

The RBHS Member News

Reserve Bank Health Society newsletter

December 2014 | Issue 6



In this issue...

- Member Satisfaction Survey
- A big year for RBHS
- Finding a healthcare provider
- 2014 Annual General Meeting
- Opening hours during the holiday period
- Online Member Services (OMS)
- Online claiming
- Coming soon - benefit limits available in OMS
- Coming soon - new mobile claiming app
- More with your Hospital cover
- Health fact sheet - 10 tips for living with depression

Member Satisfaction Survey

In the last edition of the RBHS Member News, we shared the results of our 2014 Member Satisfaction Survey and we are delighted that 98.1% of our members are happy with the RBHS.

Since that time, we have been working on a number of improvements based on member feedback in our 2014 Member Satisfaction Survey.

These improvements include:

- development of a mobile claiming app to make claiming even easier (see page 3)
- website improvements to increase performance, security and content
- more personalised and easier to understand communications
- developing a range of 'how to' guides and fact sheets
- changes to the eligibility criteria for RBHS membership.

We are excited about these changes, and look forward to continuing our improvements over the coming months.

As always, we welcome member feedback at any time. If you have any comments or suggestions, please contact us.

A big year for RBHS

The RBHS has experienced record growth this year, now covering 2,272 memberships.

The introduction of new membership eligibility criteria saw two record months of growth in August and September, with a total of 114 memberships being commenced over the two months.

We are pleased to see these results, and are confident of our growth into the future.

As at 1 July 2014, RBHS membership is open to:

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



Finding a healthcare provider

The RBHS has contracts with over 35,000 doctors and 520 hospitals Australia-wide. You can also swipe your RBHS membership card at participating Extras providers to receive your benefit on-the-spot.

We do not have 'preferred providers', which means you can visit your own dentist or optometrist and, provided they are registered with Medicare or the Australian Regional Health Group (ARHG), you will receive the full benefit under your Extras cover.

To find a contracted doctor or hospital, or a registered Extras provider in your area, visit www.myrbhs.com.au/find-a-provider.

2014 Annual General Meeting

The 2014 Annual General Meeting was held on 27 November 2014 at the Reserve Bank of Australia.

Four Directors were re-elected by member vote for a further term, namely Ms Merylin Coombs, Mr Keith Drayton, Mr Warren Wise and Mr Sarv Girn.

For full director profiles visit www.myrbhs.com.au/boardofdirectors.

Opening hours during the holiday period

The RBHS would like to wish all members a safe and happy festive season. We will be open throughout December and January, closing only on public holidays.

Date	Hours
Wednesday, 24 December 2014	8:30am - 5pm, NSW time
Thursday, 25 December 2014	CLOSED
Friday, 26 December 2014	CLOSED
Monday, 29 December 2014	8:30am - 5pm, NSW time
Tuesday, 30 December 2014	8:30am - 5pm, NSW time
Wednesday, 31 December 2014	8:30am - 5pm, NSW time
Thursday, 1 January 2014	CLOSED
Friday, 2 January 2014	8:30am - 5pm, NSW time

During this time you can still manage your health cover 24 hours a day, 7 days a week using our Online Member Services. Simply visit www.myrbhs.com.au/Members/OMS.

Online Member Services

The RBHS website, which can be accessed at www.myrbhs.com.au, offers a quick, easy, convenient and cost-effective way of managing your health cover 24 hours a day, 7 days a week. Since the launch of the website in January 2012, around 35% of members are actively using our Online Member Services to:

- claim online
- view or change their membership details
- make credit card payments
- view their claims history
- download forms and brochures
- order new membership cards
- find a healthcare provider (Hospital, Access Gap doctor or Extras provider where they can use their HICAPS membership card)
- print your annual tax statement
- complete a Health Risk Assessment.

Registering for Online Member Services is easy and will take only a few minutes! Just go to www.myrbhs.com.au/members/oms, click 'Register Online' on the right hand side, and then enter your details.

Online claiming

You can claim online for many Extras services within a daily benefit limit up to \$200, including:

- Dental
- Optical (glasses and contact lenses)
- Chiropractic
- Physiotherapy
- Podiatry
- Speech Therapy
- Occupational Therapy.

To claim online all you need to do is login and fill in the details from your receipts. Your claim is processed automatically and your fund benefit is paid straight into your nominated account. You don't even need to send in your receipts for claims under \$200 (but you do need to keep all your receipts as we may ask for them later to check some of the information).

