

# healthy & happy

- A note from the General Manager
- Member Satisfaction Survey
- Best Large Business
- Rainbow Ball
- The Burnie Challenge
- Depression and Anxiety
- Discounts from Optical Providers



For Personal Service. 1800 804 950

[hcild.com.au](http://hcild.com.au)

healthcare  
insurance

Issue 34 - 2015

A Registered Private Health Insurer - ABN 43 009 579 088

*That's my HCI*



## A note from the General Manager

**W**e are back into winter again and with it the mix of days that consist of “refreshing” mornings followed by still sunny afternoons and days when the westerly wind whips the sea into a frenzy of waves pounding against the Burnie wharf. As I write this I am sure that if anyone is taking the trip to Cradle Mountain an hour or so from our base in Burnie, they would be rewarded with a spectacular view of a snow covered mountain protecting the beautiful Dove Lake.

In this newsletter we have included an article from our friends at beyondblue. This article highlights the need for people to be aware of and look after their mental health. Depression and anxiety can be triggered at anytime of the year including special events such as Christmas and birthdays, but the advent of the shorter and colder days of winter enhances the environment where mental health conditions can take control. So it is important to understand the symptoms and be conscious, that just because they do not display in the same way symptoms of physical conditions do, it does not mean the condition does not exist. Depression and anxiety are real issues and, as with any health condition that is not addressed, the impact can be devastating for the individual and their family.

You will recall we asked you to participate in a survey to gauge member satisfaction. This survey measured our performance against 12 other funds across the country. These funds are similar to HCI in that they are member owned and not-for-profit (with a couple of exceptions) so essentially the community of health funds that have their members as the primary focus, not shareholders. The survey is really important to us because not only does it provide a good comparison of the level of service we provide compared to other funds, it gives us meaningful information on the areas we need to improve. Thank you to those members who participated in the survey.

The survey results were very encouraging; overall HCI was ranked number 3 nationally and number 1 in 9 of the 25 categories measured. In fact, HCI rated 3 or better in 21 of the those 25 categories. What was really pleasing and testimony to the people at HCI you deal with on a day to day basis, was that the number 1 rankings were in the areas of where we communicate with you directly, either face to face or over the phone, and how quickly we process your claim.

On the issue of member owned, you may have noticed a campaign in the media

with this as its slogan. A number of funds subscribe to this campaign, however whilst HCI is the same structure as those funds we chose not to participate in this campaign. TV advertising is expensive and our preference is to promote HCI through the community events we support.

One of the areas we did receive feedback on in the survey was regarding the amount of information we provide on the director elections and the annual general meeting (AGM). I just want to take the opportunity to clarify that we are legally obliged to provide you with that information. If you choose to participate in those two events that is appreciated but you are under no obligation to do so.

*Cherish the time you have with your loved ones.*



A handwritten signature in black ink that reads "Matthew Fryett".

Matthew Fryett  
General Manager



# WE'VE RATED FIRST

## Member Satisfaction Survey

**O**n behalf of all of our passionate staff at HCI we'd like to share with you, our valuable members, 3 little words.

### An enormous thanks.

In a recent survey, Healthcare Insurance members had the opportunity to provide feedback on the quality of service and overall satisfaction experienced throughout the Hirmaa group of health funds. And you rated us first class.

HCI was ranked 3rd overall for member satisfaction out of the entire group, but was delightfully rated first when it came to the

issues most important to you.

### **You kindly rated us first,**

- **For friendly service**
- **For personal service**
- **For being easy-going**
- **For staff attentiveness**
- **For responsiveness**

### **Just for starters.**

We have always endeavored to put our members first and listen to your needs and concerns. This became more apparent especially when it came to the convenience of making a claim and the responsiveness in receiving payment, where we're over the moon that you rated us again, first.

Never one to rest on their laurels, our team at HCI will continue to strive to offer the best service we can with your interests at heart and continue to improve on the things that matter to you. Just like our new on line claiming App that will improve the speed and efficiency of making a claim that much easier.



