



SmartHealth

HIF NEWSLETTER AUTUMN 2025



What if
 ... your health insurer had the lowest average premium increase of all health funds?*

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*Premium increase in effect from 1 April 2025. Exact premium increase dependent on policy type, level of cover and state. For the most accurate and up to date information, contact us. Graph for illustrative purposes only.

HIF delivers the **lowest average premium** increase of all private health funds at 1.91%¹

Like all Australian health funds, we review our premiums every year to make sure we can cover the rising costs of quality healthcare for our members. We always work hard to minimise rate rises, and this year our average rate increase is just 1.91%² That compares to the industry average of 3.73%.

Nikesh Hirani, Chief Data and Proposition Officer of HIF, said, “This is the lowest average rate increase of all private health funds across Australia and our lowest increase in over 20 years (since 2001).

“We’re conscious many of our members are feeling the impact of the current cost of living crisis, and as a not-for-profit health fund we’ve done all we can to keep the increase as low as possible – especially in comparison to other forms of insurance³, and even against overall inflationary impacts⁴.

“It’s important the almost 15 million Australians⁵ who hold private health insurance see value in their insurer’s products, pricing and services.

“We’re doing our part to continuously instil confidence in our industry by putting our members first. We do this by striking the right balance between keeping premiums as affordable as possible, and providing adequate funding for hospitals and health workers to deliver the quality care Australians deserve,” Hirani said.

Make sure you’re getting maximum value for money from your health cover. Visit our Online Member Centre at hif.com.au/members where you’ll find product factsheets and Health Cover Guides about the benefits included in your membership. And while you’re online, find out more about our added-value health and wellbeing partnerships and programs at hif.com.au/health-and-wellbeing-programs



When does your new premium come into effect?

We sent you details of your new premiums in mid-March, and it came into effect on 1 April. For more information visit hif.com.au/premiums



¹ <https://www.health.gov.au/resources/publications/average-annual-price-changes-in-private-health-insurance-premiums?language=en>

² Your exact premium increase is dependent on your policy type, level of cover and location.

³ On average, other types of insurance have risen 16%. Reference from <https://privatehealthcareaustralia.org.au/health-funds-keep-premium-rise-under-inflation-but-rising-costs-remain-a-challenge/>

⁴ Over the 12 months to the December 2024 quarter, the CPI rose 2.4%. Consumer Price Index, Australia, December Quarter 2024 | Australian Bureau of Statistics at <https://www.abs.gov.au/statistics/economy/price-indexes-and-inflation/consumer-price-index-australia/dec-quarter-2024>

⁵ <https://www.money.com.au/health-insurance/health-insurance-statistics#:~:text=As%20of%20September%202024%2C%20more,popular%20than%20Hospital%20policies.>

Glenn Oellermann **steps into CEO position** at HIF

Glenn Oellermann has been appointed Chief Executive Officer (CEO) of HIF, as Justin James concludes his employment after almost five years in the role.

Oellermann has been the Chief Financial Officer (CFO) since 2011, where he's supported HIF through sweeping industry reforms, including the turbulence of the COVID-19 Pandemic, while bolstering the fund's position by delivering several years of sustained financial performance. With an unwavering ambition to help members live healthier lives, Oellermann was proud to see the fund celebrate 70 years as a not-for-profit, member-focused fund in 2024.

"I've been part of HIF since 2005 and served as CFO for almost 15 years. It is a privilege to take up the position as Chief Executive Officer of the fund at an exciting juncture in our journey. This year, we have delivered the lowest average premium increase of all private health funds across Australia, which is a clear signal to our members that we are doing all we can to ensure value in our pricing and services.

"Last year we processed over 500,000 claims and paid out \$144 million in benefits, which is incredibly important in demonstrating tangible value to our members.

"For the almost 100,000 lives covered by HIF, I look forward to the next chapter, where continued product reform and digital experience remain key areas of focus. Supporting our members to lead healthy lives is our core purpose and we will do our part in instilling confidence in our industry by always putting our members first," concluded Oellermann.

Approaching 31? Future-you wants you to read this

Private health insurance may not be top of your birthday wish list, but if you're about to turn 31 and don't already have Hospital cover, future-you will thank you for taking out Hospital cover, even a Basic Hospital cover. It's all down to something called Lifetime Health Cover loading.

What is Lifetime Health Cover loading?

