

healthy & happy

- A note from the General Manager
- HCI Directors Update
- 321 GO Kids' Race
- Planning a Holiday?
- Being SunSmart



For Personal Service. 1800 804 950

hcild.com.au

Issue 35 - 2015

A Registered Private Health Insurer - ABN 43 009 579 088

healthcare
insurance

That's my HCI

A note from the General Manager

Christmas and New Year are nearly upon us again. This year has been a positive year again with membership growth at close to 7%, exceeding the national industry average. What has been particularly encouraging is that the growth has been across the country; our traditional bases in Tasmania and Victoria are strong and supported by growth in other states. It was really pleasing to see the efforts of the staff recognised in a number of customer service forums during the year.

The health insurance industry continues to be heavily regulated and rightly so, as members you should have confidence that your health fund is financially strong and will be able to meet its commitments into the future and that is the case with HCI. There are challenges for the industry and that continues to be the case. It will be interesting to see the outcome of the review into the health system by the Federal Government. This review includes private health insurance and I attended a round table discussion between the industry and government recently, specifically considering ways of increasing participation and reducing costs.

As the population ages the number of times people go into hospital will increase (known as the utilisation rate) and the

services become more complex. This adds up to increased costs which will continue to put pressure on premiums in the industry. However as part of the third largest buying group of hospital and medical services in Australia, we do strive to keep those cost increases as low as reasonably possible.

An area of concern is the growth of exclusion products in the market, these products are actually the largest source of complaints to the ombudsman. The complaints occur when people require hospitalisation and then realise they have a product that does not cover the treatment they require. It is really a case of the buyer beware. HCI's hospital product is a comprehensive product because we don't know what challenges life will throw at any of us.

The community remains important to us and through our support the Women In Forestry Network has expanded and developed its support and services to regional Australia. The Health Care Insurance 321 Go Kids Race continues to keep children active from a young age and through the Burnie Challenge that culture is being reinforced. These events highlight the importance of volunteering and being involved in local communities. Thankyou to the volunteers who continue to not only organise these

events but make them so successful.

The indicators are that it will be a long hot summer so enjoy the festive season and holidays, but be safe, healthy and happy. Regardless of where you are; at home or out and about on the roads or at the beach, patience and common sense is more important than perhaps any other time of the year.

Thankyou to the staff at HCI for their efforts in a year of unprecedented membership growth and above all thanks to you for continuing to be part of HCI.

I say it every year - cherish the time you have with your loved ones.



HCI Directors Update

HCI's Annual General Meeting (AGM) was held Monday 23 November 2015 at 6pm at our office, 25 Cattley Street and was attended by members and the Board. The result of the director's election was announced with Phillip Boon and Paul Smith both re-elected for another three year term.

At the Board meeting that followed the AGM, Phillip Boon was re-elected as Chairman and Greg Spinks elected as Deputy Chair.

Thank you to all the nominees and it was great to see the interest from members and the general public about the Board and HCI in general.

The Board is currently comprised of 5 Directors, Phillip Boon (Chair), Greg Spinks (Deputy Chair), Jill Brasch, Mark Fishwick and Paul Smith.

Vale Ron Coghill

Unfortunately one of our directors Ron Coghill passed away recently. Ron was previously General Manger of HCI and more recently served as a Director of the Fund. Ron came to HCI in 2003 with a wealth of industry experience having been CFO and CEO of Defence Health Fund and a Director of our partner organisations the Australian Health Service Alliance and HAMBS and the private health insurance industry peak body HIRMAA. Ron approached his role with a balance of integrity and professionalism combined with an approachable nature. His friendship and experience will be missed.



healthcare
insurance

2015

321-GO
kids' race

October 25, 2015

With a slightly larger field than last year the Health Care Insurance 321GO.

Kids' race thrilled organisers and volunteers alike at Burnie's West Park Oval on Sunday October 25. The day with a strong focus on participation is aimed at getting children outdoors in a safe environment and involved in good health practices and exercise early in life so those habits are maintained as adults.

Under blue skies the 'Lap for Littlies' was the first event of the day on the oval with 150 children under the age of five (and a

number of parents) completing the 400 metre event. 1107 runners then participated in the races open to children from five to 13 years of age and 24 completed the race for the ninth consecutive time.

Health Care Insurance, as it has for the past three years, offered \$500 for any school that has half its enrolment participating in the race. This still remains an elusive number, and the competition is on to be the first to be recognised as achieving this.

Congratulations to all participants and a special mention to the 24, 13 year olds who

participated for their ninth and unfortunately last event. A big thankyou to both the young and not so young volunteers who continue to provide so much time and energy to make the event such a success.

