

SUMMER / FEBRUARY 2016

Health matters

TYPE 2 DIABETES

Preventing this
chronic illness

DENTAL HYGIENE

Taking care
of your smile

YEAR IN REVIEW

Highlights from the 2014/15
Annual Report



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From UniHealth Insurance

Welcome to the first edition of *Healthmatters* for 2016. We hope you had a happy and relaxed festive season and are looking forward to the year ahead.

In this issue we look at ways you can reduce your risk of type 2 diabetes - one of the fastest growing chronic illnesses in Australia. We encourage you to take the time to review the list of risk factors, and also the strategies you can put in place to maintain your health.

Ahead of World Oral Health Day next month we also give you some tips to help ensure you practice good dental hygiene. Common oral health conditions can affect overall wellbeing so it's important to 'take care of your smile'.

We hope you enjoy reading this edition of *Healthmatters*.

Stay happy and healthy,

UniHealth Insurance

From the CEO



I am delighted to announce another successful year for Teachers Federation Health with strong membership growth and a sound financial performance. I have provided a snapshot of the 14/15 results on page 8. For those who are interested in more detail, the full Annual Report can be downloaded from our website.

We would like to hear from members who have a success story to share - it might be something you have seen or done in your workplace, or a story that relates to the health fund. See the 'Noticeboard' on page 10 to find out how you can win a \$50 Coles Group & Myer Gift Card simply by sharing your story with fellow members.

Thank you for your continued loyalty.

Yours sincerely,

Brad Joyce, CEO

Act now to prevent type 2 diabetes



Vania Khoury RN, Credentialed Diabetes Educator at Teachers Healthcare Services spoke to *Healthmatters* to tell us more.

What is type 2 diabetes?

It is a largely preventable chronic, progressive, lifestyle condition where there is too much glucose in the blood. It is closely linked to overweight and obesity.

It could be the result of either:

- Not enough insulin being produced by the pancreas, or
- The insulin produced does not work properly.

It is the fastest growing chronic disease in Australia, for which there is no cure. 61% of Australian adults are overweight, and more than 24% are obese.

In Australia, one person is diagnosed with diabetes every five minutes.

Around two million Australians have pre-diabetes, where blood glucose levels are higher than normal but not high enough for a diagnosis of type 2 diabetes. The body struggles to maintain healthy blood glucose levels. Pre-diabetes is a risk factor for type 2 diabetes, which if not

managed, may develop into type 2 diabetes within five to 10 years.

Having pre-diabetes also puts you at higher risk of heart disease.

Risk factors of type 2 diabetes include:

- Family history of type 2 diabetes
- Sedentary lifestyle
- Overweight/ obesity
- High blood pressure and cholesterol
- Smoking
- Over 55 years of age
- High blood glucose levels during pregnancy (gestational diabetes)
- Aboriginal, Torres Strait Islander, Pacific Islanders, Middle Eastern, Indian sub-continent and Chinese cultural heritage
- Polycystic Ovarian Syndrome, a common disorder in women caused by a hormonal imbalance, characterised by insulin resistance.



Know your numbers:

The Australian Type 2 Diabetes Risk Assessment Tool was developed to reduce the risk of type 2 diabetes in Australian adults. [Click here](#) to access the assessment tool where you can complete the questions and calculate your risk.

A score of 6-11 puts you at intermediate risk. Discuss your score with your doctor, remembering that improving your lifestyle may reduce your risk.

If you scored 12 or more, you are at high risk of developing type 2 diabetes in the next five years, or you may have undiagnosed type 2 diabetes. Take your AusDRisk tool to your doctor, and ask about having a fasting blood glucose test.

What can you do to lower your risk?

Your lifestyle choices can delay, or even prevent the onset of type 2 diabetes. If you have struggled with your weight, your doctor can refer you to health

professionals such as a Dietitians and Exercise Physiologists, for ongoing advice and support.

Most people with type 2 diabetes experience no symptoms. If present, symptoms may include excessive thirst, frequent urination, blurred vision, skin infections, slow healing, tingling and numbness in the feet.

