

Health LINKS

OCTOBER 2019

Introducing TravelCard

When you're on holidays or travelling the world you never expect the unexpected might happen! But the reality is that sometimes things don't go to plan. Taking out travel insurance can help cover the cost of accidents and medical expenses, theft, disruptions to your travel plans that are outside of your control and even your delayed or lost luggage.

That's why Phoenix Health Fund have partnered with TravelCard to bring you hassle-free travel insurance that offers real-time solutions. Benefits are paid in real time, onto your travel card so you're not left out-of-pocket or waiting on a claim after you get home.

Visit phoenixhealthfund.com.au/travel-insurance to learn more about TravelCard and to get a quote.



Message from the CEO



Welcome to the October edition of Health Links. We have lots of exciting news to share with you this month including a new partnership with TravelCard.

TravelCard offers hassle-free travel insurance so you can now enjoy the same peace of mind you experience with your health insurance while you're on holidays.

October is Breast Cancer Awareness Month so it's timely that we look at women's health and what we can do to reduce our risk of developing breast cancer. Also this month, Phoenix Health will sponsor an event in Newcastle with Dr Jodie Fleming; a psychologist who has survived breast cancer. **Read more on page 3 including your chance to win a copy of Jodie's book, *A Hole in my Genes*.**

I'd also like to share with you the results of a recent industry survey show that Phoenix Health ranked higher in levels of consumer trust than other well-known brands like Qantas and Coles. As a not-for-profit fund, our members are at the center of everything we do, thank you for continuing to trust us with your health.

**Sharon Waterhouse,
Chief Executive Officer**

Refer a friend and let us reward you!

If you're happy with Phoenix Health, why not tell your friends!

Simply refer a friend to Phoenix Health and if they join with a combined Hospital and Extras cover, we'll reward you both with a \$50 Eftpos gift voucher!

Just get your friend to mention your name when they join so we can get your voucher to you! For full details, visit phoenixhealthfund.com.au/refer-a-friend-promotion





Prioritising women's health



October is Breast Cancer Awareness month, so it's timely that we take a moment to talk about prioritising women's health.

As women, our bodies and minds naturally change as we age. But with the demands of life, family and work, often our own health can take a backseat to our busy lives. With 53 women diagnosed everyday with breast cancer, this is one condition we shouldn't ignore.

Breast cancer risk factors

While there are some risk factors that you can't change, there are others that you can manage. According to the Breast Cancer Network Australia, risk factors for developing breast cancer include:

- Being female
- Increasing age
- A family history of breast cancer
- Being overweight or obese
- Alcohol and smoking
- Having dense breasts

Self-examination

Being familiar with the look and feel of your breasts will make it easier to notice changes if they occur. The Breast Cancer Network Australia (BCNA) recommends looking at and feeling your breasts for any changes regularly, remembering to check right up to your armpits and collarbone.

The Jean Hailes organisation recommends seeing your doctor if you notice any of the following:

- A new lump or lumpiness
- Changes in the shape or colour of your breast
- Changes in the nipple including discharge
- Puckering or dimpling of the skin
- Persistent pain, itching or rashes.

Take action

The BCNA says that while most changes are not likely to be breast cancer, if you detect any changes that are unusual for you to see your doctor without delay.

A conversation on the Couch with Dr Jodie Fleming

The Hunter Breast Cancer Foundation invites you to join author Dr Jodie Fleming as she launches her memoir, *A Hole in My Genes*.

Jodie is a clinical and health psychologist who worked in the field of psycho-oncology (the human side of cancer) before being diagnosed with breast cancer herself. Hear about Jodie's journey from the terrifying diagnosis to a cancer free future.

A Conversation on the Couch, proudly supported by Phoenix Health, will be held in Newcastle on Sunday 13 October 2019. For more information and to purchase tickets visit stickytickets.com.au/89152

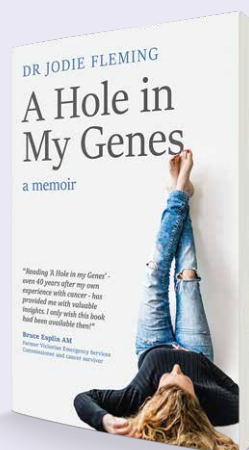


WIN!

