

Message from your CEO

Welcome to the Spring edition of our HealthLinks newsletter.



In this edition of HealthLinks, we're taking a look back at the past twelve months at Phoenix Health and sharing some of the highlights from FY26. Thank you for continuing to choose us as your health insurance partner. We're proud of what we've achieved together and invite you to take a look at our **2026 Year in Review**.

We're shining a spotlight in this edition on **Kieser Australia**, one of our Health Support Program partners. From osteoarthritis care to spinal health, Kieser provides personalised programs designed to help members move well and get back to doing the things they enjoy.

We'd also like to invite you to have your say through our **2026 Member Satisfaction Survey**. Your feedback is incredibly valuable and helps us understand what matters most to you and where we can continue to improve.

And, of course, spring calls for something delicious! This edition's recipe is a **Berry, Date and Oat Brekkie Slice** - perfect for making ahead and enjoying throughout the week.

On behalf of all of us at Phoenix Health, thank you for being a member and for trusting us with your health and wellbeing. We look forward to continuing to be here for you, now and into the future.

We hope you enjoy this edition of HealthLinks!

Sharon

Sharon Waterhouse
Chief Executive Officer

Phoenix Health FY26: Our Year in Review

As we look back on FY26, we're proud of another year focused on what matters most - our members. From delivering value through your health insurance to expanding the ways we can support your health and wellbeing, it's been a year of progress and connection at Phoenix Health.

We were delighted to maintain our strong **Member Satisfaction** result, with more than 9 in 10 members telling us in our Annual Survey they're satisfied with Phoenix Health. And with 91% of members saying they would recommend us to family or friends, we're incredibly grateful for the trust you place in us.

We also returned more to members this year, with **89 cents of every dollar received in premiums returned as benefits**. Alongside your health insurance benefits, we paid \$345,000 through our **Health Support Programs**, helping members access additional care and support when they need it.

There were plenty of new things to discover as a member in FY26, too. We welcomed **PassportCard** as our new travel insurance partner, giving members access to an exclusive travel insurance offer, and launched our new **Learning Hub**, bringing health, insurance and membership information together in one easy-to-access place.

We're proud to have reached a **5-star rating on ProductReview.com.au**, reflecting the experiences and feedback shared by our members - thank you to everyone who has taken the time to share your feedback!

We look forward to continuing to deliver quality, affordable health insurance with real value in the year ahead.

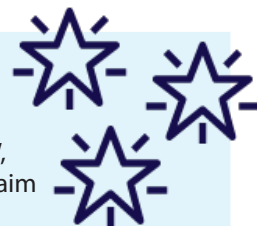
Take a look back at FY26 in **Year in Review** online at phoenixhealthfund.com.au/annual-report



Three Canstar awards for Phoenix Health!

We're proud to have been recognised with three **2026 Canstar Outstanding Value Awards** for our Hospital and Extras cover in NSW, Victoria and Queensland. It's wonderful recognition of the value we aim to deliver to our members every day.

Find out more about the awards and what they mean for our members here: phoenixhealthfund.com.au/learning-hub/canstar-outstanding-value-awards



Health Support Provider Spotlight: Move better and feel stronger with Kieser Australia

We're proud to partner with Kieser, a specialist provider of evidence-based strength training, to support Phoenix Health members managing osteoarthritis and ongoing back pain.

Kieser takes a personalised approach to exercise, with qualified professionals working with you to develop a program based on your individual needs, abilities and goals. Their focus is on building strength and improving movement, helping you feel more confident in your everyday activities.

Through our Health Support Programs, eligible Phoenix Health members have access to two Kieser programs:

Osteoarthritis Care Program

Designed to help those living with osteoarthritis in the hip or knee to improve their strength, mobility and function through personalised exercise.

Spinal Care Complete Program

Supporting people with persistent back pain to prevent or delay the need for surgery through tailored exercise and professional guidance, with a focus on improving strength, movement and function.

These programs are available to eligible hospital cover members at no extra cost, providing practical support to help you take an active role in your health.



Want to know if you're eligible? Contact Phoenix Health to find out more about our Health Support Programs and how Kieser could support you.

Check out the full range of Programs as well as all the details, including eligibility criteria here:

phoenixhealthfund.com.au/health-support-programs

Notice

As required under Corporations Law we hereby notify members that the 2026 Phoenix Health AGM will be held on 28 October 2026 in Newcastle, NSW. For any enquiries, please email info@phoenixhealthfund.com.au.

A copy of the 2026 Phoenix Health Annual Report will be available on our website from 1 October 2026.

Share your feedback! MEMBER SATISFACTION SURVEY

We're always working to improve the benefits we can offer you, so you can get the best value from your membership - one way we do this is through the feedback you give us.

We want to let you know that our **2026 Member Satisfaction Survey** is open now until 5pm Monday 19 October - so keep an eye on your inbox for your invite.

Visit phoenixhealthfund.com.au/member-survey to share your thoughts - we'd love to hear from you!

Eating Seasonally: Berry, Date & Oat Breakfast Slice

Prep time: 10 mins | Cook time: 25 mins | Serves: 8

Combining the natural sweetness of berries and dates with the nutty crunch of oats, this easy breakfast slice is a delicious way to start your day.

What you'll need

- ✓ 200g dates, *pitted, chopped*
- ✓ 1/2 tsp bicarbonate of soda
- ✓ 75g natural cashews
- ✓ 75g desiccated coconut
- ✓ 1 large very ripe banana
- ✓ 1 1/2 tbs organic honey
- ✓ 2 tbs LSA
- ✓ 2 tbs black & white chia seeds
- ✓ 200g mixed frozen berries
- ✓ 150g organic rolled oats

STEP 1 Place dates and bicarb in a heatproof bowl. Cover with 200ml hot water. Set aside for 10 minutes, then mash with a fork.

STEP 2 Preheat oven to 180°C/160°C fan-forced. Line a lightly greased 22cm square cake pan with baking paper, extending paper 2cm above edges on all sides.

STEP 3 Place cashews, coconut, banana, date mixture and 2 tbs honey in a food processor. Blitz, scraping down the sides, until smooth. Transfer to a bowl. Add LSA, chia seeds, half of the berries and three-quarters of the oats. Fold to combine. Spoon mixture into prepared pan, smoothing the top. Gently press remaining oats and berries into the top. Bake for 25 minutes or until the top is golden. Set aside to cool for 10 minutes, then chill until cold. Cut into squares. Serve drizzled with remaining honey.

Source: woolworths.com.au/shop/recipes/berry-date-and-oat-breakfast-slice



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