Therefore, you can have type 2 diabetes and not know! In fact, the average period a person can have undiagnosed type 2 diabetes is around 10 years!

For more information on diabetes, visit www.diabetesaustralia.com.au, call the Diabetes Australia Customer Care Line on **1300 136 588**, or call Teachers Healthcare Services on **1300 728 578**.

Sources: Reduction in the Incidence of Type 2 Diabetes with Lifestyle Intervention or Metformin, Diabetes Prevention Program Research Group, N Engl Journal of Medicine 2002, 346:393-403; Diabetes Australia, diabetesaustralia.com.au; AIHW, aihw.gov.au

Year in review

Teachers Federation Health is pleased to report another successful year of strong performance with continued membership growth. Here are some highlights from the 2014-15 Annual Report.

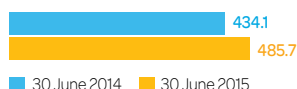
Membership growth

The health fund continued to achieve net member growth significantly above that recorded by the industry. In the 2014-15 financial year, we achieved 5.6% net growth in NSW and 11.2% across the other states, compared to an industry average of 2.5%. The health fund also continued to enjoy industry-leading retention rates of around 97%. Growth is a key component of our business strategy, helping to reduce overall administration costs per member, enabling continued development of disease prevention and management services and assisting in keeping contribution rate increases as low as financially sustainable.

Premium revenue

The health fund's annual premium revenue grew by 11.9% and is now over \$485m. This growth is the result of our strong membership growth.

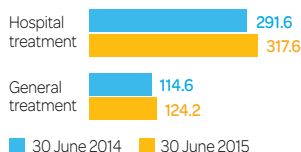
Premiums (\$ millions)



Benefit payments

The health fund's total benefit payments were \$438m, a 9.1% increase on the 2013-14 financial year. We returned an average of \$3,438 for every member, up from \$3,379. Members also utilised more services, with total hospital episodes up by 9,382 or 10.7% and general treatment episodes up by 176,369 or 8.6%. The health fund paid members 90 cents in every dollar of contribution income received.

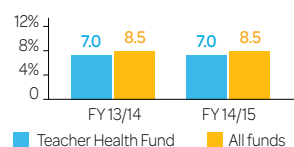
Benefits paid (\$ millions)



Operating costs

The health fund is proud to deliver high quality customer service at one of the lowest administrative costs in the industry. In the 2014-15 financial year our total administrative management expenses were \$33.9m, representing 7% of contribution income, well under the industry average of 8.5%. Our business strategy is to continue to provide our members with easier ways to make claims and transactions. Over the longer term, these initiatives will further improve efficiencies, increase customer satisfaction and ultimately achieve even lower administrative costs in the years ahead.

Management expense ratio (%)



Operating surplus

The health fund achieved a sustainable and responsible operating surplus of \$22.4m ensuring it can maintain capital reserves at a level appropriate to a health fund of this size.

We are the only private health insurer exclusively for the education community.

Looking ahead

The health fund remains focused on operating the Fund in a responsible and sustainable manner that provides enhanced products and services to our members. It is vital that we are vigilant in monitoring and managing the escalating costs of health services, and that we continue to attract new and younger members to the Fund. We will seek opportunities to diversify our sources of income, and will retain sufficient capital to both meet our regulatory requirements and enable us to remain agile in an increasingly complex market. The health fund remains well positioned to meet the upcoming challenges.

For more information download our Annual Report from unihealthinsurance.com.au.



Take care of your smile

All adults can maintain good dental hygiene throughout adulthood by adopting good oral hygiene practices and by having a healthy diet.



World Oral Health Day,
20 March

Common oral health conditions in adults can include tooth decay, gum disease, tooth wear, dry mouth and tooth sensitivity. Such conditions can affect our overall wellbeing and our ability to participate in our chosen roles without discomfort or embarrassment.

Here are some tips to help ensure you practice good dental hygiene.

