of people have become part of Health Care Insurance (HCI). This has created some challenges for the team at HCI and they have worked tirelessly to get through the workload and continue to maintain a high standard of customer service but a great challenge to have.

Recently we contacted a number of our new members to find out if they were satisfied with their decision to join HCI and the service they have been provided. We received some excellent constructive feedback from those people and I thank them for their input. What was encouraging was the number of people who joined due to comments from other members, hopefully this is a strong indicator

that whilst we don't always get it right we are doing a good job. If you do have an opportunity to refer a friend, relative or work colleague to HCI by all means do so.

We have continued our involvement in community based events encouraging active and healthy lifestyles and it is also great to see the Women in Forestry Network starting to grow and expand across the country. I believe this is a really important organisation and knowing the quality of the people involved I am sure it will be a significant contributor to regional Australia. We are very proud to be a founding sponsor and continue to be a part in this organisation.

Last but not least I would like to comment on our involvement in supporting medical research through the Clifford Craig Medical Research Trust. The event we support is "The Rainbow Ball" it is a night of glitz and glamour and is attended by people from all works of life and all ages 18 through to others considerably older. This year with the "Once upon a time" theme and hosted by the very elegant Kim Miller and our very own and very special David Foster it was a night of great fun. But we should not overlook the

importance of these events, most diseases such as cancer do not discriminate rich or poor potentially we are all a target. It is through the efforts of the people who donate their time to create these events year after year that research continues and cures to some of the diseases that have touched so many of us are found. The Rainbow Ball has raised over \$500,000 over the journey and this year close to \$50,000 was raised, it is a special and at times emotional event. If you have the opportunity to contribute to this event or similar I would encourage you to do so.

***Have a great winter stay healthy and happy.***



Matthew Fryett  
General Manager

# Women in Forestry and Timber Industry Activity Round Up



The Women in the Forests and Timber Network (WFTN) have had an extremely active and successful start to 2014 with a height of activity across the country. Following on from last year, where the network managed thirteen activities in five states including regional locations, this year promises to be equally as active. Fundamental to the network is providing an opportunity and support to industry women to come together and diminish their isolation where possible and provide a safe environment for them to get together. In addition, if there is an opportunity to include leadership mentoring and professional development as part of the network, we are able to do this with the generous sponsorship from our major supporter Health Care Insurance (HCI). With the leadership and guidance of the national WFTN advisory group, we have already held six successful meetings across ACT, South Australia, Western Australia, Tasmania, New South Wales and Queensland during the months of April and May. These events included:

**ACT** – The Role of Women in Leadership as part of the ForestWorks Annual Industry Development Conference. This national gathering in Canberra had three key industry women discuss their roles in the industry and their journey. The network also launched their social media capabilities via Facebook, Twitter and LinkedIn.

**SA** – This dinner focussed on social media with two guest speakers. One speaker shared her knowledge of using social media and another speaker, from the Department of Primary Industries, shared an update of the industry consultation taking place in the state which is a major initiative for the region. This is specifically regarding the draft blueprint and forestry policy conducted by the SA forestry industry advisory board.

**WA** – Albany hosted its first WFTN breakfast with two successful industry women addressing attendees. Executive Director for Forest Industries Federation WA (FIFWA) Melissa Haslam, spoke of the challenges she had experienced as a leader in a male



Guest speaker Kate Carnell, centre, enjoying the evening with Queensland WFTN members.

dominated industry and the vital importance of self-confidence and communication. Local Human Resource manager, Kerry Chapman, gave her perspective on working with different cultures and purposely working towards increasing the number of women in her organisation.

**TAS** – A meeting was held in Hobart inviting women to reconnect. This meeting provided the opportunity to do just that but importantly, attendees were able to discuss and plan a major regional Tasmanian event in Launceston for later in the year

**NSW** – In a completely different approach, the local network organised a tour of the Blowering Nursery in Tumut. The women were given a detailed and informative tour by the Nursery manager who explained the full process involved in dispatching the 6.5 million young Radiate Pinus trees the nursery aims to produce this year. This excursion is the first of many for the region.

**QLD** – The most recent event was an industry networking gathering themed "Inspiration for Success" held in Brisbane. Network and industry supporter Kate Carnell,

CEO of Australian Chamber of Commerce and Industry (ACCI) was the guest speaker and addressed a large crowd. Her presentation and views on successful leadership, outlined the 5 E'S which are:

- **Enthusiasm**
- **Engagement**
- **Ethics**
- **Entrepreneurialism**
- **Enemies**

Her valuable advice resonated with the whole audience and she gave her time after to mix and mingle with the crowd.