We've got 5 signed copies of Dr Jodie Fleming's *A Hole in my Genes* to give away!

To be in the running to win a copy, visit phoenixhealthfund.com.au/win

Competition closes Sunday 13 October 2019, winners will be contacted via email. See the website for terms and conditions



Your cover explained:

Ambulance benefits



You might be surprised to learn that in NSW a non-emergency ambulance call-out fee starts at just over \$300. If you require helicopter transport in an emergency, this cost can quickly escalate into the thousands.

Ambulance services are not covered by Medicare but depending on what state you reside in, the government may offer some subsidies for ambulance charges. However, as a Phoenix Health member, you have complete peace of mind knowing you're 100% covered for ambulance services, where medically necessary, including emergency and non-emergency transport for land, sea and air Australia-wide.*

Is it included with my cover?

Yes! All Phoenix Health Hospital, Extras and Combined cover policies include 100% benefits for medically necessary ambulance transport. This means that you don't need separate ambulance subscription or cover.

The only Phoenix Health cover that is different is *First Start Extras; which still includes one emergency ambulance trip per person, per calendar year.

What's not covered?

There are some fees and services that Phoenix Health doesn't cover. These include ambulance subscriptions, services paid by the government, compensation or other third-party services that are not medically necessary or are provided free of charge.

What to do if I get an ambulance bill?

If your bill doesn't fit into any of the above circumstances where we can't pay a benefit, simply forward it to us with a claim form and let us do the rest!

If you have questions about ambulance benefits or any aspect of your cover, please contact the Phoenix Health team.



Are you a pensioner living in NSW?

Let us know so we can update your details. This won't impact your cover with Phoenix Health but will assist us in determining our requirements to pay the state ambulance levy on your behalf.



Spring special

Prep time: 20 minutes
Cook time: 25 minutes
Serves: 2-3



Shiitake & Miso Noodle Soup

Asian Greens are in season right now which means they'll be fresher, easier to find and full of beneficial nutrients.

Mushrooms are also in season so why not try switching out the dried Shiitake mushrooms in this recipe for fresh to reduce prep time for weeknights.

Ingredients

45g dried shiitake mushrooms (preferably whole)
1 bunch bok choy
3-4 spring onions
1-2 tbsp extra virgin olive oil
2 tsp freshly grated ginger
3 cloves garlic, finely chopped
5 cups water (plus extra for soaking mushrooms and cooking noodles)
3 tbsp white miso paste

200-250g buckwheat (soba) or rice noodles
1 tbsp mirin (more to taste)
1 tbsp tamari (more to taste)
½ tsp sesame oil
Squeeze of fresh lemon to serve if desired

Tip: This recipe is designed to be vegan, but you could easily add some grilled chicken or a hard-boiled egg to increase your protein intake like we've done.

Instructions

1. Place mushrooms in a bowl, cover with warm water and a plate (to stop them floating) and soak for 20-30 minutes. Drain mushrooms and slice into 3-4 pieces, removing the stems. The liquid can be kept and included in the 5 cups used later (discard the solids at the bottom).
2. While the mushrooms are soaking, separate bok choy into white stalks and green leaves and cut stalks into 1 cm slices. Slice spring onions, including green tops.
3. Heat a saucepan to medium heat and add olive oil. Add the mushrooms and cook for 3-4 minutes. Once soft add bok choy stalks and cook for another 1-2 minutes. Then add the ginger, garlic and spring onions (reserving some of the sliced green tops) and cook for another minute. Add an extra dash of oil or some mushroom stock if everything starts to stick to the saucepan.
4. Scoop some of the water into a small bowl and dissolve the miso paste, ensuring there are no lumps. Add to the saucepan with the remainder of the water. Bring to the boil and simmer with lid on for 12-15 minutes.
5. Meanwhile, cook noodles as per packet instructions. Once soup has simmered, add bok choy leaves, reserved spring onion tops, noodles, mirin, tamari and sesame oil and simmer for another 1-2 minutes before serving.

Enjoy!

Recipe sourced from jeanhailes.org.au



Call 1800 028 817

We are open 8:30am – 5:00pm Monday – Friday (AEST)

Jump onto Online Member Services (OMS) by visiting members.phoenixhealthfund.com.au

Email us on enquiries@phoenixhealthfund.com.au