

UPDATE SUMMER 2009

Here's health

Insurance Australia Limited ABN 11 000 016 722 trading as NRMA Insurance distributes NRMA Health Insurance. NRMA Health insurance is provided to you by the insurer MBF Alliances Pty Ltd ABN 89 075 799 236. As the insurer, MBF Alliances Pty Ltd is referred to as the 'Fund'.

Peace of mind with NRMA Health Insurance

Life can be full of surprises. That's why it pays to be prepared in case the unexpected occurs.

Should you need to go to hospital - for an operation or to have a baby - your private hospital cover puts you in greater control. You can choose the surgeon or specialist who treats you and where you are treated. You also have more flexibility as to when you are treated - because when it comes

to your health, you don't want to compromise.

Unless it's happened to you, or someone close to you, you don't often think about what going to hospital really involves. But if you, or a family member need medical treatment in hospital, the last thing you want to worry about is the bill. And while the costs of medical services continue to increase, health insurance puts private health care within reach for millions

of Australians. Our top 10 claims on page 2 show just how much it can cost for a single hospital treatment if you don't have private cover.

With your NRMA Health Insurance, you have peace of mind knowing you're covered and protecting your most valuable asset, your health.

Plus, if you have extras cover, you'll also enjoy getting money back for services that Medicare

When it comes to your health, you don't want to compromise

does not cover such as dental, optical, physiotherapy, chiropractic and more.

Remember, your private hospital cover can give you peace of mind at a time when you need it most - and that's priceless.





Delivering healthy benefits

In 2008, NRMA Health Insurance paid over \$193 million in claims, helping our customers receive treatment and get back on the road to recovery quickly.

\$122 million - paid in hospital benefits for customers

\$71 million - paid in extras benefits for customers

\$147,795 - paid for a single episode of treatment for one customer

Top 10 payouts for customers

In 2008, our top 10 hospital payouts for customers each exceeded \$65,000.

PAYOUT	TREATMENT
\$147,795	Inflammation of lungs
\$81,339	Heart attack - pacemaker required
\$71,340	Cardiac arrhythmia
\$70,153	Heart failure - replacement of pacemaker
\$69,962	Heart disease surgery
\$69,546	Heart disease surgery
\$67,326	Heart attack - pacemaker required
\$65,777	Intestinal disease
\$65,520	Heart attack - pacemaker required
\$65,042	Heart failure - pacemaker required
\$773,800	Total top 10 payouts

Plus, we welcomed 1,574 newborn babies to NRMA Health Insurance.

Update on the Medicare Levy Surcharge

Last year, the Government introduced some changes to the Medicare Levy Surcharge (or the MLS for short). The MLS is a tax that people have to pay if they don't have private hospital cover and if they earn over a certain amount. The MLS was introduced by the Government in 1997 to encourage more people to take up private hospital cover. Effective from 1 July 2008, the thresholds were increased to \$70,000 for singles and \$140,000 for couples or families.*

It's easy to forget about the value of private health insurance - until you need to use it

If your tax situation has changed because of the increased thresholds, you may be wondering whether you should keep your private hospital cover. It's easy to forget about the value of private cover - until you need to use it. If you have to go to hospital, private hospital cover puts you in control allowing you to choose your specialist and where you're treated. It also helps to cover the potentially high cost of treatment, allowing you to focus on the most important thing, your health.

To check you're on the right health cover to suit your needs, call us on 133 234.

** Threshold increases by \$1500 after the first child*

Simplify your life and save

At NRMA Insurance we realise that convenience is important to our customers. So take a streamlined approach when it comes to your insurances - purchase more than one NRMA insurance product, and you'll reap the benefits of some great discounts:

- Combine your car or motorcycle insurance with

your home or landlord insurance and you'll receive a **10% discount**

- Combine your car or motorcycle insurance with your home or landlord insurance, plus your NRMA Health Insurance or your NRMA Motoring and Services membership and you'll receive a **12.5% discount**

- Combine your car or motorcycle insurance with your home or landlord insurance plus your NRMA Health Insurance and your NRMA Motoring and Services membership and you'll receive a **15% discount**

Visit nrmaqld.com.au for more details and to see what discounts are available to you.

On existing policies, discounts apply from the date of next renewal.