All events that take place are sponsored by Health Care Insurance and supported by many other organisations. We look forward to the events and activities planned for the future to share with you.

For further information please contact WFTN Coordinator Michelle Ingley-Smith on 1800 177 001 or [wftn@forestworks.com.au](mailto:wftn@forestworks.com.au)

# THE BURNIE CHALLENGE

## HOW TOUGH ARE YOU?



Congratulations to the 1470 brave souls who tackled the Burnie Challenge; held Sunday 30th March 2014 at Hellyer College oval. This year's course was the best, muddiest and most challenging course yet!

As proud sponsors and to encourage its members to participate and enjoy a healthy lifestyle, HCI reimbursed its members the entry fee. All members had to do, was take their receipt of entry or mud stained wristbands into HCI's office at 25 Cattley St, Burnie as proof of payment. It was that easy!

### About the Burnie Challenge

The Burnie Challenge was an initiative developed in 2011, through the National Partnership Agreement on Preventative Health who provided funding under the Health Communities Initiative to support Local Government Areas in delivering effective community-based physical activity and healthy eating programs. This funding was aimed at a target group – those on low income who had health care cards.

The Burnie Council was keen to create a unique physical activity that all members

of the community could participate in, irrespective of fitness levels. The Burnie Challenge was the first extreme sporting event of this type in Tasmania. From the beginning this was never intended to be a timed event as the aim was to have a challenging event that encouraged people to help each other throughout the course.

Since 2011, the Burnie Challenge has been successful in building a strong sense of community, not only with participants but with the many partnerships formed and selfless contributions made by local businesses.



# Rebate Statement vital for your tax return

Make sure you hang onto your Private Health Insurance (PHI) statement to be ready for doing your 2013/2014 tax return.

The changes to the way the PHI rebate is calculated this year means you'll need to add some extra information from your statement to your tax return.

Australian Taxation Office (ATO) Assistant Commissioner, Mike Ingersoll, says there will be two different rebate percentages for the 2013/14 tax year: one from 1 July to 31 March and one from 1 April to 30 June.

"They'll show up on your PHI statement as separate lines and you will need to enter both in the appropriate section on your 2013/14 tax return."

"If this extra information is missing or incorrect, it may affect any tax refund you may be owed."

Mr Ingersoll says if you use a registered tax agent to complete and/or lodge your return, you'll need to include it in the information you provide to them.

So if your PHI statement's gone astray please get in touch with the ATO for a replacement.

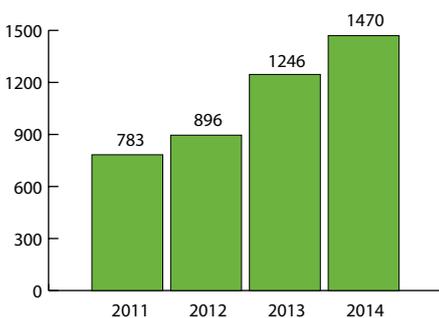
For more information go to [ato.gov.au/privatehealthinsurance](http://ato.gov.au/privatehealthinsurance) or contact one of HCI's friendly staff on freecall 1800 804 950 to discuss.

HCI members will receive their Tax Statements in July 2014.



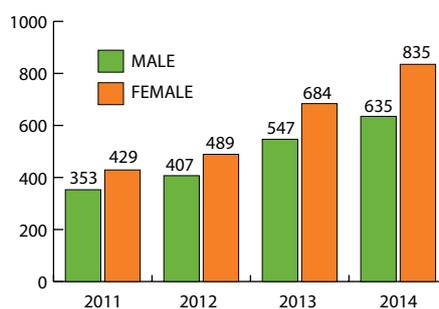
As you can see by the statistics below, the event continues to grow in popularity each year.

ENTRIES



Below is the entries broken down into males and females and as you can see throughout the four years female numbers dominate the male entries.

ENTRIES BY GENDER



# Useful information and tips for our valued

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

## What information needs to be filled out on HCI's Claim Forms?

**Please remember:** The policy holder is the only person who can update their membership details permanently in our system. A member other than the policy holder is able to submit a Claim; however any new details provided will be used for that particular claim only.

