

## Message from the CEO

Welcome to the Winter edition of our Health Links newsletter.



Winter is well and truly here and we've got a great winter soup recipe to boost your immune system to share with you this month.

As your personal health fund, our focus as always is on your health and wellbeing. We believe that health insurance shouldn't be hard; it needs to be easy to understand and affordable, which is why we've made reviewing your cover online simple with our side-by-side comparison tool. It's now easier than ever to make sure that your Phoenix Health cover is always the perfect fit.

You may have seen recent media attention on the pending changes to the Medicare Benefits Schedule, or MBS from 1 July and wondering if this may impact your cover. The short answer is no, there are no changes to your Phoenix Health cover at this time.

The MBS is a list of services for which the government will pay a rebate; and for each service listed on the MBS, there is a Medicare Schedule Fee. So, when you claim on a service listed on the MBS, Medicare will pay a portion of the cost and your Phoenix Health hospital cover will pay the remainder of the Schedule Fee. If your doctor chooses to charge over this fee you may end up with out of pocket expenses.

The schedule of fees set by the Australian Government for doctors and patients is being improved from 1 July. The changes to the MBS reflect the recommendations of the expert members of the MBS taskforce to improve health outcomes for patients and should not result in any increased out-of-pocket bills for consumers. If you'd like to know more about these changes, visit [phoenixhealthfund.com.au/mbs-changes](https://phoenixhealthfund.com.au/mbs-changes).

We hope you enjoy this edition of our Health Links which includes some exciting member updates for you on the results of our recent digital health and wellbeing survey and new member perks to share from two optical providers.

Your feedback is important to us and we invite you to share your thoughts by emailing [marketing@phoenixhealthfund.com.au](mailto:marketing@phoenixhealthfund.com.au) – a stronger Phoenix Health means more back to members in benefits.

**Thank you for continuing to choose us to look after your wellbeing.**

*Sharon*

**Sharon Waterhouse**  
Chief Executive Officer

## Tax Time 2021: Making accessing your information easier



As the end of the financial year approaches, we wanted to remind you how you can access your private health insurance information for tax purposes.

We will supply all the details you require for taxation purposes directly to the Australian Taxation Office (ATO) by 3 July 2021. This is the same process as last year and makes submitting your Tax Return quick and easy! If you do need a hard copy of your statement, one can be downloaded from your Phoenix Health OMS Portal at [members.phoenixhealthfund.com.au](https://members.phoenixhealthfund.com.au).

To learn more about tax time and private health insurance, visit [phoenixhealthfund.com.au/tax-time-2021](https://phoenixhealthfund.com.au/tax-time-2021).

## Member Perks: Optical offers worth a second look!

When it comes to value, we want to help you get the most from your membership which is why we're excited to share two new optical discounts to make updating your prescription glasses and sunglasses even more affordable. **Read on to learn more.**



### Nova Optical Save 40% on prescription frames!

Phoenix Health members can now get a **40% discount on optical and sunglass frames** when purchased with prescription lenses at Nova Optical, Charlestown. This offer is available to all Phoenix Health members regardless of your level of cover.

Like Phoenix Health, Nova Optical is locally owned and operated with friendly, personal service. Specialising in finding frames to enhance your look and suit your personality, they stock an extensive range of frames including designer brands like Ray Ban, Oakley, Maui Jim, Prada, Furla and Vogue.

Nova Optical supply the best lenses to help you look and see your best. All lenses are UV protected, hard and multi-coated and reading glasses can be ready in just an hour! And if you'd prefer to use your own frames there's no fitting fee for Phoenix Health members.

Nova Optical also offer bulk-billed eye exams including retinal photography. Make an appointment today by calling their store or booking online.

**Phone: 4942 1515**  
**Book online: [novaoptical.com.au](http://novaoptical.com.au)**



### Q Optical Network Choose from two great offers!

Q Optical Network (QON) is a national network of optometrists committed to delivering personalised eye care; providing their customers – including Phoenix Health members, with eyewear choices they want, and the savings they need.

QON Providers are local optometrists with **Eyecare Plus** stores at the Junction and in Charlestown as well as Australia wide.

As a Phoenix Health member at QON you can now enjoy access to:

- ✓ **One complete pair of no gap prescription glasses; or**
- ✓ **With the purchase of every full priced pair of glasses, choose from:**
  - Free second pair from a selected range,
  - 50% off a second pair from any range, or
  - Free Plano Cancer Council sunglasses
  - (or equivalent) from a selected range.

Plus get **15% off contact lenses** everyday!

You can make an appointment for a bulk-billed eye exam online or by contacting your local store. Find a location near you at **[opticalnetwork.com.au](http://opticalnetwork.com.au)**.



Phoenix Health extras cover is required to claim optical benefits and waiting periods and limits may apply. Discounts and offers are separate to any applicable extras benefits, and will apply prior to any extras benefits being processed. Offers are set out by the provider and may change from time to time at their discretion; terms and conditions may apply.



## Recipe:

### Winter Immunity Soup

This winter, give your body the warm, filling and nutrient-packed food it craves with this simple yet delicious soup recipe from nutritionist Lola Berry, author of *Inspiring Ingredients*.



Read more about how these fresh ingredients can help provide a nutritional boost for you this winter on our blog: [phoenixhealthfund.com.au/healthy-blog](https://phoenixhealthfund.com.au/healthy-blog)

### What you'll need

- ✓ 2 cups butternut pumpkin, diced
- ✓ 2 cloves garlic, chopped
- ✓ 1 cup barley, rinsed
- ✓ 1 large handfuls baby spinach
- ✓ 1 head broccoli, finely chopped
- ✓ 2 chillies, finely chopped
- ✓ 1 thumb ginger, grated
- ✓ 1/2 bunch celery, diced
- ✓ 1 onion, diced
- ✓ 1 cup soaked and cooked or 1 can pre-rinsed kidney beans
- ✓ 2 cups fresh or 1 can tomatoes, diced

### How to make it

Drizzle olive oil into a big pot, then add garlic, onion and chillies. Cook until softened, then add ginger and celery and cook for several minutes, until aromatic.

Add tomatoes, barley, pumpkin, kidney beans, plus two cups of water (three if you prefer a more dilute soup). Simmer for 20 minutes, then add broccoli and cook for a further five minutes.

Season with salt and pepper. Remove from heat and fold spinach through soup.

## Member Update: Digital Health & Wellbeing

We're always looking for ways to give you more value from your health insurance and last month we asked for your feedback about digital health and wellbeing programs.

We were overwhelmed with your responses to our survey, expressing your interest in the idea of a free Phoenix Health digital health and wellbeing program.

We are currently working on developing a pilot program with an exciting new digital partner and we cannot wait to share this with you soon. Stay tuned for more information about how you can be part of our trial program!



### Are your details up to date?

Keeping your details up to date means you'll always be the first to know about industry updates and health fund news. Log in and update your communication preferences and details via the Phoenix Health Online Member Service (OMS) Portal at [members.phoenixhealthfund.com.au](https://members.phoenixhealthfund.com.au) or download the Phoenix Health App from the App Store or Google Play to manage your membership anywhere, anytime!

