

The RBHS Member News

Reserve Bank Health Society newsletter

April 2015 | Issue 6



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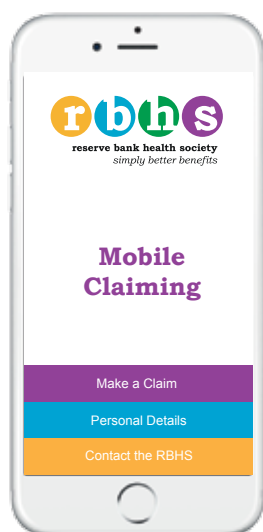
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Introducing the new RBHS Mobile Claiming app



We mentioned in the December 2014 edition of Member News the RBHS was developing a mobile claiming app, designed to make claiming even easier for members.

We are pleased to announce that the RBHS Mobile Claiming app is now available for you to download on your Apple or Android device.

This app allows you to make an Extras claim without having to post, scan or email a claim form and receipts. Simply enter your details, take a photo of the receipt for your service and submit your claim from your smart phone or tablet.

This is an exciting new development for the RBHS and is a direct result of feedback from the 2014 Member Satisfaction Survey. We welcome any feedback about this app, so please contact us to share your thoughts.

For more information, instructions and to download the RBHS Mobile Claiming app, go to www.myrbhs.com.au/claimapp.



Benefit increases from 1 April 2015

As part of our annual product review, the following Extras benefits will increase from 1 April 2015:

Service	New benefit	Increase of
Dental services		
(D-018) Written report	\$40	\$15
(D-535) 5 Surface-adhesive restore posterior	\$220	\$8
(D-582) Bonded facing - direct	\$260	\$20
(D-597) Post - direct	\$125	\$4
(D-965) Occlusal splint	\$450	\$10
(D-411) Direct pulp capping	\$40	\$5
(D-324) Surgical removal of un-erupted tooth, com	\$365	\$25
Miscellaneous services		
Occupational therapy	\$67	\$10

We recently contacted members regarding these increases. If you did not receive this information, please contact us.

View your Extras benefit usage online

As part of ongoing improvements to our website, you are now able to view your used and available Extras benefits through Online Member Services (OMS). This allows you to plan your Extras treatments to get the most from your cover.

To view your benefit usage, simply login to OMS at www.myrbhs.com.au/oms and select 'Limits Usage' from the left-hand side menu.

Please note that this is general information only, and does not show the individual benefit received for a service. If you would like an estimate of the benefit you will receive for a particular service, please contact us.

Registering for OMS

If you are not currently registered for OMS, registration is easy and only takes a few minutes.

Simply go to www.myrbhs.com.au/oms, click 'Register Online' on the right hand side and enter your details.

▶ **Online Member Services**

- My Details**
 - Cover Details
 - Waiting Periods
 - Contact Details
 - People Covered
 - Benefit Payments Details
 - Change Password
 - Order a New Membership Card
 - Tax Statement
 - Benefit Statements
- Claims**
 - Make A Claim
 - Claims History
- Useful Tools**
 - Premium Calculator
 - Limits Usage ←
- Payments**
 - Rates & Rebates
 - Make A Payment
- Health Programs**
 - My Health Online
- Mobile Claiming App**

Using your health cover: Going to hospital

Planning a hospital stay can be a stressful and confusing time. We have designed a simple check-list to help you navigate the maze. For full information on these steps, visit www.myrbhs.com.au.

Step 1: At the doctor's

Ask your doctor if they will participate in the Access Gap program, which means you will have lower out of pocket expenses, and you will know exactly what your medical fees will be.

Discuss Informed Financial Consent (IFC) with your doctor. This means they will outline all fees and explain what is claimable from Medicare, what is claimable from the RBHS and what your out of pocket expenses will be.

Step 2: Contacting the RBHS

Once you have spoken to your doctor, contact the RBHS to let us know about your upcoming hospital stay. This is an important step, as we will let you know:

- what your level of cover is
- what you are covered for when you are admitted to hospital
- what options we can offer to help you recover in your own home

Step 3: At the hospital

Before your admission, the hospital will contact the RBHS to confirm your level of cover. RBHS Hospital cover does not have an excess, so you will not be required to make any up-front payment to the hospital.

The hospital will bill the RBHS directly for your accommodation, theatre fees and any prostheses, and we will send you a benefit statement outlining what we have paid on your behalf.

