



Hunter Health Insurance Healthy Living Newsletter

Welcome to the latest edition
of your Healthy Living Newsletter!

In this issue, we are excited to share our latest updates, including our new mobile app for claiming on the go, ways we are supporting our members and also our greater community. In honour of the work we do, we have been selected as a finalist for the Hunter Region business excellence awards with the winners being announced at the end of May.

As we approach tax time, it's important to understand how your health insurance policy can influence your tax return. This edition includes useful information regarding lifetime health cover loading and the Medicare levy surcharge which has new income thresholds from the 1st July.

You'll also find a list of some upcoming events free to Hunter Health Insurance members such as exclusive webinars from the CSIRO Total Wellbeing Diet on nutrition topics such as eating for a healthy heart as well as a free, delicious recipe for lemon cheesecake bliss balls.

In this newsletter

Edition #6

Upcoming Free Health Events

For healthy eating and movement

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We are a finalist!

For the Hunter Region Business Excellence Awards

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Lemon cheesecake bliss balls

Supporting our community

With access to regional healthcare



Your optometrist
Your health
Your choice

FREE WEBINAR

Eating for a
Healthy Heart
presented by
dietitian Nicole Pritchard

Wednesday 20 May
12pm AEST


What to expect

- Why is heart health important
- Healthy heart nutrients: fats and fibre
- Heart harmful foods
- Simple food swaps
- About the CSIRO Total Wellbeing Diet
- Q&A for commonly asked questions

Claim your
FREE spot

Free Events for Hunter Health Insurance Members

20 May	Eating for a healthy heart exclusive webinar	Learn about heart healthy nutrients and simple diet swaps from dietitian Nicole Pritchard from the CSIRO Total Wellbeing Diet	Online Click here to register
27 May	Strength training for diabetes management	Exercise scientist, Lachlan Page discusses strength training for diabetes management	Kieser Newcastle
22 June	Strength training for joint replacement surgery	Join exercise scientist, Baylee Dennis for an info evening about strength training for joint replacement surgery	Kieser Newcastle
July	Eating for immunity exclusive webinar	Help your body fight off the nasties this winter and learn about the importance diet plays in immunity with dietitian Nicole Pritchard from the CSIRO Total Wellbeing Diet.	Online



Stronger Together 2025 Year in Review

Caring for our members when it matters most

As a profit for purpose health fund, everything we do is guided by one simple principle: people looking after people. Thanks to the trust you place in us, 2025 has been a year of meaningful impact, strong growth, and continued investment in better care for our members and our region. Together, here's some of what we achieved.



More than **\$13 million** paid in member benefits



37 new babies welcomed into HHI families



Over **8,000 hospital bed days** funded



More than **3,000 optical services** covered



Over **10,000 dental services** supported



65 hip and knee replacements (41 knees, 15 hips)



123 cataract procedures



20 ambulance services for members with Ambulance Only cover

Strengthening access, choice and support

To help make health insurance simpler, more accessible and more responsive, we expanded options for rehabilitation-in-the-home (RITH) and hospital-in-the-home (HITH) care. We also introduced new health screening benefits, covering non-diagnostic screenings not eligible for medical rebates and renewed our key contract with Maitland private hospital. We also launched a new user-friendly website, mobile app and introduced AI-assisted chat and voice support for 24/7 member support.



We're a finalist for the Hunter Region Business Excellence Awards

We're a finalist in this year's Hunter Region Business Excellence Awards!

We're honoured to be named a finalist in the Hunter Region Business Excellence Awards. This recognition is awarded to local organisations who deliver outstanding service and make a meaningful contribution to our community.

As a not-for-profit, our purpose has always been to support the health and wellbeing of our members and the wider region. We're grateful to be acknowledged for the positive impact we're making and look forward to continuing to strengthen healthcare in our community.



[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, we'd love if you had the time to leave a quick review on Google.



