

Issue 15 October 2006

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Food Additives

Commonly asked questions

Why are food additives used in foods?

There are good reasons for the use of food additives. They can be used to:

- improve the taste or appearance of a processed food. For example, lecithin – emulsifier (322) – may be added to margarine to help maintain its smoothness;
- improve the keeping quality or stability of food. For example, sorbitol – humectant (420) – may be added to mixed dried fruit to maintain the moisture level and softness of the fruit;
- preserve food when other ways of extending its storage life such as freezing or salting are not practical. For example, sulphur dioxide – preservative (220) – is added to some delicatessen meats to prevent microbial growth.

Some food additives have more than one use. Food additives are listed on ingredient lists according to their function or class name. Examples of class names include preservative, flavouring, colouring and thickener.

Are food additives safe?

Yes. A new food additive is approved for use in foods by the Australia New Zealand Food Authority (ANZFA) only after extensive toxicological and dietary assessments

have been carried out indicating they are safe for use in food. Food additives are only permitted where it can be demonstrated that they serve a useful technological purpose such as preserving food or stopping food from drying out.

How do I find out what the code numbers on food labels mean?

The internationally recognised food additive code numbering system is often used to replace long names on food labels. In Australia and New Zealand, manufacturers are required to list either the code number, the food additives full name, or include both in the ingredient list on food packaging.

The Official Shoppers' Guide to Food Additives and Labels helps you check out what these code numbers are at a glance. It also explains what additives are and what they do.

The Guide is published by Murdoch Books. It is sold at a recommended retail price of \$4.95 in Australia and \$5.95 in New Zealand through major bookshops, supermarkets and news agencies in both countries.

The Guide is also available on the FSANZ website www.foodstandards.gov.au and www.foodstandards.govt.nz

Members Mailbox

For members who are able to visit HCI, a "Members Mailbox" has been located next to the entrance at the Burnie office. This can be used for dropping off claims or payments after hours, or if you are pressed for time you may place your claim for benefits in the mailbox and we will ensure it is processed the same day.

Annual Report 2006

HCI's Annual Report for financial year 2006 is now available. If you would like a copy, please contact our office on 1800 804 950 and one will be forwarded to you promptly. Alternatively, the Annual Report can be viewed online and downloaded at www.hcilt.com.au



Annual General Meeting 2006

The Annual General Meeting of Health Care Insurance will take place at 6.00pm on 30th October 2006, at 50 Marine Terrace, Burnie.

Director nominations and elections

The management of Health Care Insurance Limited (HCI) is overseen by a Board of Directors elected by the members of the HCI health fund.

In accordance with the Company's Constitution, three (3) directors are required to retire at the end of the 2006 Annual General Meeting.

The Board, at a meeting held on 28th August 2006, determined that the number of elected directors serving

on the Board should remain at six (6) for the purpose of elections at the 2006 Annual General Meeting.

All members of HCI are eligible to nominate for the three (3) vacant director positions.

If you wish to nominate to be a director please contact the General Manager for a nomination form and details of the nomination process.

The General Manager can be contacted on (03) 6432 1177.

Nominations for the position of director must be lodged with the General Manager not later than 5.00pm on 9th October 2006.

Value in Health Insurance

The value of your private health insurance cover

During the 2006 financial year HCI paid some \$6.679 million in benefits and benefit related levies to members (\$6.165 million in 2005).

The top ten claiming members (representing 0.29% of total HCI membership) received 5.8% of the total benefits paid to all members.

The value of private health insurance is even more visible when you consider that 41% of members with hospital cover have made a claim for hospital related treatment during the 2006 financial year (36% in 2005).

The list below provides an insight into the cost and type of treatment received by the top ten claiming members.

	Patient Age	Benefits Paid	Primary illness / treatment
1	52	\$ 48,500	Chronic porphyria / acute abdominal pain
2	81	\$ 41,500	Defibrillator
3	86	\$ 40,600	Vascular problems & diabetes related foot amputation
4	68	\$ 38,700	Double knee replacement
5	80	\$ 38,100	Hip replacement
6	70	\$ 37,400	Spinal fusion & knee replacement
7	74	\$ 36,700	Bowel surgery
8	79	\$ 36,000	Hip replacement
9	60	\$ 35,600	Cancer treatment
10	79	\$ 35,600	Knee replacement
	TOTAL	\$ 388,700	

Note: The annual premium for the Family Premier Package (after the 30% rebate) is \$2,649.80

The next time you consider discontinuing your private health insurance cover, remember the 41% of members who wisely retained private cover and in their time of need received valuable financial support from their health fund.

Some articles in this newsletter are compiled from material obtained externally. The views expressed in the newsletter are not necessarily those of Health Care Insurance. Although we make every effort to ensure information is correct at time of publication, we accept no responsibility for its accuracy. Health related articles are intended for general information only and should not be interpreted as medical advice. Please consult your doctor.

