

SPRING / OCTOBER 2015

Health matters

STRESS

Manage stress
effectively

DEDICATED TO THE EDUCATION COMMUNITY

What makes us just for
higher educators?

PLANNING YOUR NEXT HOLIDAY

10 tips when travelling
with a baby



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From the Editor

Welcome to the Spring edition of *Healthmatters*, the final edition for 2015.

This edition provides an update on the improvements we have made to meet your health insurance needs.

Stress continues to have a major impact on the health of many Australians. So we have included an article on how to help manage stress. And, as the holiday season is drawing near, we provide some handy tips for planning that successful family getaway.

And don't forget to check out the Noticeboard on page 10 for important news and information from UniHealth Insurance.

I hope you enjoy reading this edition of *Healthmatters* and I look forward to bringing you the next edition in early 2016.

Stay happy and healthy.

Rebecca Brooker, Editor

From the CEO



As the year flies by, I hope that 2015 is proving to be a healthy and successful year for everyone.

In this edition of *Healthmatters*, it gives me great pleasure to share with you the ways in which we are exclusively for the higher education community. Our commitment to continuously enhance the services we provide to you remains a key focus. You can read about this on page 4.

As always, my team and I appreciate your continued support and look forward to sharing more news and articles with you next year.

Wishing you a happy and safe spring and summer.

Brad Joyce, CEO

Why we are for higher educators



Health Insurance products designed exclusively for the higher education community and their families.

UniHealth Insurance exists solely for its members, unlike many other funds who often put the interests of their shareholders ahead of its members.

We have an ongoing commitment to continuously look at ways to enhance the services we provide our members – and this is based on listening to our members and understanding their needs.

Just for you and your family

- UniHealth Insurance is brought to you by Teachers Health Fund which was established just over 60 years ago specifically to meet the health insurance needs of the education community and their families.
- We are committed to the education community; importantly 90 cents of every dollar earned in contributions goes back to members through benefit improvements, and health and well-being programs.
- UniHealth Insurance strives to keep premium contribution rates as low as possible whilst remaining financially stable.
- Our range of products and services are designed around the needs of the education community. For instance:
 - Benefits to support a healthy lifestyle, such as gym membership, which are available across all levels of Extras cover
 - Telepsychology cover provided under Top Extras cover – this recognises that many of our members are in remote areas and unable to get to traditional psychology services, whilst others are simply conscious of their privacy
 - Generous benefits and limits are available for services such as podiatry, psychology and speech therapy
 - Highly competitive benefits and limits for optical and dental services
- We support our members with Business Development Officers who are available to visit your University, throughout the year, to answer your questions face-to-face or to assist you in determining the best level of cover to suit your needs.

Our low operating costs mean we give more back to members.



Travelling with a baby

Top 10 tips!

There is nothing worse for a parent than the thought of travelling on an airline with an infant less than two years of age or even being a passenger waiting in the departure lounge worried that at any time your child could dissolve in a torrent of loud tears.

To avoid spending long, disagreeable hours in the air we have some simple advice that begins even before you arrive at the airport.

Parent recommendations before take-off

1. All children travelling overseas, including newborns, need a passport. Make sure all your family's passports have at least six months validity from your planned date of return to Australia. Keep a photocopy of your documentation separate from the originals and leave copies at home with someone you can easily contact in case of an emergency.
2. When you reserve your airline ticket, be sure to mention that you will be travelling with your baby. Certain airlines attribute specific seats to parents who are traveling with very young children.

On the plane:

3. To limit the effects of a change in cabin pressure when taking off and landing, we recommend ensuring your baby has something to drink, preferably something they usually drink. The act of sucking and swallowing will help alleviate ear pressure.
4. In addition to your traditional carry-on luggage, you're allowed to take your baby's nappy bag with you into the cabin. Powdered milk formula is also authorised but you'll have to ask the flight crew to provide you with spring water heated to the right temperature to prepare your baby bottles. You may also take baby food and any medications that your infant may need during the flight.
5. Have on hand everything you may need in terms of extra clothing, nappies and baby wipes – opt for wipes instead

of cleansing lotions, which have to meet air safety standards: they cannot be over 100ml, and must be placed in transparent plastic bags and presented when you go through security.