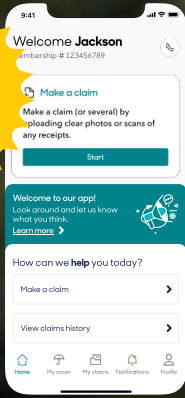
Refer a friend and you get 4 weeks FREE cover

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.

NEW



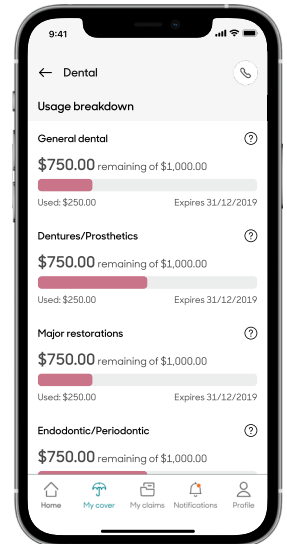
Download the new HHI App Making claiming even easier

Managing your health insurance policy and claims just got easier

With the Hunter Health Insurance app, you will be able to:

- ✔ track extras usage in real time to help you get the most out of your cover
- ✔ easily lodge new extras claims
- ✔ see your recent claims history and check the status of your claim(s)
- ✔ view your current policy and update personal information

Download the app today on the Apple or Google Play stores. Simply click the links below or search 'Hunter Health Insurance' in the Apple or Google Play store app.



We're part of the Members Health Fund Alliance

What does that actually mean for you?

It means we're about putting your health and wellbeing first. You're not just a policy holder, you're a part of a fund that is built for you, to protect your health and support you when you need it.

As a not-for-profit, our profits don't go to shareholders. Instead we reinvest earnings to keep premiums as low as possible, provide excellent customer service and ensure access to high quality healthcare. We're committed to member experience and real value for you.



**Members Health
FUND ALLIANCE**



Tax Time Tips

Save money with private health insurance

Getting sorted for tax time

With tax time coming up, one of the details you will need to provide is your level of health private hospital cover held for this financial year. By having private hospital insurance, you're not only getting the benefits and peace of mind of health cover, you're also able to avoid the Medicare Levy Surcharge.

What is the Medicare Levy Surcharge?

The Medicare Levy Surcharge (MLS) is an additional tax imposed on high-income earners who do not have an eligible level of private hospital cover. If you earn **below** the base income thresholds, regardless of your private health cover, you **will not** have to pay the MLS. If you earn **above** the base income thresholds, by having eligible health cover, you can save money and avoid paying the MLS which can be up to 1.5% of your taxable income (depending on your total household income).

Income thresholds

The income thresholds for **1 July 2025 to 30 June 2026**

- ✓ \$101,000 for singles
- ✓ \$202,000 for couples or families
- ✓ The family income threshold is increased by \$1,500 for each MLS dependent child after the first child.

Base income thresholds are changing from **1 July 2026**.

The income thresholds for **1 July 2026 to 30 June 2027**

- ✓ \$105,000 for singles
- ✓ \$210,000 for couples or families
- ✓ The family income threshold is increased by \$1,500 for each MLS dependent child after the first child.

What is an eligible level of cover?

- ✓ Private Hospital Cover such as basic, bronze, silver or gold
- ✓ Combined cover that includes both hospital and extras cover.

What is not an eligible level of cover?

- ✗ Extras or ancillary only cover
- ✗ Ambulance only cover

To find out more about the Medicare Levy Surcharge and income thresholds, visit privatehealth.gov.au

More than just tax benefits

Depending on your level of hospital cover, your Hunter Health Insurance policy can help you:

- ✓ avoid public waiting lists for faster treatment or surgery
- ✓ choose your preferred doctor or medical practitioner, you are not limited to a provider network
- ✓ reduce out-of-pocket expenses associated with hospital treatment
- ✓ access a range of in-home hospital and rehabilitation services following surgery to support your recovery



Lifetime Health Cover Loading And how to avoid paying it

What is Lifetime Health Cover Loading?