Claims that are over \$200 can still be completed online, but before payment is made you will need to send in or upload a scanned copy of your receipts. For all other claims simply download a claim form from our website, or contact us and we will send one to you.

Coming soon - benefit limits in Online Member Services

As part of our upcoming website improvements, we will be introducing the ability to view your Extras benefit limits through our Online Member Services (OMS).

Information on benefits you have already used and the limits you have remaining will be available in OMS in early 2015.

Coming soon - new mobile claiming app

We are currently developing a mobile claiming app to make claiming even easier for our members.

With our mobile claiming app, claiming will be as simple as entering your claim details and taking a photo of the receipt for your service.

The app will be compatible with iPhone and Android devices, and will be available in early 2015.



More with your health cover

Did you know that there are a range of health programs that are available for free with RBHS Hospital cover? They are aimed to help members manage their health, recover at home and, where possible, avoid hospital stays.

My Health Online

The My Health Online wellness portal gives you access to a range of health and wellbeing tools. You can:

- store e-health information about yourself and share it with your doctor
- keep a calendar of healthcare appointments
- access an extensive health library, and much more.

My Health Risk Assessment

This health assessment is a questionnaire which asks you for your health information across a range of areas. It only takes between 10 and 20 minutes to complete and you will receive a personalised health report.

If your assessment shows any health risks that may be addressed with our health programs, you can opt in to have one of our health professionals contact you.

My Hospital @ Home

My Hospital @ Home makes it easy to get out of hospital earlier and receive personal care in your home. In some instances, you may avoid a hospital stay altogether if the healthcare services you require can be provided at home.

If you and your doctor think recovering at home is right for you, we work with you to develop a plan to ensure you get the best possible care.

Strive for Health

We have developed our Strive for Health program to help members with chronic conditions manage their health with the help of expert telephone or face-to-face health support at home.

Rehab in the Home

Rehab in the Home helps you recover in the comfort of your own home with short term therapy for joint replacements, fractures, spinal conditions, stroke, respiratory conditions, cardiac conditions and mobility problems. We offer physiotherapy, occupational therapy and more.

If you think one of these programs may assist you, visit www.myrbhs.com.au/Members/HealthPrograms. For more information or call us on 1800 027 299 to discuss your options.

10 tips for living with depression

It's normal to lose interest in life when you are depressed, but keeping up some favourite activities will help you feel better in time. Enlist the help of family and friends to help you get through the rough patches.

Here are some tips to help you cope with your depression.

1. **Continue to do activities you've enjoyed in the past.** This is important, even if you don't enjoy them right now.
2. **Do your best to stay active every day.** Studies show that regular exercise may be as effective as medication in relieving mild depression.
3. **Know your triggers and risk factors.** Common causes of depression include loneliness, painful life events, chronic stress and chronic pain.
4. **Try to keep up with friends.** People who are depressed usually shun other people, but isolation and feelings of loneliness can make depression worse.
5. **Keep up a routine.** Get up at the same time every morning and avoid naps during the day. Too much or too little sleep will make you feel worse.
6. **Try to control your worrying habit.** Avoid dwelling on negative thoughts and feelings. Instead, focus on realistic thoughts and talk through your concerns.
7. **Schedule regular time to relax.** People who are depressed often feel agitated and unsettled. Try meditation, exercise or making time for hobbies – whichever works best for you.
8. **Don't self-medicate with alcohol or drugs.** Substance misuse causes a wide range of problems and will also make you feel worse in the long run.
9. **Seek out support.** Tell trusted friends, family members and colleagues what you are going through.
10. **See your doctor.** If depressed feelings persist despite your efforts, always seek professional help.

RBHS Health Fact Sheet

December 2014

Where to get help

- Your doctor
- Local community health centre
- **beyondblue** support service Tel. 1300 22 4636
- Lifeline Tel. 13 11 14
- Kids Helpline Tel. 1800 55 1800
- Suicide Line Tel. 1300 651 251
- SANE Mental Health Information Line Tel. 1800 18 7263, Monday to Friday, 9 am to 5 pm
- Australian Psychological Society – Find a psychologist service Tel. 1800 333 497
- AREFEMI (Association of Relatives and Friends of the Emotionally and Mentally Ill) Tel. (03) 9810 9300

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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