

The RBHS Member News

Reserve Bank Health Society newsletter

August 2014 | Issue 5

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2014 Member Satisfaction Survey

The RBHS would like to thank the 393 members who took part in our 2014 Member Satisfaction Survey. The results are once again pleasing, showing an overall satisfaction rate of 98.1% amongst members. This was the highest overall satisfaction score of the 11 funds that conducted the survey this year.

Below is a snapshot of some key satisfaction areas:

RBHS	2014	2013
Fund is reliable	88.4%	89.0%
Telephone responsiveness	89.0%	88.2%
Telephone service quality	85.6%	85.0%
Member communication – amount	77.1%	77.1%
Member communication – understanding	78.5%	80.8%
Payment of claims – speed	87.0%	85.6%
Understanding of cover	64.5%	66.2%
Website – easy to use	53.7%	51.7%
Personal service	73.1%	74.8%

98.1%

Overall member
satisfaction



reserve bank health society
simply better benefits

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We are now looking to make improvements based on your feedback. As always, we welcome feedback from our members at any time. If you have any comments or suggestions for further improvements, please contact us.

Extras benefit increases

We were pleased to be able to increase the benefits for a number of Extras services this year. Below is a table showing the increased benefits that became available on 1 April 2014.

DENTAL BENEFITS	Old benefit (\$)	New benefit (\$)	DENTAL BENEFITS	Old benefit (\$)	New benefit (\$)
Consultation by a specialist (016)	85	105	RESTORATIONS		
RESTORATIONS			Tooth Coloured Restorations (554)	870	885
Metallic Restoration (511)	121	126	Tooth Coloured Restorations (553)	790	805
Metallic Restoration (512)	130	135	PREVENTIVE SERVICES		
Metallic Restorations (513)	142	153	Dietary Advice (131)	20	30
Metallic Restorations (514)	163	170	OTHER SERVICES		
Metallic Restorations (515)	180	190	Occlusal splint (965)	435	440
Adhesive Restorations (531)	121	125	MISCELLANEOUS SERVICES		
Tooth Coloured Restorations (552)	725	740	Chiropody/Podiatry	46	49
Metallic Restorations (555)	870	900	Metallic Restorations	58	62
Tooth Coloured Restorations (551)	540	565			

As always, we recommend contacting us before you begin any treatment to confirm the exact benefit you will receive.

Changes to membership eligibility

The RBHS has had a recent change to the criteria for holding a membership.

Previously, dependent children over the age of 18 (or 25 if studying full time) were unable to commence their own cover with the RBHS once being removed from their parent's membership. Similarly, a separated spouse/partner of a member was unable to take out their own cover with the RBHS.

From 1 July 2014, membership is 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. As an added benefit, we will waive the waiting periods for most services for newly eligible members joining before 30 September 2014. For more information on this offer, please visit www.myrbhs.com.au/waivewaits.

Newly eligible members can join the RBHS by downloading an application form at www.myrbhs.com.au, or by calling 1800 027 299 to join over the phone.

Going green

Email is the quickest and easiest way for us to keep in contact with you, it also saves paper and is more cost-effective.

This year we have begun emailing more of our correspondence to our members. If you have an email address registered on your membership, we will automatically use this as the main address for sending you information about your RBHS cover.

If you haven't registered an email on your membership, or would like to update the email address we have for you, simply go to www.myrbhs.com.au/members/oms, email info@myrbhs.com.au or call us on 1800 027 299.

Alternatively, if you would prefer to receive all correspondence by post, please contact us.



Tax Statements

By now you should have received your RBHS Tax Statement, which you will need to complete your 2013-14 tax return.

If you have not received your statement, or you would like another copy, you can download it any time using our Online Member Services at www.myrbhs.com.au/members/oms.

Step 1: Login to Online Member Services using your member number and the password you have chosen.

Step 2: Select 'Tax Statement' from the left-hand side menu.

Step 3: Select '2014' from the drop-down menu. Select the statement you require and click 'View'.

► **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

Hint:
If you have forgotten your Online Member Services password, click 'forgotten password' on the right-hand side of the login screen, enter your details and we will email your password to you.

Member Number

Member Name

Available Year(s) 2014

Tax statements are only available for the main member and their partner. If you have any adult children on your cover, they can use your statement for their tax return.

Register for Online Member Services

If you have not registered for Online Member Services, it's easy and only takes a few minutes! Simply click on 'register online' on the right-hand side of the login page, enter your details and submit. Once you are registered, you will be able to use our range of online services immediately.



Antioxidants

The process of oxidation in the human body damages cell membranes and other structures including cellular proteins, lipids and DNA. When oxygen is metabolised, it creates 'free radicals' which steal electrons from other molecules, causing damage.

The body can cope with some free radicals and needs them to function effectively. However, an overload of free radicals has been linked to certain diseases, including heart disease, liver disease and some cancers. Oxidation can be accelerated by stress, cigarette smoking, alcohol, sunlight, pollution and other factors.