6. Blankets provided by the airlines may not be sufficient for your little one. Parents should include warm, comfortable clothing (bring along your baby's usual sleeping bag and a cap) because the flight might be long and the temperature is often kept quite cool inside the plane.
7. If the flight lasts more than 2.5 hours, you may have to plan for an appropriate meal for your baby.
8. Be sure your baby drinks a lot during the flight. Infants become dehydrated much faster than adults due to the dry, pressurised air.
9. Parents' biggest preoccupation during a long flight is to keep their baby occupied. This should be taken into account when you book your tickets. If possible, try to reserve a flight that coincides with your child's naptime or even a night flight. You will be able to reserve a bassinet directly with your

airline company (these are for children who weigh less than 10 kg and are less than 70 cm in length). Otherwise, parents can try to recreate a cosy, familiar environment with their baby's favourite soft toys, books and games.

10. And here is an unexpected tip for getting your baby to sleep during the flight: taking along his car seat might help him drift off more easily because it's familiar to him. However, be sure you have the airline's permission in advance. This will depend on seating availability and the size of your child's stroller or car seat.

Source: Allianz Global Assistance, www.allianz-assistance.com.au

Don't forget to take out travel insurance if travelling overseas. Turn to page 11 for more details.



Quality optical services



As a UniHealth Insurance member, you'll receive exclusive discounts when you purchase your eyewear from participating optometrists. See unihealthinsurance.com.au.

UniHealth Insurance members can access Teachers Health Centres located in Surry Hills, Parramatta and Hamilton (NSW) and Richmond (VIC). These Health Centres provide a range of services including optical, dental, physio, chiro and remedial massage varying across the locations.

During June and July this year we conducted research to understand the awareness, attitudes and perception towards the Health Centres versus alternate optical providers. Over 2,500 people responded.

Many factors were considered within this process including value, service, quality, price, range access and convenience. Some key findings are below:

- ✓ 88% of respondents were satisfied or very satisfied with the optical services received at one of the Health Centres
- ✓ 94% of respondents that have used the optical services within the Health Centre indicated that they would return for on-going appointments
- ✓ The majority of respondents were very impressed with the technology and standard of eye tests received at the centres, with 73% very satisfied (compared to 57% at OPSM and 52% at Specsavers)*

Based on the feedback received, here are some further improvements identified.

- It is not always convenient to get in to pick up the glasses so when your glasses are ready, Teachers Health Centre will send them out free of charge
- The opening hours don't always suit you so extended operating hours will be trialed
- A larger range of mid-priced frames is desired so the range and brands available will be increased in this space.



For members unable to access a Health Centre we are pleased to offer you discounts through our Optical Provider Network – VSP. This network consists of independent optometrists focused on providing personalised service and quality care, and a great range of quality frames and lenses.

* Based on feedback provided on likelihood of returning to last provider used for next eye examination.

Noticeboard

Teachers Healthcare Services

In the Winter edition of *Healthmatters* we launched a new initiative called Galileo Care. This has since been renamed to Teachers Healthcare Services to help simplify the program's offering. We are pleased to inform you that the services offered have officially launched and Teachers Healthcare Services will be in contact with you if you are eligible to take part in the services.

Restricted services

A service that is restricted means that if you go to a private hospital for a restricted service you will only be covered for the rate of a shared room of a public hospital. If you choose to go to a private hospital for these services you will be significantly out-of-pocket. There are no benefits payable towards theatre and labour ward fees.

These services are covered in a shared room of a public hospital. Whilst you will be able to choose your own doctor, you will not be able to avoid public hospital waiting lists.

Mid Hospital, Basic Hospital and StarterPak have restricted services.