Eat well

Proper nutrition is necessary for healthy teeth and gums. Eating a well-balanced diet gives gum tissues and teeth the important nutrients and minerals needed to stay strong and resist infections.

Most people think that sweets and lollies are the main foods to blame for tooth decay but bacteria not only use the sugar in sweets to create acid but can also use any food that contains sugars and other carbohydrates. This includes fruits, peanut butter, biscuits, crackers, potato chips, dried fruit, snack bars, muesli bars and popcorn to name a few. Especially harmful can be foods like raisins and peanut butter that stick to teeth where they provide a constant source of energy for bacteria.

Drink well

Ensure you drink plenty of tap water as it contains fluoride and avoid acidic and sugary drinks such as soft drinks, cordial and juice. If you are unable to avoid these drinks, try drinking through a straw to minimise the exposure to your teeth.

Clean well

Most dental problems can be avoided by brushing twice a day with a fluoride toothpaste to remove any plaque that's built up. Although we have been brushing

our teeth for many years, many of us are still getting it wrong.

Did you know that you should brush your teeth for a minimum of two minutes? And don't forget to floss every day.

How to brush

- Start with a pea-sized blob of toothpaste (you don't need much) on a soft toothbrush
- Gently brush the inner surface of your teeth back and forth using short circular motions. Then move to the outer surface and then the chewing surface on top. Pay particular attention to where the tooth meets the gum as this is where plaque builds up.
- Use the tip of your brush to clean behind the front teeth – both top and bottom.
- Remember don't be too rough. It takes very little pressure to remove bacteria and food and too much pressure can harm the gums.
- Replace your toothbrush every 2-3 months. If you leave it too long, the brush will not clean your teeth properly.

Play well

To reduce your risk of an oral injury when training or playing a sport ensure a mouthguard is professionally fitted by your Dentist.

Sources: Dental Health Services, Victoria, dhsv.org.au; Australian Dental Association, ada.org.au; Colgate, colgate.com

Regular check-ups are recommended where your dentist will be able to spot problems that are developing.

Noticeboard

Mobile claiming

UniHealth Insurance offers a mobile claiming app for simple and convenient claiming.

You can use this great app to claim on all Extras services. Simply take a photo of your receipt to submit your claim.

For more information and to download the app, go to unihealthinsurance.com.au/app

Spread the word

Don't forget, if you're an eligible UniHealth Insurance member then you can also refer family members to join the fund. Switching is easy so spread the word! For more information on eligibility visit unihealthinsurance.com.au

Share your story

At UniHealth Insurance we work hard to ensure we have happy members. But we also know just how hard you work.

We want to start hearing more from our members so we can share your experience with others.

If you have a positive story about your experience with UniHealth Insurance or have a great success story to share with us about an achievement within the education environment, we want to hear all about it. Simply email healthmatters@unihealthinsurance.com.au

If selected we would look to publish your story or comment on our website.

If your story or comment is published, you will receive a **\$50 Coles Group & Myer Gift Card**.



Competition winner!

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



More than just Health Insurance

You have access to value for money comprehensive insurance products through Teachers Health Fund.

- ✓ Home & Contents Insurance
- ✓ Landlord Insurance
- ✓ Motor Vehicle Insurance

Multi-policy discounts available*

For more information, visit unihealthinsurance.com.au or call 1300 367 906

*Multi-policy discount is available on your first policy after renewal and is only available for Home, Landlords and Motor Vehicle policies that are purchased through the same financial institution.

Motor Vehicle Insurance, Home & Contents and Landlord Insurance (General Insurance) is arranged by Teachers Federation Health Ltd ABN 86 097 030 414, trading as Teachers Health Fund. Insurance products are issued by QBE Insurance (Australia) Limited ABN 78 003191 035 AFS Licence 239545. Teachers Health Fund is an Authorised Representative (No. 270604) of QBE.

Terms and Conditions apply. Cover limits are set out in the policy wording. When calculating your annual premium based upon the sum of periodic payments, this total annual premium may differ from our quoted annual premium due to the impact of standard rounding. If you purchase a policy, Teachers Health Fund receive a commission which is a percentage of your premium – ask us for more details.

