

PHOENIX HEALTH FUND

53 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](http://www.phoenixhealthfund.com.au)

Office Hours:

Monday to Friday

7.45 am to 4.30 pm

56th Edition : September 2007

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## Message from the Manager

### FUND FINANCIAL PERFORMANCE

#### 30th June 2007

Preliminary end-of-year figures indicate a much improved position, with a healthy surplus in hand.

This is primarily due to the number of hospital admissions being lower than expected, and the hospital contract increases able to be lower than anticipated.

Reports & AGM Notices will be issued when available, and also placed on our website.

### PRIVATE HEALTH INSURANCE

#### ACT 2007

The Private Health Insurance Act 2007 became law on 1st April 2007, and we are at this stage operating under 'transitional' arrangements.

As mentioned in the June '07 edition of *HealthLinks*, a number of changes are in progress:

**Broader Health Cover products** -Phoenix Health Fund is very close to signing contracts with providers of these services, and we will be advising you directly when they are in place and available, as well as updating our website;

**Changes to our Memorandum & Articles of Association** - As a result of the new Private Health Insurance Act 2007, there are a number of changes required, and these will be recommended for adoption at the Annual General Meeting, scheduled for 24th October 2007.

**Fund Rules**—Again, changes are required to comply with the Act, and will be communicated to all members in the not too distant future.

### Smorgon Steel - OneSteel Merger

The merger of OneSteel and Smorgon Steel means that more employees are eligible to join the Fund.

Details about Phoenix Health Fund is included in the integration packs for Smorgon employees, and a number have already joined the Fund.

Payroll deduction facility is in place via Smorgon shared services in Melbourne.

### OneSteel Mayfield Pipe & Tube Plant —Workforce Reductions.

A number of members are or will be affected by the reduction in the workforce at Mayfield. Be assured that membership of Phoenix Health Fund is not affected, and is not dependant on continued employment by OneSteel. We encourage members to stay in the Fund, and we will continue to support and assist those affected in years to come.

Once you are a member of Phoenix Health Fund, you can stay as a member of the Fund! You may need to change the way you pay your Contributions, especially if moving away from employment with OneSteel—contact us on Freecall 1800 02 8817 and we can discuss options.

### Phoenix Credit Union— Planned Merger with Hunter United & Companion Credit Unions

As the Credit Union and the Health Fund are separate entities, the merger will have no effect on the Health Fund members.

William Beaton  
Chief Executive Officer



# HEALTHLINKS

Phoenix Health Fund



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**PHOENIX HEALTH FUND WEBSITE** [www.phoenixhealthfund.com.au](http://www.phoenixhealthfund.com.au) :

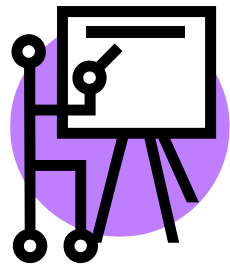
- **Member Registration**—A wide range of services for Members;
  - **Online Private Hospital Search.**  
Also the Latest Listing of Contracted Private Hospitals;
  - **Travel Insurance**—Online, with payment by Credit Card (some restrictions);
  - **Access Gap Cover Doctors** who wish to be listed —via 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; Contribution Rates; General Information;
  - Recent *Healthlinks* newsletters;
- and view most information from the Fund Brochure.

## Quick Bites

### **Ancillary Services —Payment of Benefits**

Members are reminded that payment of benefits can only be made on or after the date of service. Documents submitted in support of the claim should show the dates of service on the receipt or invoice.

Members are also reminded that payment of benefits can also be made directly to a Bank, Building Society or Credit Union account—just fill out the details on the Claim Form.



### **Walk your way to a healthier heart**

**Staying well doesn't have to mean joining a gym or even working up a sweat, according to the Heart Foundation, simply walking more can bring enormous healthy benefits.**

Being physically active is an important part of leading a healthy lifestyle, and walking is the most accessible and popular way that most people can become more active. For good health, the Heart Foundation recommends that you walk for 30 or more minutes on most, if not all days of the week. To maximise the benefits, walking should be continuous (for at least 10 minutes) and at a brisk pace.

#### **WALKING CAN HELP YOU FEEL GREAT**

Walking can help improve your mental health and wellbeing. Walking with family, friends, neighbours, and workmates is a great way to unwind, share stories of the day and make new friends. Remember, dogs love walking too, so don't forget your four-legged friend.

Walking can also improve your:

- stress levels
- muscle strength and flexibility
- fitness and posture
- bone strength and balance
- respiratory function
- concentration and memory

#### **WALKING IS SOCIAL AND FUN, AND CAN EVEN MAKE OUR COMMUNITIES SAFER**

Walking is a great way to meet your neighbours and spend time with family and friends. Communities that walk together can be friendlier and safer places to live.

#### **HEALTH BENEFITS**

At any age, walking can provide a range of health benefits. It improves the way your heart and lungs work, reduces the impact of several heart disease risk factors and helps rehabilitation following heart attack and stroke.

Walking can also help in the prevention of:

- coronary heart disease
- stroke
- type 2 diabetes
- some forms of cancer
- high blood pressure
- elevated cholesterol
- osteoporosis.

*For more information about healthy walking, and an excellent range of healthy heart resources visit [www.heartfoundation.com.au](http://www.heartfoundation.com.au) or call the Heart Foundation's Heartline on 1300 362 787.*