If you wish to authorise another person to be able to access information, you can fill out HCI's Policy Authorisation Form. This can be downloaded from [www.hcilt.com.au/downloads](http://www.hcilt.com.au/downloads) or by contacting one of our friendly staff on freecall **1800 804 950**.

### Membership Details Section:

- Enter membership number
- Name/address/phone numbers/date of birth of the member submitting the claim

### Electronic Funds Transfer Details Section

- Please nominate the method how you wish to receive your benefit, either directly into your bank account or cheque.
- If HCI already has your bank account details on file, there is no need to fill out all your bank details again, just tick Yes - you wish to have your benefit deposited directly into a bank account.
- If you are not the Policy holder filling out this form and wish to have the benefit paid into your account (if this is different to one on file), please fill out the bank account details. Please note: This won't be a permanent change.

Forward your claims to us by:  
Mail PO Box 931 Burnie, Tasmania, 7320 Freefax 1800 643 969 Email enquiries@hcilt.com.au  
In person at our office 25 Cattley Street, Burnie Any queries phone 1800 804 950

healthcare insurance

Office Use Only  
Claim number  Benefit  Assessed by  Date / /

### Membership Details

Member number   
Title   
Surname  Date of birth / / Sex  Male  Female  
Postal address  Given names   
 Daytime phone   
 Home ph

### Electronic Funds Transfer (EFT) Details

Do you wish to have your benefit deposited directly into a bank account via EFT?  Yes  No  
**You are only required to complete the following if you have not already provided us with your account details or you wish to change the details that we currently have recorded for you. Please note for this to be a permanent change the policyholder, or authorised person must sign this form.**

Name of Financial Institution   
Name of account holder  Branch   
BSB number  Account number

### Details of Services

Date of service	Patient - Given name	Type of service	Name of provider	Cost of service	Account paid
/ /					Yes <input type="checkbox"/> No <input type="checkbox"/>
/ /					Yes <input type="checkbox"/> No <input type="checkbox"/>
/ /					Yes <input type="checkbox"/> No <input type="checkbox"/>
/ /					Yes <input type="checkbox"/> No <input type="checkbox"/>
/ /					Yes <input type="checkbox"/> No <input type="checkbox"/>
/ /					Yes <input type="checkbox"/> No <input type="checkbox"/>
/ /					Yes <input type="checkbox"/> No <input type="checkbox"/>
/ /					Yes <input type="checkbox"/> No <input type="checkbox"/>
/ /					Yes <input type="checkbox"/> No <input type="checkbox"/>

Was the patient an inpatient of a hospital or day facility for any of the above services?  Yes  No  
If "yes" what was the name of the hospital?  Date of admission / / Date of discharge / /

### Claimant Declaration

**THIS SECTION MUST BE COMPLETED BEFORE CLAIMS WILL BE PAID**

1. Are the services being claimed related to an accident, illness or injury which has, or may result in the payment of compensation or damages?  Yes  No
2. I hereby claim HCI benefits for the services to which this claim relates, and I declare that I have incurred the expenses for these services. The services are not for the purpose of life insurance, superannuation, admission to a friendly society, mass immunisation or connected with the patient's employment. The services being claimed are not subject to a compensation or damages action. To the best of my knowledge and belief all the information in this claim is true and correct. I authorise HCI to contact the provider if clarification of accounts/receipts is required for assessment purposes.

Signature of Claimant  Date / /

### Privacy

The information provided by you on this Claim Form is solely collected for the purpose of assessing your eligibility and effecting the payments of benefits to you. Any financial information provided is not divulged to any other individual organisation. You can read the full privacy statement by visiting the HCI website at [www.hcilt.com.au](http://www.hcilt.com.au) or by requesting a copy on freecall 1800 804 950.

Health Care Insurance supports the use of Australian made paper.



## Rainbow Ball

The 2014 Rainbow Ball was held at the Burnie Arts and Function Centre on 31st May. Health Care Insurance Ltd was once again the major sponsor of this premiere event that raises funds for medical research. The funds raised are managed through the Clifford Craig Medical Research Trust.

The theme of this year's event was "Once upon a Time", with many guests dressed in formal costumes for the evening.

*Once upon a time... there was a young girl called Cinderella.*

*Once upon a time... there was a young girl called Snow White*

The stories surrounding these characters, and the moral messages delivered through the fairytales, have helped to shape much of our culture and many of our social practices, but there is another message in "Once Upon a Time" that the Rainbow Ball sought to reflect upon.