We do not provide any advice on this insurance based on any consideration of your objectives, financial situation or needs. Before making a decision about your insurance needs, please refer to the Product Disclosure Statement available from UniHealth Insurance at unihealthinsurance.com.au or by calling 1300 367 906

Contribution rate changes explained

The annual contribution rate and benefit review can be confusing so here are some Q&As to explain more about the process.



Do all funds carry out a review of their rates?

Yes, all Australian private health insurers review their rates annually. The Federal Government is responsible for regulating this process and requires that all health insurers provide justification as to why changes to rates are necessary.

Why is it necessary?

The health fund conducts a review each year to ensure that our range of products and benefits remain competitive and sustainable. As a not-for-profit organisation, we do not pay dividends to shareholders. Any surplus generated is reinvested in the business for the benefit of our members to enable the Fund to improve benefits and keep contribution rates as low as financially sustainable. Our pricing policy continues to reflect the need to cover growth in claims and achieve a responsible level of operating surplus to ensure the commercial stability of the Fund.

How much have Hospital, Medical and Extras services claims increased?

Hospital and Medical benefits paid by the health fund have increased by 67% in the past five years, reflecting our growing and ageing membership base, increased utilisation of services, and higher costs for services. In financial year 2014–15 we paid \$317.6m in Hospital and Medical benefits. In financial year 2014–15 we paid \$124.2m in Extras benefits, an increase of 56% in the past five years. On average, over the previous five years, the health fund has returned 91 cents in Hospital, Medical and Extras benefits for every dollar of contributions received.

Is the difference between the high increase in claims costs and the low increase in contribution rates a cause for concern?

No, contribution rates are set following consideration of independent actuarial advice. In addition, the health fund has an investment portfolio and other businesses (including Optical, Dental and Physiotherapy businesses and travel and other general insurance policies) that generate additional income for the organisation. Our administrative costs are also among the

lowest in the industry and we continually look for opportunities to improve efficiencies and lower administration costs, whilst maintaining a high level of customer satisfaction.

When do contribution rate changes happen?

The contribution rate changes are expected to be approved by the Federal Government by February 2016. The changes will be communicated to members in March 2016 and will take effect in early April 2016.

Why is private health insurance so important?

Private health insurance protects your most important asset – your health. It gives you peace of mind knowing that you and your family are covered in the event of needing medical assistance. It gives you control over when and where you're treated and the ability to choose your own doctor. It also allows you to avoid the lengthy public hospital waiting lists. With Extras cover you can also claim benefits on services that aren't generally covered by Medicare, including optical, dental, physio, chiro, speech therapy and remedial massage.

If you have any further questions concerning this, please contact us on **1300 367 906**.

Teachers Federation Health top five hospital admissions in FY 14-15	Total hospital + Medical benefits paid (including associated rehabilitation)
Chronic Sepsis with complications post-surgery	\$296,812
Hip Replacement with cardiac pacemaker	\$204,653
Spinal Fusion with intra-cerebral bleed	\$199,817
Sepsis with Renal Failure	\$182,133
Spinal Fusion	\$164,314

Calendar

February 2016

Month	Red Feb Month (Heart Research Australia)
2	Neuroblastoma Awareness Day
15–21	Australia's Healthy Weight Week
24	Teal Ribbon Day (Ovarian Cancer Australia)
29	International Rare Disease Day

March 2016

Month	National Epilepsy Awareness Month
Month	Melanoma March
Month	Dine In For Diabetes
6–12	World Glaucoma Week
14–20	International Brain Awareness Week
14	Labour Day VIC (Teachers Health Centre Richmond closed, UniHealth Insurance open)
10	World Kidney Day
20	World Oral Health Day
25	Good Friday (UniHealth Insurance closed)
28	Easter Monday (UniHealth Insurance closed)

April 2016

7	World Health Day
11	World Parkinson's Day
18–24	Osteopathy Awareness Week
25	Anzac Day (UniHealth Insurance closed)

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'.

