

## A message from the CEO

Christmas is almost upon us, but we will continue to work hard to improve member services into the new year.

The Government is currently conducting a review of Health Care to try and find ways to make it more affordable. We will inform members if the Government makes any changes, and what these changes mean to members.

The fund is also well into developing an all new and improved version of our popular mobile claiming app which will also allow members to view and make changes to their membership as well as make claims.

*Sharon*

**Sharon Waterhouse**  
Chief Executive Officer

## We are moving!

Our head office is moving in the middle of December to Suite 1, 4 Honeysuckle Dr, Newcastle NSW 2300.

The good news for members is that our contact number and postal address will remain unchanged and our same friendly staff will still be here to help.

## Help the fund save on postage

From the 1st January 2016, Australia Post will be increasing the cost of postal delivery to \$1.00. This reflects a 43% increase in prices from last year.

As Phoenix Health Fund sends a significant amount of posted mail to all members each year, we anticipate that should we continue posting to all our members like usual, our expenses from Australia Post will be significantly greater.

To counteract these increased prices, we would like to encourage members to share their email and mobile number with the fund.

Please see enclosed letter for more information.

## You could win \$100 just by liking us on Facebook!

Stay up to date with member news, competitions, discounts and other special offers by liking our page before the end of 2015 and you'll be in the running to win a \$100 EFTPOS Gift voucher.

The winner will be drawn on the 5th of January 2016 & will be contacted on the day by our team.

\* Member who have already liked Phoenix on Facebook will automatically go into the draw.

## Christmas operating hours

The Phoenix call centre will be closed on Christmas Day, Boxing Day and New Year's Day.

From all the team at Phoenix, have a wonderful Christmas break and a happy New Year!

## New look OMS!

Online member services (OMS) has had a facelift to make it more friendly to mobile phones and tablets. If you're not a user of OMS already, why don't you take the opportunity to see all the handy information you can access and update 24/7.

## Updating contact details

Phoenix Health Fund are currently improving the way we contact you by using text and email.

If you haven't already done so, please contact the fund and share your current contact details.

For families and couples, remember to share contact information for both adults.

Jump on the new OMS or email us your details at [enquiries@phoenixhealthfund.com.au](mailto:enquiries@phoenixhealthfund.com.au).

## Quit smoking in 2016

Let Phoenix help you out! Claim for services like hypnotherapy or quit smoking classes under your healthy lifestyle program benefit to give yourself the best chance to kick the habit.

Not sure if you're covered for Hypnotherapy or quite smoking classes? Don't hesitate to contact our team and we will be more than happy to help.

## Choosing your doctor

Did you know that doctors can choose to charge whatever rate they want to individuals? This can mean that some doctors charge well above the standard Medicare charge. This has resulted in some unlucky individuals experiencing large and unexpected out of pocket expenses.

Give yourself the best chance to remove or reduce out of pocket expenses by doing the following:

1. Choose a doctor that participates in the Access Gap Cover Scheme – Doctors in this scheme agree to reduce out of pocket expenses to members.
2. Request a quote from your chosen doctor - It's your right as a Phoenix member to know what you are being charged.
3. Call our Office – We can let you know if the charge given by your doctor is reasonable, or may be unusual.

## Phoenix pays BIG benefits!



Highest Costing Claim  
**\$269,717.60**



Dental Claims  
**\$3,683,132.00**



Optical Claims  
**\$1,192,403.00**

Data from 2014/15 Financial Year

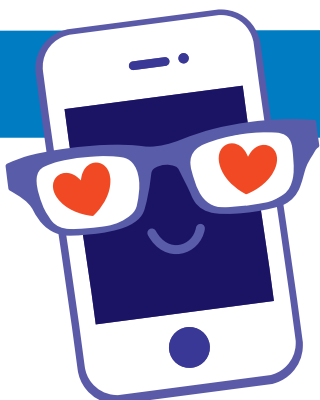
### Benefits paid as a percentage of contributions

Phoenix	90.2%
NIB	87.7%
Medibank	86.9%
Bupa	84.6%

State of the Health Funds Report 2014

Benefits paid last financial year exceed 30 million dollars. An increase from the previous financial year of 10.6%.

## Contact the fund



- i. Call **1800 02 8817**  
We are open 8:30am - 5:00pm Monday - Friday (AEST)
- w. Jump onto Online Member Services (OMS) by visiting <https://members.phoenixhealthfund.com.au/>
- e. Email us on, [enquiries@phoenixhealthfund.com.au](mailto:enquiries@phoenixhealthfund.com.au)

**MEMBERS  
OWN  
HEALTH FUND**