

# Member News

Reserve Bank Health Society newsletter  
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**reserve bank health society**  
*simply better benefits*



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## Physiotherapy, chiropractic therapy, osteopathy: what is the difference?

Are you carrying an injury? Most likely you want to get it sorted as fast as possible. The trouble comes in choosing where to seek treatment.

Everyone has their own preference for one form of treatment or another. That leads to many passionate arguments for either a physiotherapist, an osteopath or a chiropractor. It also tells you that not every therapist is able to treat every condition effectively.

We do not make recommendations here, but the following information might help you decide which health professional might suit you best.

Treatment delivered by the three types of professionals shares a few things in common: no drugs, no surgery, and hands on treatment. Read on for the easiest way to compare physiotherapists, osteopaths and chiropractors.

### Physiotherapy

Physiotherapists are the sports injury specialists. They also do a range of treatment including things as diverse as pelvic health pre and post pregnancy, rehab for stroke, and rehab after surgeries like a knee or hip replacement.

Physios diagnose (often sending you off for scans after doing a physical assessment) and treat injuries, finishing off the process with exercises to get your strength and mobility back.

During the treatment phase, you'll often be hooked up to all kinds of interesting contraptions. For instance, electrical pads that send pulses into your muscles.

Ultimately, a physiotherapist's final exercise plan for you should help prevent injury reoccurrence.



## Chiropractic therapy

The back-cracking specialists known for spine manipulation treatment.

Chiropractors believe that some niggles, headaches and neck pain come from your spine and treat you accordingly. The idea is that the adjustment and nerve pain relief you feel will be enough to take care of things, often without much work on muscles or ligaments.



## Osteopathy

Osteopaths believe niggles can come from anywhere in the body, not just the spine (which some traditional chiro tend to think). You might choose an osteopath for spinal, joint and pelvic conditions.

Both physiotherapists and chiropractors often send you in for scans before they treat you, osteopaths, on the other hand, diagnose you and treat you on the first appointment.

Some osteopaths say that their treatment is 'holistic' although there are physiotherapists and chiropractors who also use techniques from the other two disciplines. If you see an osteopath for knee pain, they will probably check your ankle, pelvis and back to see if you are transferring another problem to your knee.



Also different to your chiropractor, an osteopath loosens your body up with a massage and a stretch before they manipulate your joints. Like physiotherapists, osteopaths will guide you through exercise for your muscles and ligaments.

### What can you claim back?

You can claim back generous benefits for physiotherapy, osteopathy and chiropractic therapy with RBHS Premium Extras cover up to your limits (as long you have served your 2-month waiting period). See our benefits on our extras page [myrbhs.com.au/extras](http://myrbhs.com.au/extras).

View your extras limits via Online Member Services [myrbhs.com.au/login](http://myrbhs.com.au/login), via email or call us.

### References:

[precisionwellbeing.co.uk/osteopathy-faqs/what-is-an-osteopath/](http://precisionwellbeing.co.uk/osteopathy-faqs/what-is-an-osteopath/) [youtube.com/watch?v=0TCFL3kgirQ](https://www.youtube.com/watch?v=0TCFL3kgirQ) [online.physio/physiotherapist-osteopath-or-chiropractor/](http://online.physio/physiotherapist-osteopath-or-chiropractor/) [mamamia.com.au/physio-and-chiro-difference/](http://mamamia.com.au/physio-and-chiro-difference/) [abc.net.au/news/health/2017-03-16/physiotherapy](http://abc.net.au/news/health/2017-03-16/physiotherapy)

## Why you should call us before going to hospital

A simple phone call could save you time and make you feel confident with your upcoming planned procedure. Plus, we have a team of member advocates whose entire job is to help you with your hospital admission and answer your hospital questions – so why not benefit from their expertise? Instead of picking through your hospital cover documentation, we will tell you:

- how to understand what your out-of-pocket expenses might be
- how to reduce your out-of-pocket expenses
- if RBHS has an agreement with the hospital where the procedure is taking place
- some information to help your specific admission
- if you might be suitable for a hospital substitution program
- if your contact details & payments with us are up to date



### TIP: pay your RBHS premium

We cannot pay for your planned procedure if your premiums are not paid up to date. So, make sure you have done this before you go to hospital.

