



healthcare

insurance **Issue 29 - Easter 2012**

Women in forests and timber

Health Care Insurance is a proud sponsor of this network



The 'Establishing a Women in Forests and Timber Network' project aims to support the development of a network to improve recognition of women in the forests and timber industry, encourage networking and engagement and support access to skills and professional development opportunities.

The Women in Forests and Timber Network (WFTN) initiative includes:

- providing a contact point and website for this initiative, a network and related opportunities;
- undertaking a scoping study to explore needs and options in establishing a network;
- delivering a series of workshops across Australia to consult on options for a network and to support leadership, networking and development.

This project is supported by funding from the Australian Government Department of Agriculture, Fisheries and Forestry under Australia's Farming Future and specifically as part of its program to build leadership and representative capacity of women in primary industries. It is guided by a Steering Committee of women from a range of sectors and locations in forests and timber, such as representatives from the CFMEU Forest and Forest Products Division, Frame and Truss Manufacturers Australia, FIFWA, VAFI and Timber Communities Australia.

The project is managed by the Victorian Association of Forest Industries, with the network hosted by ForestWorks on behalf of the whole industry.

If you would like to join, go to the Forest Works website and click on the Women in Forests and Timber Network link or www.forestworks.women/topics/9546.html

NEWS

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Luxottica Agreement

Health Care Insurance is pleased to announce its partnership with Luxottica which provides substantial savings for you at its OPSM stores across the country.

FRAMES

21%* discount on all glasses frames and glasses lenses purchased at retail stores

*Excludes Chanel, Bvlgari & Tiffany & Co. Brands

LENSES

21% discount on all lenses and lens add-ons

CONTACT LENSES

10% discount on all contact lenses purchased at retail stores

1. The discount does not apply to Chanel, Bvlgari & Tiffany & Co. Brands (These brands of frames do not qualify for the discount. The lenses will still qualify for the discount.)
2. The member will receive the discount as stated or another deal that may be offered from time to time by the optical operator, whichever is the better of the two deals. (The discount cannot be used in conjunction with any other offer or discounts.)
3. Non prescription sunglasses are not included.
4. Prescription sunglasses are included in the exclusive and the non-exclusive agreement. The discount would apply to the frame and the lens.
5. In order to qualify for the discounts as outlined in either agreement, members need to be covered under an ancillary product that includes optical cover and have served relevant waiting periods.
6. The discounts as outlined do not apply to OPSM Direct (OPSM's on-line service). The exclusive agreement includes free delivery within Australia for all purchases made through OPSM Direct-On-Line (Direct).



HSS Agreement

In September 2011 Health Care Insurance partnered with Home Support Services to provide chronic disease management and hospital in the home services to its members.

This is a unique fully integrated programme across a range of services including:

- Web Based Wellness and Prevention Portal
- Telephone Disease Management

HSS' telephonic disease management ("Telephonic Management") service is an innovative solution aimed at progressing clients with a chronic condition to self management by equipping them with the skills, education and techniques to manage their health. Using evidence-based methodologies, to reduce complications and exacerbation of symptoms, the system improves member health outcomes and reduces future hospitalisations. It combines two very successful evidence-based approaches that target the two levels of client need:

- Lifestyle and behaviour modification
- Direct disease mitigation
- Home Based Care, Telephonic & Home Monitoring for "high end" Chronic Disease

HSS delivers a highly effective model of home based care, including telephonic and home monitoring for the management of "high end", age related frailty and complex diseases ("complex care"). The service reduces complications related to acute symptoms of chronic illness that would lead to further deterioration and hospitalisations, through the application of evidence based disease management practices, skilled multidisciplinary health professionals and home monitoring devices.

Acute Home Care Programs

The aim of the acute home care program is to improve member health outcomes by enabling clients to return home from an acute facility earlier than would have otherwise been possible.



Flu season kicks off!



That's right – it's THAT time of year again. "Footy Season", we hear you say? Well, yes. But we're actually talking about another fixture in the annual calendar: "Cold & Flu Season."

With Autumn now upon us – and therefore Winter not too far away – once again we find ourselves trying to stay sickness-free over the colder months. So why not be proactive? Like they say: prevention is better than cure.

