Health Links March 2015





A message from the CEO

In the last three months Phoenix has worked hard to deliver better results for members.

From the 1st of March, members now have access to direct debit options across bank accounts and Credit Cards.

In early February, Phoenix along with fourteen other not-forprofit and mutual funds launched the Members Own Health Funds as a collective to inform Australians of the benefits of being with a fund that is for people, not profit.

Phoenix along with all health funds are raising premium rates on existing products from the 1st April 2015. We have kept

the increase to a minimum in line with rising health industry costs. Please find more information on page 2 regarding this increase.

The fund is also working towards making fund communications even easier for members too, by implementing advanced SMS services and enhanced Online member services options.



Sharon WaterhouseChief Executive Officer

New Direct Debit Frequencies and Credit Card Options

From the 1st of March, members now have access to direct debit options across bank accounts and Credit Cards. (Visa/MasterCard). Additionally we have new frequency options: Weekly, Fortnightly, Monthly and Quarterly.

You can update your details by logging on to Online Member Services or by contacting the fund directly at enquiries@phoenixhealthfund.com.au or calling 1800 02 8817.





Download the Claiming App!

To download the app, head to the iTunes App store or Google Play store on your device and search for 'Phoenix Health Fund'.



Phoenix and Members Own Health Funds

Phoenix is a proud member of the Members Owned Health Fund (MOHF) Brand. MOHF represents Phoenix and 14 other Australian Health Insurers and reflects quality and a key focus on members, rather than creating profits like the other larger for-profit health funds. MOHF Funds like Phoenix treat their members as people, not numbers or profit centres.

- i. 1800 02 8817
- e. enquiries@phoenixhealthfund.com.au
- w. www.phoenixhealthfund.com.au

Important Information Regarding Emergency Ambulance

Phoenix provides coverage for Ambulance services in all states in Australia. In some states though, you may need to subscribe to the State Ambulance service or purchase a cover with a local provider in order to receive the benefits of this coverage.

| STATE | YOUR COVER | HOW TO BE COVERED |
|---------|-------------------|--|
| NSW/ACT | Hospital cover | Phoenix pays a levy to NSW Ambulance Service |
| NSW/ACT | Extras only cover | Purchase cover from a local provider and claim the membership cost back from Phoenix |
| VIC | Extras cover | Join Victorian Ambulance Service, then claim the cost back from Phoenix |
| SA | Extras cover | Join South Australian Ambulance Service, then claim the cost back from Phoenix |
| WA/NT | Extras cover | Purchase cover from a local provider and claim the membership cost back from Phoenix |
| QLD/TAS | Any Cover | Covered by state taxes |

Electronic Communications

Phoenix Health Fund will be improving our communications using text, email, and Online Member Services (OMS). If you haven't already done so, please contact the fund and share your current contact details. If you hold a family or couples membership, remember to share contact information for both adults on the membership.

You can registered for OMS by clicking the Online Member Services link under the members section on our website.

Health Insurance Premiums

On April 1, Phoenix along with all other health funds are increasing their premiums.

A number of factors have led to these increases, including rising health related expenses, increased doctor charges, medical equipment and technology and increases in claims frequency.

These increased costs in hospital mean that to support our members and claiming needs for the future, we unfortunately need to increase the policy price slightly to accommodate for these growing costs.

Member Satisfaction Survey

A big thank you to all of our members who participated in our Member Satisfaction Survey of 2015.

This process is very important to us as it offers the Fund a better understanding of what our members need and want most, and helps guide our direction and changes for the future.

The survey also offered all participants to win 1 of 5 \$100.00 Eftpos gift cards.

Congratulations our winners, D Roworth of NSW, D Chapman of SA, B Lobach of NSW, S Clarke of QLD and I Watkins of NSW.

Want to ask us a question?

- 1800 02 8817
- e. enquiries@phoenixhealthfund.com.au
- v. www.phoenixhealthfund.com.au