

The RBHS Member News

Reserve Bank Health Society newsletter

March 2017 | Issue 11

Medicare reminder

In July last year, Medicare stopped making their payments by cheque. If you need to make a Medicare claim, you will need to register your bank account details with them to receive your payment.

You can register your details with Medicare:

- Online (using your MyGov Medicare online account)
- With the Express Plus Medicare mobile app
- Over the phone
- By post
- In person

In this issue...

- A Medicare reminder
- Limits refreshed
- Are you claiming the easy way?
- Hospital cover – it's worth it
- Get to know your health
- Five easy ways to reduce stress



Limits refreshed

Annual benefit limits for RBHS Extras cover refreshed on 1 January 2017, meaning you are once again able to claim benefits for services that reached their limits last year.

These services include:

- Pharmacy
- Physiotherapy
- Chiropractic
- Podiatry
- Psychology
- Acupuncture
- Naturopathy
- Remedial massage

Did you know?

You can check your benefit limits at any time using our Online Member Services. Simply login at www.myrbhs.com.au/oms and select 'Limits Usage' from the left-hand menu.



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.

Hospital cover – it's worth it

Hospital admissions can be expensive. Did you know that you could pay*:

- **\$59,271** for an acute care stay and rehabilitation
- **\$47,348** for a hip replacement and rehabilitation
- **\$28,912** for obstetrics

**Based on claims received by the RBHS in 2016*

Fortunately, the members who received these bills have RBHS hospital cover. Not only did we pay the full cost of these hospital admissions, but the members were able to choose their own doctor and avoid the public hospital waiting list.

With this peace of mind, our members were able to focus on their recovery – not the stress of large hospital bills.



Get to know your health

Did you know that we offer a free Health Risk Assessment with our hospital cover?

The online questionnaire gives you a health report showing where you are doing well and where we may be able to offer assistance in keeping you healthy.

To take our Health Risk Assessment, login to Online Member Services at

www.myrbhs.com.au/oms

and select 'Health Risk Assessment' from the left-hand menu.

Health Programs

My Health Online

Health Risk Assessment ←

Five easy ways to reduce stress

The start of a new year can be a busy time, so it is important to find ways to slow down and relax. We have five tips to help reduce your stress.

1. Exercise

Research shows that exercise has many great mental health benefits, from helping to improve concentration and sleep to reducing tension and enhancing your mood. Try going for a power walk or doing a yoga class next time you begin to feel stressed.

2. Stop and take a breath

Research shows that exercise has many great mental health benefits, from helping to improve concentration and sleep. Breathe in through your nose, fill up your lungs, hold it for a few seconds and breathe out through your mouth. This will work to slow down your heart rate and help you feel calm.

3. Laugh out loud

Laughing actively lowers cortisol, the body's stress hormone, and produces mood-enhancing endorphins. Lighten up by watching a funny movie or reading the comics in the newspaper.

4. Listen to music

Listening to music helps to lower your heart rate, blood pressure and anxiety levels. Put on your favourite album and take a moment for yourself.

5. Sleep

Getting the doctor-recommended 7 to 8 hours of sleep per night is the most effective way to reduce your stress levels. Sleep lets your body recharge, and is important for keeping your stress levels down.



Contact the RBHS

Locked Bag 23, Wollongong DC NSW 2500

Phone: 1800 027 299

Email: info@myrbhs.com.au

Fax: 1300 309 704

Web: www.myrbhs.com.au

Reserve Bank Health Society Limited. A Registered Private Health Insurer. ABN 91 087 648 735.