We've included 5 easy steps to help protect you and your loved ones:

1. Wash Your Hands (Often)

Yes, it seems like a real no-brainer, but this simple activity is so often overlooked in the battle against germs. But be sure to always do it thoroughly: get front and back, and right in between fingers and nails. Also, carry a non-toxic hand sanitizer in your purse or pocket when you're out and about. Antibacterial soaps won't stop viruses but they can protect you from many harmful germs.

2. Eat Healthy

C'mon, support your local fruit and veggie farmers! Visit the markets to find in-season produce and, at the same time, you'll be helping your immune system stay strong and resilient. Add to this whole grains and lean meat; but steer clear of additives, chemicals and processed foods. Remember, junk food has no nutritional value and is not conducive to a healthy, well-balanced diet.

3. Drink Plenty Of Water

Drinking plenty of water will keep your body hydrated and help flush out unwanted toxins. Often in the colder months of the year we're under the impression we don't need as much water. This is a fallacy. We need just as much to cleanse our system and ward off illness. You might consider swapping other drinks for water at mealtimes.

4. Exercise

Don't neglect your exercise routine now that it's getting colder. This is when it's more important than ever to help bolster the cells that fight off illness. You could try making exercise a family group activity, whether it's hiking, bike riding, footy or even playing Wii!

5. Get Plenty Of Rest (And Sleep)

Take some time out during the day to recharge – this could be as simple as some uninterrupted time away from smart phones, computers and TV. Remember, stress and anxiety compromise immunity. Finally, and most importantly, get a good night's sleep! Every night. Aim for eight hours, if possible.

For further information on Cold & Flu Season, visit: www.dhhs.tas.gov.au/peh/infectious_diseases/flu

321 Go/ Littlies Lap

For the first time, children under five were able to participate in their own unique race at the B&E 321-GO kids' race on Sunday 23rd October 2011.



Committee Chairperson Marion Taylor said, "The committee of the B&E 321-GO kids' race has always recognised that the younger siblings of children competing in the race want to participate on the day.

"We certainly want to encourage healthy activity from a young age and we were very keen to find a way that the younger ones could still be a part of this event.

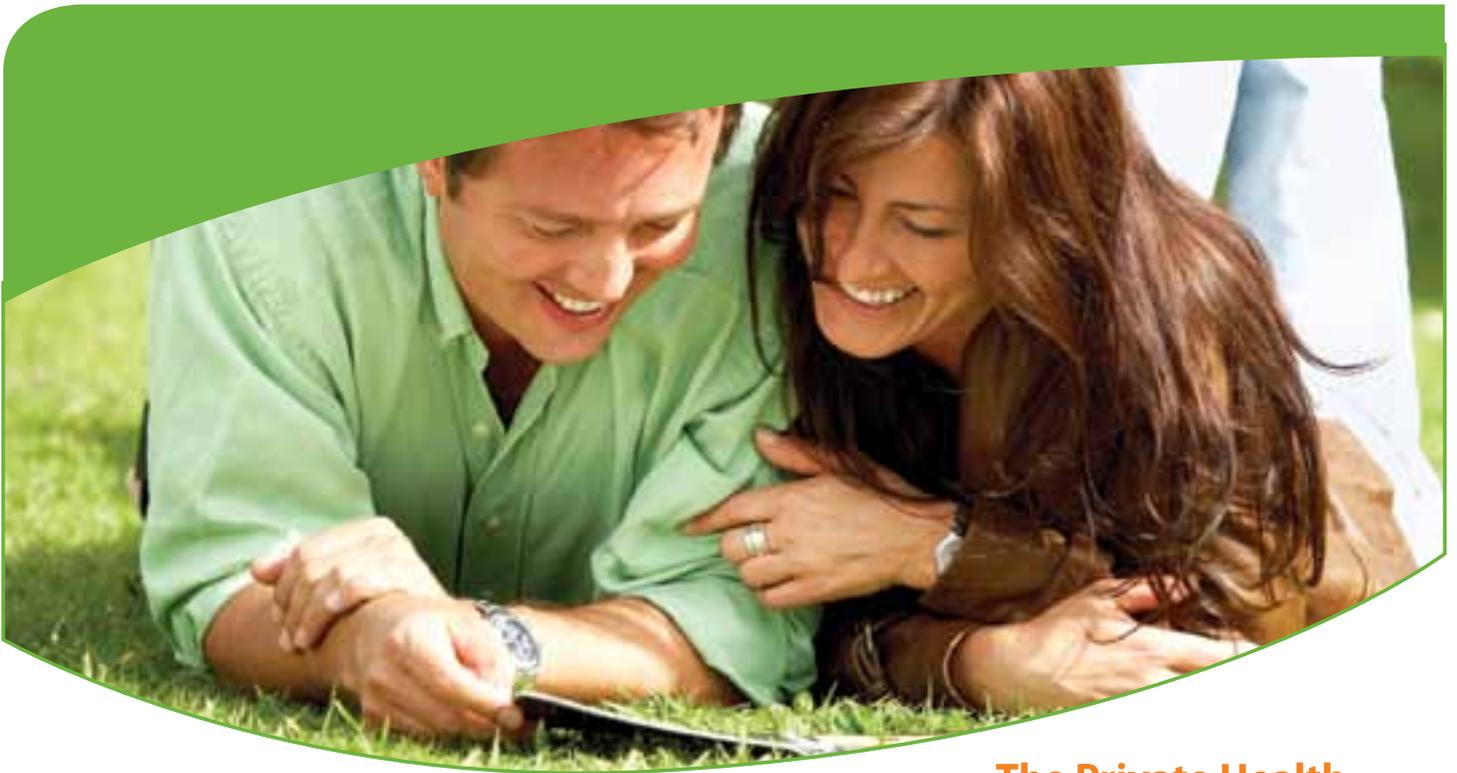
"We have arranged a special race called Lap for Littlies. This will be held at 11am, prior to the main races and it is intended to allow the younger children to feel that they are part of the event.