Website feedback

We continue to work hard to improve our website and we'd love to know what you think about it. Email us at healthmatters@unihealthinsurance.com.au and let us know what you think works well and what we can improve. Your feedback is important to us. Visit unihealthinsurance.com.au

Competition winner!
Congratulations to **Janice Kay**
our Feedback ASAP prize draw winner. You have won a **\$1,000 Visa gift card**. We hope you enjoy your prize!

Relax and enjoy



Get peace of mind with Travel Insurance through Teachers Health Fund.

Choose a cover that suits you:

- ✓ Comprehensive (international or domestic)
- ✓ Essentials
- ✓ Multi-trip
- ✓ Cancellation & Luggage

Our comprehensive travel insurance cover provides:

- ✓ Unlimited emergency medical & hospital expenses^{#^}
- ✓ Unlimited overseas emergency medical assistance^{#^}
- ✓ Customisable cancellation fees & lost deposits^{#^}
- ✓ Cover for your luggage & personal effects^{*}

For more information or to get a quote visit unihealthinsurance.com.au or call 1300 367 906

[#] Sub-limits apply - refer to Your Policy Cover section of the PDS for details.

^{*} You do not have cover if you are travelling in Australia.

^{*} You must nominate the benefit limit for Section 21 Cancellation Fees & Lost Deposits from the optional amounts made available to you when you purchase your policy. The benefit limit selected by you will be shown on your Certificate of Insurance.

Terms, conditions and exclusions apply. Any advice provided is general advice only and has not taken into consideration your individual objectives, financial situation or needs. Before making a decision in relation to these products, please consider the Teachers Health Fund Travel Insurance Product Disclosure Statement - available at teachershealth.com.au or by calling 1300 728 188.

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Plus, UniHealth Insurance members receive a
10%
discount on their travel insurance.

Working safely in the sun

Working outdoors can put you at a high risk of developing skin cancer, including melanoma. This is because ultraviolet (UV) radiation produced by the sun is a known carcinogen (something that causes cancer).



Skin Cancer Action Week
15–21 November 2015

All skin types can be damaged by exposure to UV radiation. Damage is permanent and irreversible and increases with each exposure. Whenever working outdoors it is important to protect your skin and eyes.

How to protect your skin

It is important to protect your skin against sun damage. The Cancer Council recommends these five simple steps to protect yourself against sun damage.

1. Seek shade

- ✓ Seek out shade wherever possible or use temporary portable shade.

2. Slip on some sun-protective work clothing

- ✓ Cover as much skin as possible. Long pants and shirts with a collar and long sleeves work best.

- ✓ Choose lightweight, closely woven material with an ultraviolet protection factor (UPF) 50+.
- ✓ Choose loose fitting clothing to keep cool in the heat.

3. Slap on a hat

- ✓ A hat should shade your face, ears and neck.
- ✓ A broad brimmed styled hat should have a minimum 7.5cm brim.
- ✓ A bucket style hat should have a deep crown, angled brim of minimum 6cm and sit low on the head.

4. Slide on some sunglasses

- ✓ Be aware that your eyes can also be damaged by the sun's UV radiation.
- ✓ Wear close fitting, wraparound style sunglasses.

- ✓ When buying new sunglasses, check the swing tag to ensure they meet the Australian Standard (AS/NZS 1067:2003 – category 2, 3 or 4) and are safe for driving.
- ✓ Look for an eye protection factor (EPF) 10.
- ✓ Polarised lenses reduce glare and make it easier to see on sunny days.

5. Slop on SPF 30+ sunscreen

- ✓ No sunscreen provides complete protection so never rely on sunscreen alone.

- ✓ Choose sunscreen that is broad spectrum and water resistant.
- ✓ Apply sunscreen generously to clean, dry skin 15 to 20 minutes before you go outdoors.
- ✓ Reapply every two hours or more often when sweating.
- ✓ Protect your lips with an SPF 30+ lip balm.
- ✓ Always check and follow the use by date on sunscreen.