# Lending a hand for mental health

The latest research from Roy Morgan suggests that for sufferers of stress, anxiety, panic attacks and depression, hope is on the horizon.\*

Mental health issues trend downwards from the ages of 49 and onwards.

For people suffering, this research shows that our mental health can get better and that there are brighter times ahead.

To support Mental Health Month in October, we are profiling Kerry, a Mental Health Registered Nurse who provides assistance to RBHS members as part of the Strive for Health program, through trusted provider, Home Support Services.^



Hi, my name is Kerry. I've been working as a Mental Health Registered Nurse across a variety of areas for 36 years.

I am passionate about assisting people through the Strive for Health program, to understand and develop healthy approaches to maintain and improve their mental health. Over recent years I have been working from a Mindfulness & Acceptance Commitment Therapy (ACT) approach. I also practice these strategies in my own life.

On a personal note, I love yoga, spending time in my garden and I am an avid reader.

## Mental Health and RBHS's Strive for Health program

Strive for Health is a free 6-month health coaching program that helps you manage some common mental health conditions with expert phone or, if you need it, face-to-face support – all in the comfort of your home.

Interested in the Strive for Health program? If you have hospital cover with RBHS and you suit the program, we'll cover the full cost for you. To find out if the program is right for you, please call us on **1800 027 299** or send us an email at [info@myrbhs.com.au](mailto:info@myrbhs.com.au).

*\*Roy Morgan Single Source Australia, April 2009 – March 2019*

*w^Available to members on Gold Hospital cover who have served their 2-month waiting period for health programs.*

## Changes to our privacy policy

Your privacy is paramount to us. That is why we have updated RBHS's privacy policy.

New in this privacy policy:

- a definition of sensitive information
- greater clarity in our collection and disclosure of personal information
- specified that Peoplecare Health Limited is RBHS's outsourced admin service provider and as such personal information may be disclosed to them (as has been the case since 2011)

The new policy can be found at the footer of [myrbhs.com.au](http://myrbhs.com.au)

## VSP Australia optical offer

RBHS members with extras cover can receive one pair of No Gap frame and lenses from VSP Australia. Or if you shop outside the No Gap range, receive a **FREE** pair of backup glasses from the \$149 designer range. View the full terms and conditions plus the full range of special offers at [myrbhs.com.au/member-offers](http://myrbhs.com.au/member-offers).





## Your Extras limits refresh

Annual benefit limits for RBHS Extras cover refresh on 1 January 2020, meaning you will once again be able to claim benefits for services that reached their limits.

These services include:

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

### Did you know?

You can check your benefit limits at any time using our Online Member Services. Simply log in to [myrbhs.com.au/oms](http://myrbhs.com.au/oms) and select 'Limits Usage' from the left-hand menu.

## Happy holidays

You have made it through another year and get to enjoy a well-earned break. Enjoy the holiday period and a sincere thanks for your continued support from all of us at the RBHS.

We will remain open throughout December and January, closing only on public holidays.

Date	Hours
Wednesday, 25 December	Closed
Thursday, 26 December	Closed
Friday, 27 December	8:30am–5pm AEDT
Monday, 30 December	8:30am–5pm AEDT
Tuesday, 31 December	8:30am–5pm AEDT
Wednesday, 1 January 2020	Closed
Thursday, 2 January 2020	8:30am–5pm AEDT



During the holidays, you will continue to be able to access your membership via our Online Member Services. To log in or register, simply visit [myrbhs.com.au/oms](http://myrbhs.com.au/oms).

## Former colleague comp winner

Congratulations to the winner of our former colleague competition, Jennifer Cameron, who took home the major prize of a \$500 gift card.

Just remember that your colleagues (and former colleagues) and their families at the Reserve Bank of Australia and Note Printing Australia can still join Reserve Bank Health Society at any time to get top-quality health cover.

### Contact the RBHS

Locked Bag 23, Wollongong NSW 2500

**Phone:** 1800 027 299

**Email:** [info@myrbhs.com.au](mailto:info@myrbhs.com.au)

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