Healthcare Insurance provided a free hat to all children, which will help identify those registered for the Lap for Littlies. It will be a great start to the event."



CONGRATULATIONS!

Health Care Insurance was nominated at the Burnie Excellence in Service Awards 2011 for the 41st Degree Software Social Media and online Presence Award - Recognising the business who has increased brand awareness through social and electronic media.



Direct Debit Payments

Direct Debit Payments provide a convenient method and peace-of-mind in knowing that that your health insurance premiums are always up to date.

The benefits to you!

- ✔ No late payments or reminders.
- ✔ No worries about remembering to pay.
- ✔ No cheques to write, or cash to carry.
- ✔ It's easy, just one form to sign.
- ✔ A choice of payment frequencies.

If you want to know more or change your payment method to direct debit, contact our friendly staff on **1800 804 950**.

Email address

Emailing is a more cost effective and timely way for us to communicate with you so if you have email access please let us know by sending us an email to enquiries@hcilt.com.au with your membership details.

Director Elections

The Annual General Meeting of **Health Care Insurance** was held on the 17th October 2011. Sadly this meeting represented the end of John Guest's tenure on the Board as he decided not to seek re-election. John's contribution to HCI has been significant in a number of board roles including Chair, Deputy Chair and Chair of the Finance Audit and Risk Management Committee.

As required by the constitution, nominations were sought for two vacancies on the Board and as there were more nominations than vacancies for the third consecutive year we had a postal ballot. The result of the postal ballot was that Mark Fishwick and Greg Spinks were both re-elected to the Board for a further two years.

The current Board consists of:

Mark Fishwick, *Chair person*
Phillip Boon, *Deputy Chair*
Jill Brasch
Ron Coghill
Paul Smith
Greg Spinks

Travel Insurance

Here is a reminder to members that, on our website, we do have a link to QBE where people can purchase travel insurance. By using this link, you could benefit from considerable savings on your travel insurance.

Please go to our website www.hcilt.com.au for more details.

The Private Health Insurance Rebate... What means testing will mean for YOU?

You may have noticed the Government are changing aspects of the Private Health Insurance Rebate that come into effect from 1st July 2012. However, if you're single and earning \$84,000 and below per annum or if you are a single parent, couple or family earning \$168,000 and below per annum, your rebate remains the same.

Health Care Insurance will be monitoring any effects these imminent changes may have on health services throughout the community.

If you have any further questions regarding the proposed changes to the private health insurance rebate, please don't hesitate to phone our friendly staff on **1800 804 950**.

*Wishing you a safe
and happy Easter.*



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insurance

FREECALL
1800 804 950
www.hcilt.com.au