Proudly part of the Bupa group

In June last year, MBF Alliances (formerly NRMA Health Pty Ltd) officially became part of the Bupa Australia group. Together, MBF Alliances, MBF, HBA and Mutual Community now support the health cover needs of almost three million

people across Australia. As a group, our aim is to deliver bigger and better value for our customers; drive improvements and innovations in the health insurance industry; and keep health care affordable for more Australians.

Importantly, we are part of a global health and care organisation, the Bupa group, which has no shareholders so all profits are reinvested to improve services for customers. So, whether you've been a loyal customer for many years or have only

recently come on board, you'll continue to receive quality health cover and exceptional customer service.



Baby bonus: how you benefit in so many ways

If you're thinking about starting a family, then it's a good idea to review your health cover to make sure you're on the right cover when your new family member arrives. If you're changing your cover you may have 12 month waiting periods for pregnancy and birth related services. So if possible, it's best to review and change, if necessary, your private health cover well in advance to ensure any relevant waiting periods are served.

Under Hospital Select Plus, Hospital Value, Hospital Plus or Hospital Super Plus, you may be eligible for our special Baby Bonus Benefit*, which means more money in your pocket after your baby is born.

Depending on how long you stay in hospital (see tables below) - you could claim up to \$350 on a range of services. You can use it to refund part or all of your hospital Excess or Co-payment; for home

or lactation nursing or midwifery; for after hospital physiotherapy and occupational therapy; or travel, accommodation and meals for a close family member.

The Baby Bonus Benefit can help make your baby's arrival as stress free as possible, so you can relax and enjoy this momentous occasion.

For full details on our Baby Bonus Benefit visit nrmaql.com.au/health.



FOR A NORMAL DELIVERY	
LENGTH OF STAY	BENEFIT
5 night stay (go home on day 6)	\$150
4 night stay (go home on day 5)	\$250
3 night stay (go home on day 4)	\$350

FOR A CAESAREAN DELIVERY	
LENGTH OF STAY	BENEFIT
7 night stay (go home on day 8)	\$150
6 night stay (go home on day 7)	\$250
5 night stay (go home on day 6)	\$350

* Claims under the Baby Bonus Benefit must be received by the Fund within six months of your baby's birth. Claims are not redeemable for cash



Sleep well

Lack of sleep can cause decreased energy and sluggishness and make it difficult to get through the day.

If you lack regular sleep and often feel tired during the day, these tips and suggestions may help.

- Adults require eight hours of sleep each night and one of the best ways to ensure you get the required amount is to adopt a regular sleep schedule. Try to get up at the same time each morning and where possible go to bed at the same time each night to get into a pattern.
- Adopt a healthy diet to improve your energy levels: drink plenty of water, eat breakfast, and regular meals, and don't crash diet.
- Drink a cup of warm milk before bedtime. Dairy foods are a good source of tryptophan, thought to help the body induce sleep.
- Avoid spicy foods before bedtime.

- Avoid eating heavy meals in the evening, especially before bedtime.
- Avoid stimulants such as alcohol, caffeine and nicotine, especially late in the day. Try to limit caffeinated drinks to five or less a day and give smoking the flick. Visit www.quit.org.au.
- Regular exercise helps increase energy levels. Exercise and moderate physical activity reduces blood pressure and helps to maintain a healthy weight. But avoid exercise up to four hours before bedtime (you should test the time you need for your own body). Although daily exercise promotes good sleep, exercise shortly before bedtime can interfere with sleep.
- Manage your stress levels. Try a relaxation technique that suits you, such as yoga, tai chi, music, meditation or massage.

Relaxation is thought to help manage stress as it slows your heart rate, and breathing rate, lowers blood pressure, reduces the need for oxygen, increases flow to major muscles and reduces muscle tension. Regularly scheduled relaxation time before bed, with the use

Drink a warm cup of milk before bedtime

of relaxation techniques may help. A warm bath is also a good way to relax.

- Slow down. The drive to do more in our lives can leave us feeling stressed out and exhausted, with not enough hours in the day to sleep. Try to find a few hours in your week

to do nothing but relax.

- Avoid watching television in the bedroom. Make your bedroom as comfortable (and as dark) as possible.
- Use earplugs if noise is a problem.

If you suffer from chronic insomnia, please see your GP, who can help you to determine what the cause of the sleep problem may be.

Sources:
Better Health Channel,
www.betterhealth.vic.gov.au
Mayo Clinic, www.mayoclinic.com



Mixed Sources

Product group from well-managed forests and other controlled sources
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