It's a Federal Government incentive designed to encourage people to take out hospital insurance earlier in life and maintain it.

Here's how it works

If you don't have Hospital cover by 1 July following your 31st birthday, a loading of 2% will be added to your premium when you take out a hospital policy later. That's an extra 2% on top of your premium for every year (over the age of 30) you didn't have hospital insurance (up to a maximum of 70%).

It soon adds up:

Age	LHC Loading
31 years old	2%
32 years old	4%
33 years old	6%
34 years old	8%
35-65 years old	Continues to increase 2% every year, up to a maximum of 70%

Can you avoid paying the LHC loading?

Yes! Simply take out Hospital cover before 1 July following your 31st birthday, then keep it going.

Does the LHC loading apply to everyone?

Some people are exempt from LHC loading or may be subject to special rules. For example, if you're a member of the Australian Defence Force or you're overseas on 1 July following your 31st birthday.

If you don't already have Hospital cover, check out our affordable cover options at hif.com.au/hospital. For more information about Lifetime Health Cover loading, or to calculate your loading, visit hif.com.au/lhc or the Australian Government website at privatehealth.gov.au

Take out Hospital cover when you turn 31. Avoid Lifetime Health Cover (LHC) loading later.



Put those worries about your **baby's** sleep to bed

Worried about your baby's sleep routines and starting to dread bedtime? Then our Sleep Eazzzy Baby program is for you!

What is Sleep Eazzzy Baby?

Delivered in partnership with Nourish Baby, Sleep Eazzzy Baby is our program for new parents. It gives eligible HIF members* access to an evidence-based online antenatal and early parenting education hub and a team of maternal and child health specialists.

Online resources and personalised advice

In addition to an online learning hub, you'll receive three 30-minute sleep and settling phone consultations at approximately 4 weeks, 3 months and 4 months after your little one is born. Your calls with our qualified and experienced sleep consultants can cover a range of topics, including:

- Understanding sleep cycles and patterns
- How to identify tired cues
- Important growth, development and safety milestones
- Sleep hurdles and sleep 'regressions'
- Sleep associations and how to manage common challenges
- Parental exhaustion and managing your own fatigue

To learn more and start your Sleep Eazzzy Baby journey, visit hif.com.au/sleep-eazzzy-baby or call us on **1300 134 060**.

**Only available to members with domestic Hospital policies.*



Taking pride in supporting diversity with Perth Wildcats

We've been Perth Wildcats sponsorship partners for 15 years, so every Wildcats game is a big occasion here at HIF. But being the official game night partner once again for their annual Pride Round on Friday 31 January at RAC Arena was cause for even more celebration.

We first partnered with Perth Wildcats on the inaugural Pride Round in 2022. Since then, the game-night experience has gone from strength to strength, with over 13,000 attendees getting on their feet for the HIF-sponsored rainbow wave and a 100-99 win for the Wildcats.

Passionate about supporting the Wildcats and the LGBTIQA+ community

At HIF, we've covered same-sex couples for decades. We welcome all members of the LGBTIQA+ community, ensuring everyone enjoys a welcoming, safe and seamless experience as an HIF member.



For more information about how we support the LGBTIQA+ community, visit hif.com.au/same-sex

Claiming for your flu vaccination is sneezy-peasy

Here comes flu season! But the good news is, you can claim the cost¹ of your annual vaccination on your HIF Extras cover² in the time it takes to get your jab.

Yep, your flu vaccination is included with your HIF Pharmacy benefits, so everyone on your policy can get their flu shot at any registered pharmacy within Australia. And claiming is easy. Just send us the invoice using the HIF mobile app. Job (and jab) done.

If you'd like to find out more about all the things you're covered for, we're here to help you get the most out of your cover. Visit our Online Member Centre at hif.com.au/members and check out our product factsheets and Health Cover Guides.

¹ Up to the value of \$20 (1 per person, per calendar year)

² Not available on all Extras covers. For more information and eligibility criteria, please visit hif.com.au/flu-vaccinations



HIF has topped Susie and David's health insurance list for 25 years

"We joined HIF in 2000 when we had a young family," says Susie. "We did our research and found HIF had the best Hospital and Extras cover and premiums. Every year or so, we check all our insurances to make sure they're still right for us. HIF continues to be the best."

Now in their 60s and enjoying retirement, Susie and husband David have slightly different priorities.

