

Member News

Reserve Bank Health Society newsletter
June 2017 | Issue 12



reserve bank health society
simply better benefits

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We are number one, again!

The RBHS would like to thank the members who took part in our 2017 Membership Satisfaction Survey. We are excited to announce that the results showed a 97.7% satisfaction rate amongst members. This was the highest overall satisfaction score of the 11 funds that participated in the survey. There were a number of outstanding results this year. Of the 11 participating funds, the RBHS was ranked:

#1

for overall fund membership satisfaction

for ease of written information

for good value for money

for better benefits than other funds

for affordable premiums

Strive for Health case study: Amanda's story

Mental health can be one of the toughest challenges: not only for you, but for your loved ones who want to help you. Thankfully we have had great results getting members back on track.

Recently, 29-year-old Amanda*, married with a two-year-old daughter, struggled under the weight of pressures from financial issues and her PhD studies.

Amanda was suffering from feelings of depression, anxiety, loneliness and severe panic attacks.

Amanda decided to complete our online Health Risk Assessment (which took just 15 minutes) and received a call from one of the RBHS's trusty health providers, Home Support Services (HSS), shortly afterwards.

Sue, a mental health nurse with HSS, worked out a plan with Amanda to get her back on track. Sue contacted Amanda's GP to ensure Amanda was getting the right medications for her troubles, organised psychological support and provided her with coping techniques.

Amanda used the help she received to get on top of her emotions, reducing the intensity of her symptoms. Buzzing with renewed confidence, Amanda's relationships at university, work and home gained a boost too.

Struggle no longer. Give our free, confidential, online Health Risk Assessment a go. We do not receive your personal information and it does not affect your rates now or in the future.

*Name changed for privacy reasons



What shape are you in?

Most of us know the basics about our health, but do you ever wonder what shape you are really in?

The RBHS online Health Risk Assessment is an easy way to find out, and it is free for all members with hospital cover. The Health Risk Assessment takes around 10–20 minutes to complete and gives you a personalised health report.

Your results are completely confidential – they are stored with our partner MediKeeper and the RBHS does not have access to them.

To complete your Health Risk Assessment, simply log in to our Online Member Services at myrbhs.com.au/oms and click on 'My Health Online' on the left-hand side menu.

Check your limits online

Did you know that you can check your extras limits at any time using Online Member Services? Simply log in at myrbhs.com.au/oms and select 'Limits Usage' from the left-hand menu.

Claims

Make A Claim

Claims History

Limits Usage ←



Ambulance cover: Did you know?

You might be surprised to know an ambulance ride can cost you thousands. The great news is that our RBHS extras and combination covers include Australia-wide ambulance cover. The benefit generally covers the full cost of medically necessary ambulance charges within Australia. It also includes land, air and sea ambulance and has no annual limit.

This financial year ambulance costs paid for our members averaged over \$600 per trip. A short ambulance journey in Melbourne or Adelaide ranges from \$300 to over \$1,000.

The RBHS pays 100% of these costs for members, leaving them with zero out of pocket expenses.

Claiming made easy

Claiming is easier than ever with the RBHS Mobile Claim app. It has been downloaded over 1,000 times to date by RBHS members.

To submit your extras claims, 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 Claim 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 myrbhs.com.au/claimapp.

Health article: Pre-pregnancy check-up

Pre-pregnancy check-ups are promoted as a way to improve pregnancy outcomes by identifying risk factors that can result in complications. The provision of information about lifestyle factors such as diet, smoking and alcohol intake allows individuals to make healthy informed decisions about their pregnancy in the hope it will lead to better outcomes and lessen pregnancy complications.

During the check-up

During your pre-pregnancy check-up, you can expect your doctor to take a detailed medical history from you and your partner. Diet and lifestyle factors will also be taken into consideration, with folate supplements and stress management techniques often recommended.

It is likely that your doctor will also take a blood sample and Pap test for analysis (if not up to date), to ensure you do not have any underlying medical conditions that might affect your pregnancy.

It is important that your vaccinations are up-to-date. Some vaccines are associated with complications during pregnancy, so it is sometimes advised to wait about a month before trying to conceive after receiving such vaccines. Your doctor can advise you which vaccines are safe to use and which ones you may need to wait to have.

Your doctor may also test for a range of illnesses including thyroid problems (hyperthyroidism / hypothyroidism), toxoplasmosis, chickenpox, HIV, hepatitis B, and other sexually-transmitted infections. Some conditions, such as sickle-cell anaemia and thalassaemia, can be passed down generations in people of certain ethnic backgrounds. Depending on your ethnicity, you may be tested to see your risk of passing these conditions on to your newborn.

Prevention

It is recommended that you see your doctor before you become pregnant, because a pre-pregnancy check-up can help to reduce the risks of pregnancy to you and your child.

Source: healthand.com

More information

If you have a little one on the way or are planning to, be sure to check out our pregnancy fact sheet at myrbhs.com.au/Forms-Brochures.



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