

The RBHS Member News

Reserve Bank Health Society newsletter

December 2016 | Issue 10

Happy holidays from the RBHS

The RBHS would like to wish all members a safe and happy festive season.

Once again we will remain open throughout December and January, closing only on public holidays.

During this time, you will continue to be able to access your membership via our Online Member Services. To login or register, simply visit www.myrbhs.com.au/oms.

Some people may find themselves needing increased support with their physical and mental health at this time of the year. If this is the case and you hold Hospital cover with the RBHS, you may find our Strive for Health program useful.

Strive for Health offers 24 hour access to a health coach for support, education and advice. For more information, please visit www.myrbhs.com.au/Members/HealthPrograms.

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| Date | Hours |
|------------------------|---------------|
| Monday, 26 December | Closed |
| Tuesday, 27 December | Closed |
| Wednesday, 28 December | 8:30am to 5pm |
| Thursday, 29 December | 8:30am to 5pm |
| Friday, 30 December | 8:30am to 5pm |
| Monday, 2 January | Closed |
| Tuesday, 3 January | 8:30am to 5pm |



Benefit changes from 1 January 2017

We recently wrote to all members regarding two minor changes to fund rules and Extras benefits that will come into effect on 1 January 2017.

Non-surgically implanted prostheses benefit

The current benefit for non-surgically implanted prostheses is 100% of the cost with no annual limit.

From 1 January 2017, the benefit for these prostheses will be 90% of the cost with an annual limit of \$5,000 per person. This will include a sub-limit of 2 prosthetic wigs per year.

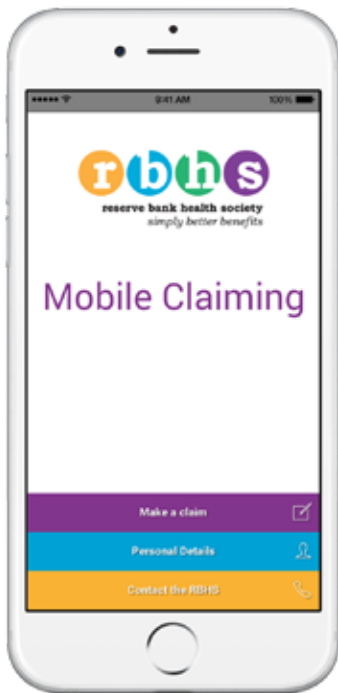
Suspension of membership due to financial hardship

From 1 January 2017, the maximum suspension period for financial hardship will be 12 months. To be eligible for membership suspension, a member must provide documentation to support the suspension (e.g. proof of short-term income support).

Upon reactivation from suspension of membership due to financial hardship, the policy must be active for a period of at least 12 months before requesting a further suspension of membership for financial hardship.

Please note that long-term income support (e.g. aged or disability pension) is not sufficient to support membership suspension.

If you have any questions regarding these changes, please do not hesitate to contact us.



Are you claiming the easy way?

Claiming is easier than ever with the RBHS Mobile Claiming app. To submit your extra claims on-the-spot, simply download the app onto your smartphone or tablet, set up your membership details and take a photo of the receipt for your extras service.

Our Mobile Claiming app is the quickest way to submit your claim and allows you to receive your benefits sooner.

For more information, instructions and to download the app onto your Apple or Android device, visit www.myrbhs.com.au/claimapp.

Interdepartmental Run/walk a great success

The RBHS was proud to support this year's RBA Interdepartmental Run/Walk in October.

Congratulations to Cathy Liu who ran a record-setting time of 13 minutes 46 in the women's race, and Miles Waring who completed the men's race in 12 minutes and 40 seconds. Ellen Waterman, Cassie Davies, Callan Windsor and Carl Gois also earned top places on the day.

We believe in putting your health first, and would like to congratulate everyone who participated in the fun and successful event.



Limits explained

If you hold Extras cover with us, your annual limits will refresh on 1 January 2017. If you reached your annual benefit limit for any services during 2016, you will be able to begin claiming for these services again from 1 January.

Please note that rolling year limits will not refresh at this time.

Rolling year limits explained

Benefits with 2, 3 and 5 year limits are known as rolling year limits. These benefits are claimable over a set period of time (2, 3 or 5 years) and are determined from the date that the service is received.

Some rolling year limits have set benefit limits for the first year of cover. Benefits for glasses and contact lenses, for example, have a limit of \$460 in the first year, with a rolling year limit of \$920 after that (refreshing every 2 years).

Other rolling year limits divide the total limit equally over the set period. For example, hearing aids have a limit of \$1,088 per year with a total limit of \$5,440 over 5 years.

As always, we recommend that you contact us before receiving services to confirm the benefits available to you. For more information on Extras benefits and limits, please refer to your cover description.

Could you be paying less for your health cover?

The Australian Government offers an income-tested rebate to assist with the cost of private health insurance. The rebate you are entitled to is dependent on your household income and the age of the oldest person on your policy.

To pay a lower premium for your health cover, you can nominate a Rebate Tier on your membership. This can be done via our Online Member Services at www.myrbhs.com.au/oms, by email or over the phone. Your tier can be updated at any time should your circumstances change.



Rebate Tiers

| | Income threshold (for 2016/17 financial year) | | Age & rebate amount (age of the oldest person on your cover) | | |
|------------------|--|--------------------------------|---|-------------|-----------|
| | | | Under 65 years | 65-69 years | 70+ years |
| Base Tier | Single \$90,000 or less | Family* \$180,000 or less | 26.791% | 31.256% | 35.722% |
| Tier 1 | Single \$90,001 – 105,000 | Family* \$180,001 – 210,000 | 17.861% | 22.326% | 26.791% |
| Tier 2 | Single \$105,001 – 140,000 | Family* \$210,001 – 280,000 | 8.930% | 13.395% | 17.861% |
| Tier 3 | Single \$140,001 or more | Family* \$280,001 or more | 0% | 0% | 0% |

**If you are a family with children, the income threshold for each tier is increased by \$1,500 for every child after your first. Family includes single parent families.*

If you do not nominate a Rebate Tier, or nominate incorrectly, the tax office will reconcile any differences when you lodge your annual tax return.

For more information on the Australian Government Rebate on Private Health Insurance, please visit www.myrbhs.com.au/rebate.

Contact the RBHS

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