



Hunter Health Insurance Healthy Living Newsletter

Welcome to the latest edition
of your Healthy Living Newsletter!

In this issue, you'll find information on government health programs and initiatives designed to improve wellbeing and identify potential health risks earlier.

This edition also includes features on other not-for-profit organisations we are proud to support in various ways such as Little Wings and the Women's Wellness Event.

Nominations for the Cessnock Business Chambers customer service awards are also now open for you to cast your vote for businesses in the region that provide exemplary customer service.

At Hunter Health Insurance, we're dedicated to supporting the health and wellbeing of our community as a local health insurer for over 70 years.

Whether you're looking for tips on staying healthy or understanding your insurance options, we've got you covered.

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Edition #4

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No annual limits

On general dental*



Health insurance
that puts **you** first



Home medicines review

Reducing medication misadventure

A Home Medicines Review (HMR) is a free service to help you get the most out of your medications. Under this service, an accredited pharmacist will visit you at home to review all your medicines and check for any issues. After the visit, they'll send a report to your doctor with suggestions to support your health and safety.

Eligibility for the program

To access this service, your doctor will assess your eligibility and write a referral to a participating pharmacist. Once the referral is made, your pharmacist will help organise the rest for you.

When should you consider asking your GP about your eligibility for the program?

You may be eligible if you:

- ✓ are currently prescribed five (5) or more medications,
- ✓ have experienced a recent medical event or
- ✓ have had a recent hospitalisation.


Want to know more about home medicines review? Speak to your local pharmacists for more information on the program or alternatively reach out to our friendly team who would be happy to help!



**Speak to
your local
pharmacist
today to
learn more!**

How screening works

- 1** Your doctor will talk to you about your medicines and, if eligible, write a referral.
- 2** The pharmacist will organise the review at your home once they have received the referral.
- 3** The pharmacist will sit down with you to go through all your prescriptions, over-the-counter, and complementary medicines.
- 4** The pharmacist will write a report with suggestions to help manage your medicines better and submit this to your GP.
- 5** If needed, your doctor may request a follow-up review within 9 months.



Healthy recipe

Black Bean and Dark Choc Brownies

Indulge guilt-free with these high-protein black bean brownies from the CSIRO Total Wellbeing Diet. Rich, chocolatey, and secretly healthy with fibre the whole family will love this decadent dessert.

Ingredients

- 80g rolled oats, raw
- 1 $\frac{3}{4}$ 400g black beans, no added salt, (canned, drained)
- 3 tbsp extra virgin olive oil
- 1 tsp baking powder
- 1 pinch sea salt
- $\frac{1}{4}$ cup cocoa powder
- 2 tbsp brown sugar
- 1 extra large egg
- 2 tsp vanilla bean extract
- $\frac{1}{2}$ cup low-fat milk
- 90g dark chocolate chips (reserve 30g to top)

Method

- 1** Preheat a fan-forced oven to 180°C. Using a food processor or blender, blend the oats until they form a fine flour. Set aside.
- 2** Next, add the black beans and olive oil to the food processor and blend into a smooth paste. Make sure no whole beans or chunks remain for a consistent brownie texture.
- 3** Return oat flour to processor with bean mixture, baking powder, sea salt, cocoa powder, brown sugar, egg, and vanilla extract. Blend while gradually pouring in milk until a thick batter forms.
- 4** Melt 60g of chocolate using a double boiler, place a heat-safe glass bowl over a saucepan with simmering water and stir until melted. Slowly add chocolate to brownie batter and mix well.
- 5** Line a 20 cm x 20 cm square baking tin with baking paper and pour in the mixture. Sprinkle the remaining 30g of dark chocolate chips evenly over the top.
- 6** Bake for 20–25 minutes or until a skewer inserted comes out clean. Allow to cool before slicing into six portions.

Tip: You need almost 2x400g cans of drained black beans to yield the required amount for this recipe.



Serve size
6



Prep time
10 minutes



Cook time
20 minutes



The latest Government health initiatives

In efforts to improve screening for critical health conditions, the Australian government has announced funding to support the following programs for eligible Australians.

Heart Health Checks

Over 30 years old? You may be eligible for a heart health check with your GP. With heart disease being the leading cause of death in Australians, being conscious of your heart health can allow you to make lifestyle changes to reduce your risk of developing heart disease.

Lung Cancer Screening

If you are aged aged between 50 and 70 years, you may be eligible for the government funded lung cancer screening. With lung cancer being in the top five most common cancers, this program aims to diagnose Australians earlier. With earlier intervention, a wider range of treatment options becomes available along with a greater chance of a cure.

Heart health checks and lung cancer screening are both government funded. Private health cover is not required to access these programs.

For more details on eligibility and what to expect in a heart health check or lung cancer screening, visit our website or health.gov.au.



Refer a friend and you get 4 weeks FREE cover

Don't keep quiet about the good things in life. Refer a friend to Hunter Health Insurance and you'll both get a share in the benefits.