People from all over Tasmania and further travel to Burnie for this event as it is unique, there is nothing like the Health Care Insurance 321-GO Kids' Race.

Planning a Holiday?



Do you need travel insurance? Then go to our website hcltd.com.au and follow the link to QBE's travel insurance and receive significant discounts on a comprehensive travel insurance from one of the world's largest insurance companies.

If you are travelling overseas you are able to suspend your health insurance with HCI for the time you are out of the country, providing it is more than one calendar month. The maximum period of suspension is two years. Travel documents providing proof of entry and exit from the country will be required.

Please note Health Care Insurance does not pay a benefit for medical treatment including hospitalisation or extras services (eg dental, optical and massage) that are provided or purchased outside of Australia. This is government legislation.



Summer is here - Be SunSmart



Article courtesy of the Cancer Council Tasmania

Skin cancer

Skin cancer forms when skin cells are damaged by UV radiation penetrating the skin. All types of sunburn, serious or mild, can cause permanent skin damage and can lay the groundwork for skin cancer to develop later in life.

Australia has one of the highest rates of skin cancer in the world. At least two in three Australians will develop skin cancer before the age of 70.

Both tanning and sunburn increase your risk of skin cancer.

UV not heat, is what to beat

UV radiation comes directly from the sun

It can damage skin even on cool, cloudy days as it can pass through light cloud and is not fully filtered out by heavy cloud.

UV radiation can be scattered in the air and reflected by buildings, concrete, sand, snow and water.

UV levels are highest during the middle of the day. When the UV Index is forecast to be

3 or above, the SunSmart UV Alert with sun protection times, is issued for that day.

Check the daily sun protection times: On the free SunSmart app OR online at www.cancertas.org.au/ OR www.bom.gov.au/weather/uv OR in the weather section of the newspaper
Vitamin D – what is it?

Vitamin D is a hormone that controls calcium levels in your blood. It is needed for healthy bones, muscles and teeth and for general good health. It is made in your body when your skin is exposed to sun (UV radiation).

Some foods such as oily fish and eggs contain small amounts of vitamin D, and margarine and some types of milk have vitamin D added. However it's hard to get enough from food alone.

Only a certain amount of vitamin D can be absorbed by the body at a time. Being in the sun for a longer time doesn't mean more vitamin D, but does mean a higher risk of skin cancer.

Being outdoors and active every day helps your body make vitamin D.

People who are born with very dark skin

may need more sun exposure for their vitamin D needs. Skin types vary a lot and these recommendations may not suit everyone.

Please see your GP for advice that suits you.

Cancer Council Tasmania wishes to acknowledge Cancer Council Victoria and VicHealth in the development of this resource.

When UV is 3 or above use these five steps together

Slip

 on sun protective clothing

- Cover as much skin as possible.
- Long pants and shirts with a collar and long sleeves are best.
- Choose lightweight, closely woven material with an ultraviolet protection factor (UPF) of 50+.

Slop

 on minimum SPF30+ broad spectrum water resistant sunscreen

- Apply generously to clean, dry skin 20 minutes before you go outside
- Reapply every two hours or more often when swimming or sweating.
- Check the expiry date.

Slap

 on a hat that shades your face, neck and ears

- Broad brimmed, Bucket or Legionnaire hats are best.
- Legionnaire hats need a flap that covers the neck and joins to the sides of the front peak.

Seek

 shade

- Staying in the shade is one of the best ways to reduce sun exposure.
- Make sure trees, shade structures or portable shade casts a dark shadow

Slide

 on sunglasses

- Close fitting, wraparound style sunglasses that meet the Australian Standard (AS/NZ 1067:2003 - category 2, 3 or 4) are best.

And always avoid sunburn!

Hypnotherapy:

Health Care Insurance has a benefit available for Hypnotherapy however the service performed must be for the management of weight loss or quitting smoking. The receipt needs to state one of these reasons and the provider must be registered with the Australian Hypnotherapy Association.

Charity Days

We have participated in three Charity Days during 2015. These were Jeans for Geans Day, Footy Colours Day and Pink Ribbon Day. Thank you to everyone who came into the office to make a donation or purchase merchandise.

For personal service. 1800 804 950 hcilt.com.au

healthcare
insurance

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

That's my HCI

A Registered Private Health Insurer ABN 43 009 579 088

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

Christmas Opening Hours

Thursday 24th December

- open from 8:45am to 1:00pm

Friday 25th December – closed

Monday 28th December – closed

Thursday 31st December

- Open from 8:45am to 1:00pm

Friday 1st January – Closed

Monday 4th January – Open

Normal hours 8.45 to 5.00pm

