

Member News

Reserve Bank Health Society newsletter
July 2016 | Issue 9



reserve bank health society
simply better benefits

In this issue...

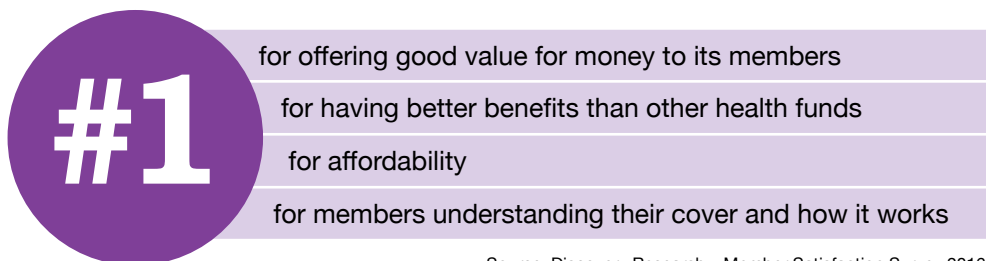
- 2016 Member Satisfaction Survey
- Continued income threshold freeze
- Are you claiming the easy way?
- Medicare cheques: a thing of the past
- Check your limits online
- Tax time
- Winter warmer recipe: apple & pear crumble



2016 Member Satisfaction Survey

The RBHS would like to thank the members that took part in our 2016 Membership Satisfaction Survey. We are excited to announce that the results showed a 98.8% satisfaction rate amongst members. This was the highest overall satisfaction score of the 13 funds that conducted the survey.

There were a number of outstanding results this year. Of the 13 participating funds, the RBHS was ranked:



Source: Discovery Research – Member Satisfaction Survey 2016.

We were pleased to see that our members were highly satisfied with our personal service, telephone responsiveness and speed of claiming.

As always, we value your feedback and are now in the process of reviewing all of the survey results for areas where we may be able to improve.

Continued income threshold freeze

The Government's freeze on the income threshold for the Australian Government Rebate on Private Health Insurance has continued into the 2016/17 financial year.

While the Rebate percentages continue to change on 1 April each year, the income threshold will remain frozen until 30 June 2018. The current thresholds are:

	Step 1: Income threshold (for the 2016/17 financial year)		Age & Rebate Amount (age of the oldest person on your membership)		
			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 couples and single parent families.

You can update your Rebate Tier at any time using Online Member Services, or by emailing or calling us.

Are you claiming the easy way?



Claiming is easier than ever with the RBHS Mobile Claiming app. To submit your extras 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.

Medicare cheques: a thing of the past

As of 1 July, Medicare are no longer making their rebate payments and PBS (Pharmaceutical Benefits Scheme) refunds by cheque or EFTPOS. This means you must have your bank account details registered with Medicare to receive their benefits.

This change has been made to allow payments to be made more quickly and easily. With payments going directly into your bank account, you no longer need to line up at a service centre or wait for a cheque to arrive.

Once your details are registered, your Medicare benefits will go directly into your bank account whether you make your claim at the doctor's office, in person or online.

If you don't register your details, you may miss out on your Medicare benefits altogether.

You can register your bank account details with Medicare:

- Online – using your MyGov Medicare online account at my.gov.au
- By app – with the Express Plus Medicare mobile app
- By post – by filling in a bank account details form and sending it to:
Centrelink
Reply Paid 7800
Canberra BC ACT 2610
- In person – by dropping off your bank account details form at your closest service centre
- Over the phone – by calling 132 011

Check your limits online

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



Tax time

By now you should have received your 2015/16 Private Health Insurance Statement from us. If you require another copy of your Statement, you can download it at any time using our Online Member Services. To view and download your Statement, go to www.myrbhs.com.au/oms.

Winter warmer recipe: apple & pear crumble

Now that summer is over, you might be looking for something warm and comforting for an after dinner treat. This apple & pear crumble is a quick and easy winter favourite.

Ingredients:

- 3 large cooking apples
- 3 pears
- 3 tablespoons water
- 2 tablespoons reduced-fat margarine
- 1/4 cup self-raising flour
- 2 tablespoons brown sugar
- 1 tablespoon coconut
- 2 tablespoons rolled oats

Method

1. Set oven at 190°C.
2. Core apples and chop pears. Place in a pie dish with water.
3. Rub margarine into flour until mixture is crumbly. Mix in brown sugar, coconut and rolled oats. Sprinkle over apples and pears.
4. Bake until fruit is soft and top is golden. Cooking time varies with the depth of fruit and crumble.
5. Serve with low-fat custard.
6. To cook in the microwave: Microwave at step 2 on high for 8 minutes and then at step 4 on high for 6 minutes.

Source: Modified from the original recipe by Jackie Dryden, Bellarine Secondary College. Published in the Geelong Advertiser 'Fifteen Minutes of Food' series.



Contact the RBHS

Locked Bag 23, Wollongong, NSW 2500

Phone: 1800 027 299

Fax: 1300 309 704

Email: info@myrbhs.com.au

Web: www.myrbhs.com.au

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