"As we get older, it's even more important to have regular checkups. We make full use of our Extras cover, from dental and optical to remedial massage and chiro. We need to stay fit and healthy to enjoy all the holidays we have planned. In 2024, we visited India and New Zealand. This year it's Vietnam and Cambodia, so we'll get a travel insurance quote from HIF," said Susie.

Sadly, Susie and David have lost some friends to illnesses in recent years.

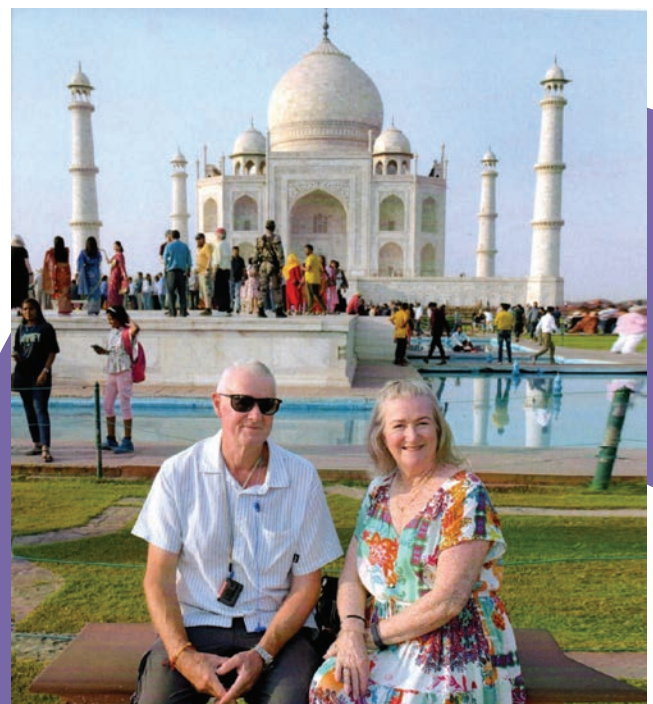
"That's one of the reasons why we upgraded to a higher level of Hospital cover. Of course, we hope we never need it, but it's reassuring to know it's there - when we've claimed for surgeries, HIF provided good benefits that helped alleviate both the financial and physical pain," explains Susie.

"...when we call HIF, there's a real person - a local person - on the other end of the line. They're always prompt and helpful."

But it isn't just about benefits for Susie and David.

"In this age of offshore call centres, it's good to know that when we call HIF, there's a real person - a local person - on the other end of the line. They're always prompt and helpful.

"And since discovering the HIF app, making claims is even quicker and easier. I highly recommend downloading and using the app, just as I recommend HIF," Susie says.





What if...

we helped you take control of your weight?

As a not-for-profit health fund, our primary goal is pretty simple: we want to help improve choice and access to quality health care for our members, so you can lead a happy and healthy life. A key part of this commitment is providing access to our Health and Wellbeing programs, which are fully funded for eligible members – like Healthy Weight For Life.

What is Healthy Weight For Life?

Delivered by Prima Health Solutions, Healthy Weight For Life programs provide weight management support for eligible HIF members with heart health risk factors, knee or hip osteoarthritis, or type 2 diabetes.

Which Healthy Weight For Life programs can I access?

There are three programs: Health Management, Joint Pain Management, and Diabetes Management. Each program has its own eligibility criteria. You can find out more about the programs and eligibility at hif.com.au/healthy-weight-for-life

How do the programs work?

It's easy. The program comes to you. From the comfort of your own home, you'll be guided through an 18-week program, which includes:

- Online progress tracking
- Phone, email and online advice
- Eating plans and meal replacement options
- A condition-specific exercise plan
- Muscle strengthening exercises
- Education to help you understand your condition

How do I sign up for one of Healthy Weight For Life's programs?

Simply complete the assessment form at hif.com.au/healthy-weight-for-life. If you meet the basic eligibility criteria, you'll be directed to a page where you can submit your enrolment details.

What other Health and Wellbeing programs can I access?

Eligible members can access a range of added-value services that can help manage chronic health conditions, aid in weight loss, or support getting a better night's sleep. Check out all our Health and Wellbeing programs at hif.com.au/health-and-wellbeing-programs

Got a burning question about private health insurance?

Email us at smarthealth@hif.com.au so we can answer your most pressing questions in upcoming editions of SmartHealth.



Visit hif.com.au/members Email hello@hif.com.au Phone 1300 134 060

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