You may be required to pay the hospital directly for any extra items you receive in hospital (such as take-home items), and they will provide you with a list of any additional charges before you are discharged.

Step 4: After your hospital stay

Once you are home from hospital, you may receive medical bills from your doctors, including surgeons, assisting doctors, anaesthetists, pathologists and radiologists.

If your doctor is participating in the Access Gap program, they will forward these accounts directly to the RBHS for automatic payment.

If your doctor is not participating in the Access Gap program, you should submit your medical accounts to Medicare. Once you have received your Medicare benefit, forward your accounts to the RBHS to receive your health fund benefit.



Reminder: Change to RBHS membership eligibility

On 1 July 2014, RBHS membership became open to:

- current and former employees of the Reserve Bank of Australia (RBA) and Note Printing Australia (NPA) and their spouse and dependent children
- their former spouse and adult children

Adult children and former spouses moving directly onto their own level of cover with the RBHS will not have to re-serve any waiting periods already served.

Newly eligible members can join the RBHS by downloading an application form at www.myrbhs.com.au.

Physical activity – it's important

Physical activity or exercise can improve your health and reduce the risk of developing several diseases like type 2 diabetes, cancer and cardiovascular disease. Physical activity and exercise can have immediate and long-term health benefits.

Most importantly, regular activity can improve your quality of life. A minimum of 30 minutes a day can allow you to enjoy these benefits.

Benefits of regular physical activity

If you are regularly physically active, you may:

- reduce your risk of a heart attack
- manage your weight better
- have a lower blood cholesterol level
- lower the risk of type 2 diabetes and some cancers
- have lower blood pressure
- have stronger bones, muscles and joints and lower the risk of osteoporosis
- lower your risk of falls
- recover better from period of hospitalisation or bed rest
- feel better – with more energy, a better mood, feel more relaxed and sleep better.

A healthier state of mind

A number of studies have found that exercise helps depression. There are many views as to how exercise helps people with depression. Exercise may block negative thoughts or distract people from daily worries.

Exercising with others provides an opportunity for increased social contact. Increased fitness may lift your mood and improve sleep patterns. Exercise may also change levels of chemicals in your brain, such as serotonin, endorphins and stress hormones.

Physical Activity Guidelines

The Australian Government's Physical Activity Guidelines state that:

- Doing any physical activity is better than doing none. If you currently do no physical activity, start by doing some, and gradually build up to the recommended amount.
- Be active on most, preferably all, days every week.
- Accumulate 150 to 300 minutes (2 ½ to 5 hours) of moderate intensity physical activity or 75 to 150 minutes (1 ¼ to 2 ½ hours) of vigorous intensity physical activity, or an equivalent combination of both moderate and vigorous activities, each week.
- Do muscle strengthening activities on at least two days each week.

Ways to increase activity

Increases in daily activity can come from small changes made throughout your day, such as walking or cycling instead of using the car, getting off a tram, train or bus a stop earlier and walking the rest of the way, or walking the children to school.

See your doctor first

It is a good idea to see your doctor before starting your physical activity program if:

- you are aged over 45 years
- physical activity causes pain in your chest
- you often faint or have spells of severe dizziness
- moderate physical activity makes you very breathless
- you are at a higher risk of heart disease
- you think you might have heart disease or you have heart problems
- you are pregnant.

RBHS Health Fact Sheet

April 2015

Pre-exercise screening is used to identify people with medical conditions that may put them at a higher risk of experiencing a health problem during physical activity. It is a filter or 'safety net' to help decide if the potential benefits of exercise outweigh the risks for you. Usually, the benefits will far outweigh the risks. Print a copy of the adult pre-exercise screening tool and discuss it with your doctor, allied health or exercise professional.

Where to get help

- Your doctor
- Registered Exercise Professional
- Exercise Physiologist
- Physiotherapist

Things to remember

- Aim for at least 30 minutes of physical activity every day.
- See everyday activities as a good opportunity to be active.
- Try to find the time for some regular, vigorous exercise for extra health and fitness benefits.
- Minimise the amount of time spent in prolonged sitting and break up long periods of sitting as often as possible.

This information was provided by the Better Health Channel, a Victorian Government (Australia) website. Material on the Better Health Channel is regularly updated. For the latest version of this information please visit: www.betterhealth.vic.gov.au.



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