Once Upon a Time, people suffering from some illnesses would have no chance of survival. Once Upon a Time, people with medical conditions saw no hope for the future ... but times have changed.

Through the outcomes from medical research, there is hope for people who are struck down with disease. Lives are saved... lives are enhanced... families remain together.

Through its support of the Rainbow Ball, Health Care Insurance Ltd aims to assist with raising funds that will lead our regional medical researchers to find the next 'miracle' cure that will change lives. In excess of \$40,000 was raised on the night!

As former World Champion Axeman, David Foster, said on the night, "Once Upon a Time, many Australians suffered from Polio – but medical research has changed that. Maybe the Rainbow Ball will help fund the next miracle cure!?"

### Details of Services

- Enter date of service as stated on receipt
- Enter the name of member who received the service
- Enter type of service – e.g., pharmacy, chiropractic
- Name of provider
- Cost of service

If you have already paid for the service please tick Yes. If you have not paid, please tick No.

HCI will then issue a cheque to the provider. This cheque is addressed to the member who then must forward to the provider. The member will be liable for the difference between any benefit and the cost.

- Please tick Yes or No if you were an inpatient for the service you are claiming for – This helps with processing your claim quicker. Also remember to enter what hospital and date of admission and discharge.

### Claimant Declaration

Please ensure you have read and understood the Claimant Declaration at the bottom section of this form.

- You are also required to tick Yes or No if this claim is in relation to compensation or damages.
- Please ensure that the Claim Form is signed and dated.

### All claims must contain a signed Claim Form and receipt that clearly shows:

- The date of service
- The service amount
- The members name who received the service
- The provider's details including ABN, address and phone number and the details of the service.

Please ensure that all receipts are easy to read without any of the above information missing.

### How can you obtain a Claim Form?

- A Claim Form can be downloaded from [www.hcilt.com.au/downloads](http://www.hcilt.com.au/downloads)
- HCI staff can send them via email, post, fax
- or local members can pick up Claim Forms from the Burnie office located at 25 Cattley Street, Burnie.



# Health and wellbeing

with Burnie Wholefoods in winter



*During these cold winter days it is vital to eat well to boost your immunity and well being.*



**S**tart your day with warm water, the juice of half a lemon and half a teaspoon of cinnamon. The lemon will flush your liver and kidneys, activate your bowel to move, you will also get vitamin C and lemon turns alkaline in your body changing your PH. The cinnamon balances your blood sugar levels for the morning, curbing your cravings; cinnamon also naturally kills parasites and is an anti-inflammatory for your digestive system and joints.

Why are chilli peppers a must in winter time? Chilli's clear the mucous out of the body, from your nose through to your bowel, they warm body temperature, kills off detrimental bacteria in your digestive system, reduces fatigue, lowers your bad cholesterol while lifting your good cholesterol. Chilli's are a decongestant and will reduce the effects of the common cold and chest infections, they also reduce inflammation within joints and help pain relief for arthritis sufferers.



Black Elderberry has been proven to cut colds by half boosting your immunity and can be taken at any age and tastes delicious! It also helps get rid of influenza and cold sores, its known for reducing *helicobacter pylori* a strong detrimental bacteria.



What oil is best taken during winter to keep colds at bay? Cod Liver Oil, it contains natural vitamin D, also vitamin A which stops your eyes from streaming in the cold air and strengthens your immunity and kidneys. Cod liver oil helps clear chest infections and improves eyesight.

Olive Leaf Extract is a potent anti-viral, anti-bacterial, anti-fungal and has 400 times the amount of Vitamin C than a Vitamin C tablet! It also is less likely to react negatively with children compared with Echinacea. Olive Leaf is a blood thinner so if on prescription medications please check with a health specialist.



We have all these products in-store at Burnie Wholefoods

Please come in and see our friendly staff to help with all your health needs this Winter!

**Happiness and Health to you all from Ilka at Burnie Wholefoods :)**

8 Cattley St,  
Burnie, Tasmania  
6431 8608

*Join up on our sites for daily cooking, specials and fun antics of our diverse store*

Email: [team@burniewholefoods.com.au](mailto:team@burniewholefoods.com.au)

Facebook: Burnie Wholefoods Tasmania

Instagram: [bwholefoods](https://www.instagram.com/bwholefoods)

Twitter: [bwholefood](https://twitter.com/bwholefood)