Antioxidants and free radicals

Antioxidants are found in certain foods that neutralise free radicals. These include the nutrient antioxidants, vitamins A, C and E, and the minerals copper, zinc and selenium. Other dietary food compounds, such as the phytochemicals in plants, are believed to have greater antioxidant effects than either vitamins or minerals. These are called the non-nutrient antioxidants and include phytochemicals, such as lycopenes in tomatoes, and anthocyanins found in cranberries.

The effect of free radicals

Some conditions caused by free radicals include:

- Deterioration of the eye lens, which contributes to blindness.
- Inflammation of the joints (arthritis).
- Damage to nerve cells in the brain, which contributes to conditions such as Parkinson's or Alzheimer's disease.
- Acceleration of the ageing process.
- Increased risk of coronary heart disease, since free radicals encourage low density lipoprotein (LDL) cholesterol to adhere to artery walls.
- Certain cancers, triggered by damaged cell DNA.

The disease-fighting antioxidants

A diet high in antioxidants may reduce the risk of many diseases, including heart disease and certain cancers. Antioxidants scavenge the free radicals from the body cells, and prevent or reduce the damage caused by oxidation.

The protective effect of antioxidants continues to be studied around the world. For instance, men who eat plenty of the antioxidant lycopene (found in tomatoes) may be less likely than other men to develop prostate cancer. Lutein, found in spinach and corn, has been linked to a lower incidence of eye lens degeneration and associated blindness in the elderly. Flavonoids, such as the tea catechins found in green tea, are believed to contribute to the low rates of heart disease in Japan.

Sources of antioxidants

Plant foods are rich sources of antioxidants. They are most abundant in fruits and vegetables, as well as other foods including nuts, wholegrains and some meats, poultry and fish.

Good sources of antioxidants include:

- Allium sulphur compounds - leeks, onions and garlic.
- Anthocyanins - eggplant, grapes and berries.
- Beta-carotene - pumpkin, mangoes, apricots, carrots, spinach and parsley.
- Catechins - red wine and tea.
- Copper - seafood, lean meat, milk and nuts.
- Cryptoxanthins - red capsicum, pumpkin and mangoes.
- Flavonoids - tea, green tea, citrus fruits, red wine, onion and apples.
- Indoles - cruciferous vegetables such as broccoli, cabbage and cauliflower.
- Isoflavonoids - soybeans, tofu, lentils, peas and milk.
- Lignans - sesame seeds, bran, whole grains and vegetables.
- Lutein - leafy greens like spinach, and corn.
- Lycopene - tomatoes, pink grapefruit and watermelon.
- Manganese - seafood, lean meat, milk and nuts.
- Polyphenols - thyme and oregano.
- Selenium - seafood, offal, lean meat and whole grains.
- Vitamin C - oranges, blackcurrants, kiwi fruit, mangoes, broccoli, spinach, capsicum and strawberries.
- Vitamin E - vegetable oils (such as wheatgerm oil), avocados, nuts, seeds and whole grains.
- Zinc - seafood, lean meat, milk and nuts.
- Zoochemicals - red meat, offal and fish. Also derived from the plants animals eat.

RBHS Health Fact Sheet

August 2014

Vitamin supplements

There is increasing evidence that antioxidants are more effective when obtained from whole foods, rather than isolated from a food and presented in table form - and some supplements can actually increase cancer risk. For instance, vitamin A (beta-carotene) has been associated with a reduced risk of certain cancers, but an increase in others, such as lung cancer in smokers, if vitamin A is purified from foodstuffs.

A study examining the effects of vitamin E found that it didn't offer the same benefits when taken as a supplement. Also, antioxidant minerals or vitamins can act as pro-oxidants or damaging 'oxidants' if they are consumed at levels significantly above the recommended amounts for dietary intake.

A well-balanced diet, which includes consuming antioxidants from whole foods, is best. If you insist on taking a supplement, seek supplements that contain all nutrients at the recommended levels.

General recommendations

Research is divided over whether or not antioxidant supplements offer the same health benefits as antioxidants in foods. It is recommended that people eat a wide variety of fresh fruits, vegetables, whole grains, lean meats and dairy products every day. The diet should include five daily serves of fruit and vegetables. One serve is a medium-sized piece of fruit or a half-cup of cooked vegetables.

It is also thought that antioxidants and other protective constituents from vegetables, legumes and fruit need to be consumed regularly from early life to be effective. See your doctor or dietitian for advice.

Where to get help

- Your doctor
- Dietitians Association of Australia Tel. 1800 812 942

Things to remember

- The process of oxidation in the human body produces chemicals called free radicals, which damage cell membranes and other structures.
- Free radicals have been linked to a variety of diseases, including heart disease and certain cancers.
- Antioxidants are compounds in foods that scavenge and neutralise free radicals.
- Evidence suggests that antioxidant supplements don't work as well as the naturally occurring antioxidants in foods such as fruits and vegetables.

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.