

# Member News

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



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## Number one for member satisfaction

RBHS is proud to rank first in the 2018 Member Satisfaction Survey with a 97.6% satisfaction rate. The survey was tougher this year, with an additional four health funds competing for the number one rank.

Thank you to all members who took part in the survey. Your feedback is very useful to focus the improvements we are planning for the rest of the year.

*Source: Member Satisfaction Survey 2018, Discovery Research*

## Keep your children covered for longer

The RBHS is proud to introduce greater flexibility and affordability for children of RBHS members.

The Extended Family Policy allows non-student dependants to remain on your policy for an additional 28% on your premium. This option is much more affordable than your child taking a new single policy.

### Your child may be eligible if they:

- are aged 18 to 24;
- are single; and
- were previously on your policy.

**Want more information or to add your adult child to your policy? Call RBHS on 1800 027 299.**



# Out-of-pocket expenses: how to avoid them

There is one key tip greater than them all in avoiding out-of-pocket expenses: ask your specialists to participate in our Access Gap scheme.

## Why?

94% of hospital treatments for RBHS members under Access Gap had no out-of-pocket expenses in the current financial year to date. That means that only 6% paid a gap (out-of-pocket expenses). Contrast that to members who didn't use Access Gap – 24% of them paid a gap.

## How does it work?

Access Gap is a scheme where the fund agrees to pay specialists above the usual percentage of MBS scheduled fee to reduce members' out-of-pocket expenses. In the financial year to date, we have paid more than a million dollars to the Access Gap scheme – money that otherwise would have been paid as out-of-pocket expenses by RBHS members.

**Remember – ask your specialists to participate in our Access Gap scheme.**

## Your health case study: wisdom teeth

### How much does it cost to get your wisdom teeth out?

Little is commonly understood about health insurance. We thought we could change that by examining what our members can expect for common hospital treatments. Our first case study is wisdom teeth removal.

Unfortunately dentistry is costly, and many working Australians are not eligible for free public alternatives. Therefore, you will more than likely be using your RBHS cover for wisdom teeth removal.

Firstly, there are two places you can get your wisdom teeth removed:

1. In hospital (often a day hospital)
2. In the dentist's chair

All of the 20 most recent RBHS wisdom teeth removal claims were performed in a hospital.

### Did you know?

Even though wisdom teeth removal is more common in your late teens to early twenties, wisdom teeth removal is common to accommodate dentures.

### Which health cover provides benefits?

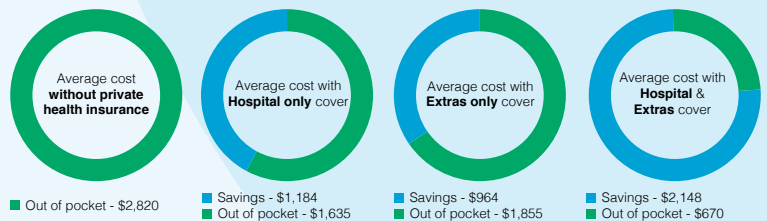
	Extras	Hospital
In hospital	✓	✓
Dentist's chair	✓	✗

### Extras cover\* provides benefits towards:

- The dentist or oral surgeon performing the extraction. RBHS pays 90% of their fees up to the item limit.

### Hospital cover\* provides benefits towards:

- Hospital fees (accommodation and any minor dental prostheses). RBHS pays 100% of these fees.
- Anaesthetist fees. RBHS pays a minimum of 25% of the Medicare Benefits Schedule fees towards anaesthetist fees. If your anaesthetist participates in Access Gap, we pay them significantly more, reducing your out-of-pocket expenses in the process.



Before you go in for your wisdom teeth removal, ask for an itemised quote and ask your anaesthetist to participate in Access Gap to reduce your out-of-pocket expenses.

*\*Waiting periods may apply.*

# Your health info: flu vaccinations

The new flu vaccine has arrived in time for the winter peak flu season.

## How quickly does the flu vaccine work?

Your immunity will be boosted after two weeks.

## Is the flu vaccine for everyone?

Just about, in any case you will be screened by the person giving you your injection to see if your allergies or health issues prevent you from getting it. Babies under 6 months old cannot.

Children between the ages between six months and nine years of age need two injections, at least four weeks apart.

## How much does it cost?

Around \$20, which unfortunately you cannot claim back from us as it is below the Government's Pharmaceutical Benefits Scheme (PBS) amount of \$39.50. Although it is free for people who are:

- over 65
- under 5
- pregnant
- indigenous Australians 15 years old and older
- suffering a medical condition that makes the flu extra risky (check with your doctor)

## Where can I get it?

At work, large pharmacies, health centres, mobile vaccination services and with your local GP.

*Source: Australian Department of Health*



# Is it time for a dental check-up?

Have you been in the last 12 months? If not, it is time to get a check-up again according to the latest guidelines from the Australian Health Policy Collaboration (AHPC), a think-tank out of Victoria University, and the Australian Dental Association (ADA).

Most Australians only require annual check-ups, but speak to your dentist about your specific dental needs as you may need to go more frequently depending on your oral health.

*Full disclosure: evidence is yet to solve how often Australians should get a dental check-up. Going annually is only a guideline.*

## Should I bother taking the kids to the dentist?

A look at the statistics tells us yes:

1. More than one-third of five to six year-olds have had decay in baby teeth
2. Almost a third of potentially preventable hospitalisations are for kids under 9 years old

The experts do too. Regular check-ups should begin within six months of a child's first baby tooth coming through. The AHPC and ADA say that "the evidence indicates that early intervention and prevention will reduce a child's future risk of oral disease."

*Source: Australia's Oral Health Tracker February 2018, AHPC & ADA*

## What can I claim?

A visit to the dentist need not put a great dent your wallet. RBHS Extras Cover has no annual limit on general dental. It pays 90% your dental charges, up to the maximum benefit payable per item. That is just one reason why the RBHS has simply better benefits.



# Public hospital waiting times at a 15-year high

Australians are fortunate to have a quality public health system. But did you know that the median (the midpoint) elective surgery waiting time in public hospitals is the longest in 15 years?

The Australian Medical Association (AMA) outlined the result in its Public Hospital Report Card 2018.

Private hospital cover is more useful than ever to avoid a public system struggling with capacity concerns. The AMA's measure of public hospital capacity (the number of beds per 1000 Australians aged 65 and over) has nearly halved since 1992–3.

## So how long might you have to wait in the public system?

Take knee replacement for instance:

### Total knee replacement 2016–17\*

Hospital	Median waiting time
St. Vincent's Hospital, NSW	174 days
Royal Melbourne, VIC	181 days
Princess Alexandra Hospital, QLD	182 days
Royal Perth Hospital Wellington Street Campus, WA	232 days
Canberra Hospital, ACT	235 days

This small sample shows waiting times vary significantly from hospital to hospital (174 days to 235 days). And half of the patients had to wait longer than that.

Find out how your local public hospital performed by searching [myhospitals.gov.au](http://myhospitals.gov.au) and clicking 'Waiting times for surgery'.

## Sound all too stressful?

With private health cover, you'll be in hospital as soon as your doctor's ready.

*\*Web update: Waiting times for elective surgery in 2016–17 Australian Institute of Health and Welfare*



## Contact the RBHS

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