Plus in addition to all the benefits of their new HHI cover, if your friend adds any extras package, we'll waive their usual 2 and 6 month waiting periods!

For the full terms and conditions, visit www.hunterhi.com.au or get in touch with our team.



Getting involved In our local community

Little Wings Recycling Challenge

In partnership with Tomra recycling, we joined our local community in recycling bottles and cans to help fuel the Little Wings missions. Every 20 cans recycled is equivalent to 1 Litre of fuel.

The Goal

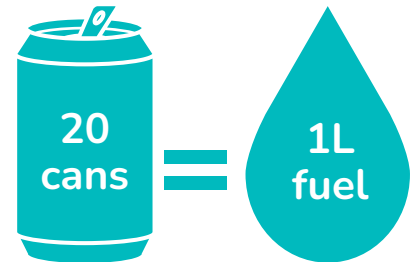
Together the goal for 2025 was to recycle and donate

250,000 units

The Success

From Jan to July, collectively we have recycled and donated

351,277 units



Little Wings is a not-for-profit organisation that provides free, professional and safe flight and ground transport services for seriously ill children in rural and regional NSW, ACT & QLD.

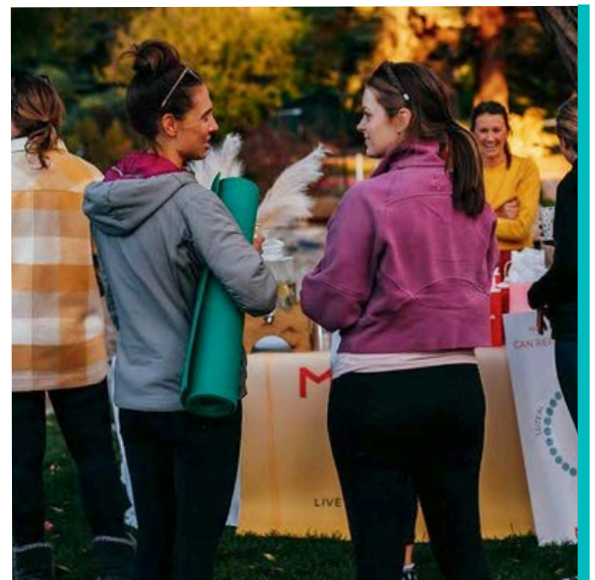
Coming Up: Women's Wellness

The Women's Wellness Event is returning again this year! Hosted by Cessnock Women Connect, this event is focussed on wellness and health activities for women.

Last year the event welcomed local health and wellness services including demonstrations of crystal bowl meditation and a seated movement, stretching and meditation session.

We're excited to return as part of the expo with other local health and wellness providers from the region.

Save the date: Sunday 12 October 2025





Tell us about Your experience

At Hunter Health Insurance, we're committed to supporting the health and wellbeing of our local communities as well as our members.

Customer Service Awards

The Cessnock Chamber nominations for the 2025 customer service awards are now open! This is an opportunity to shine a spotlight on the outstanding individuals and businesses in our community who consistently go above and beyond to provide exceptional service. If you feel you have received great service from our team or another local business, we hope you'll take the time to vote by visiting the Cessnock Business chambers website.

[Click here to nominate a business](#)



[Click here to leave a review](#)

Review us on Google

As a small business, we really value feedback and reviews from our members. If you have had a positive experience with Hunter Health Insurance as your insurer, we'd love if you had the time to leave a quick review on Google.

Feel like there's room for improvement?

At Hunter Health Insurance, we are committed to putting our members first. If for any reason you're not satisfied with your experience so far, please reach out to our team. As a local insurer, we want to ensure that you have the right level of cover that suits your individual needs. So if you've got any questions or concerns about your policy, a claim or anything else. Please reach out to us and we will assist any way we can.



Love your smile with
no annual limit
on general dental¹



Plus two gap-free dental check-ups each year on Hunter and Premium extras

There are many great benefits to having dental health insurance. With our Hunter and Premium extras policies, you can keep your teeth healthy while keeping your bank account happy.



Visit your dentist

Choose your preferred dentist – you're not restricted to a provider network, giving you complete freedom of choice.



Scan your HHI card

Simply scan your HHI card at the dentist, as we're part of the HICAPS network, your benefits are applied instantly.



Pay the difference

If there's a gap, you'll just pay the difference – but for no-gap services, there's nothing extra to pay.

1. Members can claim a fixed rebate an unlimited number of times on selected dental item numbers for fillings, surgical tooth extraction and root canal at any dentist in Australia. If your preferred dentist charges above this amount, an out-of-pocket fee will be incurred. 2. Gap free preventative dental covers periodical oral examinations and scale and clean treatments twice annually. See website for full details.

Got a question or need some support?

Navigating private health insurance can be overwhelming.

Our friendly team of experts are available to support you with any questions you have about your cover or private health insurance.

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Join our community!



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