



PHOENIX HEALTH FUND

52 Years & Going Strong!

The Newsletter of **Phoenix Health Fund Limited**

ABN 93 000 124 863

P.O. Box 156, NEWCASTLE NSW 2300

'Phones: (02) 4935 5738, 4935 5741

Toll Free: 1800 02 8817

Facsimile: (02) 4968 2229

Fund Website: www.phoenixhealthfund.com.au

Office Hours:

Monday to Friday

7.45 am to 4.30 p.m

51st Edition June 2006

Print Post Approved: No. PP255003/04003



Message from the Manager

PRIVATE HEALTH INSURANCE REFORMS

On 26 April 2006, the Australian Government announced significant changes to the private health insurance sector. The primary purpose of these changes is to provide value to consumers and ensure the sustainability of the sector.

The changes that have been agreed include:

- the introduction of legislation to allow, but not require health funds, to offer Broader Health Cover products;
- the introduction of uniform safety and quality criteria so that in the future all privately insured services will be provided by an accredited facility and/or suitable qualified provider;
- the removal of Lifetime Health Cover (LHC) loadings for members who have held private health insurance on which they have paid a loading for 10 years continuously;
- Medicare Australia will write to people who do not have private health insurance and are about to be affected by LHC, reminding them of their LHC deadline and that they may incur a LHC loading;
- a requirement being placed on health funds to provide standard product information about:
 - premiums;
 - waiting periods;
 - exclusions;
 - hospital and medical gaps; and
 - excesses.

- the establishment by the Private Health Insurance Ombudsman of a website that will allow people to compare health funds and their products and provider arrangements. The standard product information will be required to be provided to the Ombudsman for publication on the website; and
- the implementation of risk equalisation (reinsurance) reforms;

At this stage we have very little detail of the proposals. Phoenix Health management will be participating in Industry Consultation meetings, and the implications and opportunities for the Fund to improve our service to members will be advised to members in the next edition of *HealthLinks*.

Director Resignations

Dennis Duncan has stood down from the board for personal reasons. Dennis spent over 14 years on the board, including some eight years as Chairman, and a considerable time as Deputy Chair. His contribution to Phoenix Health Fund has been invaluable, and we wish him and his family well for the future.

Kim Northard, only relatively recently appointed, has also resigned from the board, having resigned from OneSteel to take up a position in Melbourne. She leaves with our best wishes.

William Beaton
MANAGER

HEALTHLINKS

Phoenix Health Fund



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PHOENIX HEALTH FUND WEBSITE

www.phoenixhealthfund.com.au :

- **Online Private Hospital Search.** The Latest Listing of Contracted Private Hospitals remains;
- **Travel Insurance—Online**, with payment by Credit Card (some restrictions);
- **Access Gap Cover Doctors** who wish to be listed—via interactive lookup;
- **Quarterly Payment Options**, including BPay and Credit Card;
- Latest Listing of **Alternative Therapy Provider Associations**;
- Copies of various **Fund forms**, including Claim Forms, Membership Application Forms, Rebate Application Forms, Direct Debit Forms.
- Privacy Statements; Key Features Guide; Contribution Rates;
- Recent *Healthlinks* newsletters; and view most information from the Fund Brochure.



Quick Bites

Travel Insurance

- ⇒ Application for Travel Insurance and payment by credit card via the Fund website is now available, and has already been well received by members. While there are a number of restrictions, this new facility is proving very handy, let alone good value!

Change of Name

- ⇒ If you are the person claiming the 30% Rebate, and you undergo a Change of Name for whatever reason, you are required to complete a revised "30% Rebate Application Form", including Medicare Numbers, so that we can organise the changes. This will to ensure the continued subsidy from the Federal Government towards your Contributions.

Direct Credit of Benefit Payments

- ⇒ When you are submitting "Paid" claims, we can deposit your benefit directly into your Credit Union, Bank or Building Society account. Please ensure that all details on the Claim Form are complete, including the **BSB** and **Account** numbers.



Heart
Foundation

Enjoy Healthy Eating

Enjoying a variety of foods from the different food groups is the key to healthy eating. Try to:

- Eat plenty of plant-based foods including vegetables, fruits and legumes and grain based foods (preferably wholegrain), such as bread, pasta, noodles and rice
- Eat moderate amounts of lean meats, skinless poultry, fish and reduced fat dairy products
- Replace saturated fat with polyunsaturated and monounsaturated oils and fats.

[This little hint and further good advice, can be found on the Heart Foundation's website: www.heartfoundation.com.au].

2006 Newcastle BHP Employee's Reunion:



When:

The 2006 Newcastle BHP Employee's Reunion will be held on the 9th September 2006 at 12.30pm.

Entry is free, and a BBQ lunch is provided at no charge.

The Reunion is run yearly in September, by the "Newcastle Industrial Heritage Association" since Newcastle Steel Works closed in September 1999. This is the 7th Reunion.

Where:

Mayfield Sport and Rec Club (ex BHP Staff Club)
Crebert St, Mayfield 2304

Who:

Ex-Newcastle BHP Employees.

One Steel Employees and ex-BHP Newcastle Contractors are also invited.

Further Info: Aubrey Brooks, Organiser (02) 4984 5264