**We always welcome feedback from our members so please feel free to contact us on 1800 804 950.**

## Best Large Business

**E**arlier in June this year, it's nice to say, we were awarded The Advocate Best Large Business in the 2015 City Link Excellence in Service Awards. A big thank you to everyone who voted in NW coast community. As we are growing and reaching more communities right across the country, we are still locals at heart and remain focused on the little things that mean so much to you. Like 'attention to detail!' And 'claiming made

easy!' It's nice to know 3 little words do make a big difference where ever you live when it comes to choosing your private health insurance cover. We take big steps to encourage our team to listen to our members and large efforts to continue to improve on all the things that matter to you. Awards aside. Whilst they're nice. We will always put the interests and well being of you, our valuable members first to ensure you do receive true award winning service.



# Proudly supporting the... Rainbow Ball



## Rainbow Ball

**T**he 2015 Rainbow Ball will be held at the Burnie Arts and Function Centre on 7th November. Health Care Insurance Ltd is 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 will be "Vintage Circus", with guests having the choice to dress either formally or in line with the theme. Guests will be entertained by the Royal Australian Navy Band, as well as by performances from Slipstream Circus, as they enjoy their evening.

Due to generous support from donors, there will be a range of items up for silent auction on the evening, as well as major items – such as tickets to the ACDC concert in December along with a signed and framed poster of ACDC in their prime!

The Clifford Craig Medical Research Trust will also confirm the details of medical research projects that have recently been funded as a result of the generosity of those attending past events. As we heard at last year's event, the outcomes from the Rainbow Ball are not limited to those attending just having a good time and raising a few dollars for medical

research – there are lives saved as a result of the work that flows from the generosity of those who attend or sponsor the event. The benefits cannot be measured easily... how do you put a value on enhancing the lives of people suffering a medical condition, or in saving their lives through the medical advances that result from the research?

**HCI is proud to once again support the Rainbow Ball and invites you to support this amazing event that benefits the whole community.**

## Natural Therapy Benefit Increase

Those members with PREMIER EXTRAS will now **receive \$33** per natural therapy (including massage) consult, up to \$350 per person, per year.

## Do you want to receive your information *immediately*?

Health Care Insurance has the option of emailing correspondence, if you would like us to save your email on file please let us know at [enquiries@hcilt.com.au](mailto:enquiries@hcilt.com.au). You can also send general enquiries and claims to this email address.



# THE BURNIE CHALLENGE

## HOW TOUGH ARE YOU?



**T**he Burnie Challenge, the first mud event of this kind to be held in Tasmania, has now been running for five years and its popularity continues to grow. The concept behind the Challenge is to encourage the community's participation in active lifestyles and healthy eating practices. As a result, the support Burnie City Council receives from Health Care Insurance makes for a perfect fit.

What attracts people to the Burnie Challenge is that it is a challenge – not a race! It's all about pushing yourself, working with others, having fun and, most importantly, being active.

The 2015 Burnie Challenge course was

bigger and better than previous years with the incorporation of a second muscle aching race - the Defence Force Recruiting Legacy Battle Run. The 'Legacy Battle Run' was introduced for those who wanted a bit more of a challenge. Participants were challenged with 18 obstacles – Trench Warfare; Fight Gone Bad; Dragons Teeth and Dead Leg Swamp to name just a few.

This year's Challenge was another successful event, attracting 1,126 participants from all around the state, with entries coming from as far away from Hobart through to Circular Head.

# Depression and Anxiety

beyondblue encourages Australians to actively look after their mental health and to take action if they think they could be struggling with depression or anxiety.

## Fitbit Winners

HCI recently gave away 5 Fitbit watches to members who completed our Satisfaction Survey. The winners were Kerrie Barrow, Laurel Hampson, John Henderson, Edward Marlow and Peter Sylvester. **Thank you to all members who completed the survey.**



John Henderson (right) receiving his Fitbit from Jamie Gillam, Operations Manager.

## Ancillary providers with HICAPS

You can view which ancillary providers use HICAPS (electronic claiming) in your local area by visiting our website.

[Members menu](#)



[Hicaps tab](#)



[Hicaps logo link](#)

**B**oth depression and anxiety are debilitating conditions that make it more difficult for people to manage their daily lives, by affecting what they think, feel and how they act.



experiencing depression may lack energy, have difficulty sleeping or sleep more than usual. Some people feel irritable and some find it hard to concentrate.

depression or anxiety, talking to your doctor can be a powerful first step towards recovery.