Lifetime Health Cover (LHC) loading is a government initiative that applies an additional financial charge to your private hospital insurance premium if you take out hospital cover after the age of 31. The aim is to encourage people to take out and maintain hospital cover earlier in life, relieving pressure on the public health system.

How much is the LHC loading?

If you take out private hospital cover after 1 July following your 31st birthday, you'll pay a 2% loading on top of your premium for every year you are aged over 30 when you first take out cover. The maximum LHC loading is 70%, however any loading can be eliminated by holding 10 continuous years of private hospital cover.

For example

If you take out cover at age 35, you'll pay an extra 10% (2% x 5 years).
If you wait until age 45, that's a 30% loading.

How to avoid accruing a LHC loading?

By holding an eligible level of cover before the 1st July following your 31st birthday and maintaining continuous cover, you can avoid the accrual of LHC loading which could be the difference of thousands of dollars each year.

Will changing insurers affect LHC loading?

No, you can change health insurers at any time. So long as you hold continuous eligible private hospital cover, you will not accrue additional loading. The LHC loading is enforced by the Australian government with every health insurer having to abide by the same guidelines.

I already have a loading, can I get rid of it?

Yes, if you have a LHC loading from taking up private hospital cover later in life, you can have this removed by holding an eligible level of cover continuously for ten years. This can be with any Australian health insurer, you do not have to stay with the same fund during this time. After the ten years of continuous cover, the full amount of your loading will be removed.

Supporting our local community

Supporting Paediatric Care in Regional NSW

Families in the Bogan Shire are set to benefit from improved access to specialist paediatric and immunisation care following the official welcome of Professor Nicholas Wood to Nyngan. An exciting milestone to mark the beginning of regular Medical Wings outreach clinics in the region.



We are proud to support the Nyngan Medical Wings clinics through dedicated funding that has enabled Little Wings to appoint a Nurse and Clinic Coordinator, Nichole Callan. Nichole has played a key role in working with community leaders to establish the new paediatric clinic and ensure it meets the needs of local families.



Looking to make a difference?

Every donation to Little Wings is tax deductible and as a Hunter Health Insurance member, your generosity has double the impact. We'll match your donation dollar-for-dollar, up to \$110 per member. With Little Wings being a registered charity, your support goes further for families in need.

Not in a position to donate but want to get involved? Little Wings are always looking for volunteers for driving families to medical appointments, for support with events or even just to help raise awareness by sharing their mission with your family or friends.

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.



Healthy recipe

Lemon Cheesecake Bliss Balls

These delicious, healthy lemon bliss balls from the CSIRO Total Wellbeing Diet are great for a portion-controlled treat. Keep them in the fridge or freezer when you're looking for a sweet fix.

Ingredients

- ½ cup desiccated coconut
- ½ cup almond meal
- 125g light cream cheese
- ½ lemon juice and zest
- 2 tbsp honey
- 2 tsp vanilla essence



Serve size
6



Prep time
15 minutes

Method

- 1 Combine all ingredients in a large bowl
- 2 Using clean, damp hands, roll six evenly sized bliss balls.
- 3 Place on a plate and refrigerate for at least 20 minutes.
- 4 Enjoy!

Claim your free trial and access more recipes like these!

Become a CSIRO Total Wellbeing Diet member to access their full library of healthy meals, snacks and more.

As a Hunter Health Insurance member, you can access a **free seven day trial** to explore the benefits yourself. Plus members who hold an appropriate level of cover and who meet the eligibility criteria can claim up to the full cost of the CSIRO Total Wellbeing Diet 12 week program.

[Learn more](#)

What's Included

- A **scientifically formulated nutrition plan** from the CSIRO Total Wellbeing Diet
- **2 x health coaching sessions** with an accredited practising dietitian
- A copy of the CSIRO Total Wellbeing Diet complete **recipe collection cookbook**
- Delicious, **simple meal plans** suitable for singles and families
- At home **exercise plans** flexible to all fitness levels
- **Mobile app and tracking tools** to monitor your progress
- **Free group coaching** sessions
- Supportive community

Love your smile with no annual limit on general dental¹



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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