Source: Cancer Council, Skin cancer and outdoor work, www.cancer.org.au

Did you know

UniHealth Insurance members receive 25% off sunglasses when purchasing in-store at a Teachers Health Centre or online at teachershealth.com.au/eyecare. Plus, prescription sunglasses may attract a health fund benefit. Check your level of cover and benefit limits to see if you

Dealing with stress

As a health fund for higher educators we understand stress is a concern. We know you are working longer hours than ever before which means it is even more important that you evaluate how you manage stress.

If stress lasts for a long time or overwhelms your ability to cope, it can have a negative affect on your health, well-being, relationships, work and general enjoyment of life.

Stress can affect how you feel, how you think, how you behave and how your body works. Sleeping problems, sweating, loss of appetite and difficulty concentrating are all common signs of stress.

Here are some ways to help you manage stress more effectively.

Relax

Give yourself some time to relax each day and try to spend time with people who make you feel good about yourself. If you have Extras cover you could try a remedial massage or other complimentary therapies.

Exercise regularly

Have at least 20 minutes of exercise three times a week. Remember a benefit for gym membership is available if you have Extras cover and your health practitioner completes the Healthy Lifestyle Form available at teachershealth.com.au

Eat well

A nutritious diet is important. Eat plenty of fresh fruit and vegetables and avoid sweet and fatty foods.

Sleep

A good sleep routine is essential. If you have difficulty falling asleep, do something calm and relaxing before you go to bed like listening to music or reading.

Enjoy your life

It's important to make time to have some fun and to get a balance in your life.

To deal with stress more effectively, it helps to investigate your stresses and how you react to them. Try to:

- Understand what situations make you feel stressed
- Understand what situations you can and can't control
- Prepare for stressful events in advance, by thinking about the future
- Keep yourself healthy with good nutrition, exercise and regular relaxation
- Try to do happy things every day.

You should talk to your GP if:

- You feel stressed often
- Particular things stress you and you feel they are beyond your control
- You feel your reactions to stress are extreme and worry you
- You feel anxious or depressed about stress.



For more detailed information, consult your health professional.

Sources: Healthdirect Australia, www.healthdirect.gov.au and Better Health Channel, www.betterhealth.vic.gov.au

Calendar

October 2015

Month	Breast Cancer Awareness Month (Breast Cancer Network Australia)
2	Victoria Public Holiday - Richmond Teachers Health Centre closed
4-11	Mental Health Week
5	Labour Day (NSW, QLD, SA, ACT) - UniHealth Insurance and NSW Teachers Health Centres closed - Richmond Teachers Health Centre open
9	National Hat Day (Australian Rotary Health)
10-18	Walking with Wellness Week (Podiatric Association of Australia)
11-17	National Nutrition Week (Nutrition Australia)
25-31	International Brain Tumour Week (The International Brain Tumour Alliance)
Oct 26- Nov 18	Parramatta Teachers Health Centre closed for renovations - Opens 19 November

November 2015

Month	Lung Health Awareness Month (Lung Foundation Australia)
15-21	National Skin Cancer Action Week (Cancer Council Australia)
18	World Chronic Obstructive Pulmonary Disease (COPD) Day (Lung Foundation Australia)

December 2015

1	World AIDS Day
24	Christmas Eve - UniHealth Insurance and Teachers Health Centres open 8am-5.30pm (AEDT)
25	Christmas Day - UniHealth Insurance and Teachers Health Centres closed
26	Boxing Day - UniHealth Insurance and Teachers Health Centres closed
31	New Years Eve - UniHealth Insurance and Teachers Health Centres open 8am - 5.30pm (AEDT)

The dates and events listed are major awareness days, weeks and months related to health and ageing. They could be subject to change and confirmation should be sought from the relevant organisation before planning associated activities. For further information, please visit health.gov.au and click on 'Calendar of Events'.