The beyondblue Support Service also has trained mental health professionals on hand to chat on the phone at any time of the day or night on **1300 22 4636**. Or if you would prefer, mental health professionals are available via web chat between 3pm and 12am (AEST) every day and on email at [www.beyondblue.org.au/get-support/](http://www.beyondblue.org.au/get-support/) Your own local social network of workmates, team-mates, fellow club members and friends can also be a great source of support when times get tough.

Talking to a friend or neighbour in person or over the phone and sharing how you're feeling with those who have had similar experiences, can be a source of support, encouragement and hope.

The good news is that with the right treatment, most people recover from these conditions and are able to take back control of their lives.

Becoming familiar with the signs and symptoms of depression and anxiety is important, as it makes it easier for people to recognise when they or someone they know may be struggling.

Common symptoms of depression include losing interest in work, hobbies and things the person would normally enjoy. A person

People experiencing an anxiety condition often feel worried or stressed without any particular reason. This can lead to symptoms like hot and cold flushes, a racing heart, tightening of the chest, snowballing worries and compulsive behaviour.

The beyondblue website provides more information on the signs and symptoms of depression and anxiety, along with the actions you can take to look after yourself, your mates and your family.

If you feel as if you or someone you know may be experiencing symptoms of

The Shed Online ([www.theshedonline.org.au](http://www.theshedonline.org.au)) is another way men in particular can connect with others and avoid feelings of isolation.

The website recreates the atmosphere of an actual Men's Shed and features discussion forums, chat rooms, interviews with celebrities and community leaders, community news, DIY projects, activities, information on upcoming events, health and lifestyle information and blogs.

Article is courtesy of beyondblue.



**For more information about depression and anxiety - [www.beyondblue.org.au](http://www.beyondblue.org.au)**

## Try Our New Claiming App

This process is quicker than claiming manually & requires no paperwork to be completed. You can do this by visiting our website, Google Play or the App Store. If you have an iPhone then search for Health Care Insurance. If you have an Android then search Health Care Insurance Limited.

# Claim Online!

It's never been easier. Download our App and start claiming.



# Discounts from optical providers

*HCI have agreements with the following optical providers.*

## Eye Benefit 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% 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% discount off the normal retail price for all lenses and add-ons.

**Contact Lenses** 15% discount off the normal retail price for all contact lenses purchased at retail stores.

**Non-Prescription sunglasses** 15% discount off the normal retail price for all non-prescription sunglasses purchased at retail stores.

## 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.

## Clearly.com.au

**For any on-line purchase where the starting price is \$99 or more** 20% off any product sold on the Clearly.com.au website. Free shipping.

## VSP

**A free second pair of glasses if the member spends \$300 or more** (and purchases their first pair of glasses outside the frame & lens packages below\*). The free pair of glasses includes a frame from the \$149 designer range and basic single vision, hard coated, scratch resistant and UV protective lenses.

- 15% off all in store contact lenses.
- 20% off all lens add-ons.
- UV coating on all lenses at no cost.

\*A choice of frame and lens packages is also available which may provide 'no-gap' coverage, depending on the member's level of cover.

## Provision

Provision Providers offer a range of quality MAZE frames and quality single vision lenses as follows:

### Level of Cover

**Premier** NO GAP

**Essentials** As little as \$30 out of pocket

**Select** As little as \$30 out of pocket

Provision Providers offer a range of premium quality Silicone and Hydrogel contact lenses. At no additional cost, all lenses will be supplied to Health Care Insurance members with hard coat and scratch resistant acrylic.



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

**For personal service. 1800 804 950**

**hcilt.com.au**

healthcare  
insurance

*That's my HCI*

A Registered Private Health Insurer ABN 43 009 579 088

Phone 1800 804 950 Fax 1800 643 969

Email enquiries@hcilt.com.au

Postal Address PO Box 931, Burnie, Tasmania 7320

Street Address 25 Cattley Street, Burnie, Tasmania 7320

Published by healthcare insurance Limited. PO Box 931 Burnie Tasmania 7320.