

GREATHEALTH

GMHBA's
Financial Report is in

**Heart Disease
in Australia**
What are the facts?

**DECODING
FOOD LABELS**

**Morning
versus
Afternoon**

When is the
best time
to exercise?



Simply Great Value
Health Insurance

Welcome to Great Health



As we move into the cooler months, our April edition is jam packed full of articles you may find helpful in maintaining Great Health. In this edition, you will find information on how to decode food labels, when the best time to exercise is, and an experienced General Practitioner drops in to provide some tips on how you can help get the best out of your medical appointments.

By popular demand from 1 April, we are enhancing Connect Rewards Plus to include increased optical limits and ambulance subscriptions. Further details can be found later on in this page. We also detail 2007/2008 financial facts including claiming figures, benefits paid, along with other interesting information located on page 3.

In other GMHBA news, we have recently updated our telephone system to provide even better service to you. That said, you can rest assured that we will retain our old-fashioned service with no push button requests being introduced.

Until next time we wish you and your family Great Health over the coming months.

Mark Valena

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More options with Connect Rewards Plus

Seeing double

How would you like to see double your optical benefit? From 1 April 2009 you will be able to access your Connect Rewards Plus and claim up to double your limit on Optical as long as you have sufficient Connect Rewards Plus dollars available.



Ambulance subscription

Your Connect Rewards Plus will now also cover up to 70% of your annual ambulance subscription to a limit of 1 per membership.

(Publicly funded services and State Govt. Ambulance transport schemes are excluded).



Benefits paid to our members

Here are the facts

During the 2007/2008 financial year, GMHBA significantly increased benefits paid to members on both hospital and extras covers. We thought you might be interested in finding out how and where GMHBA pays benefits so we have put together this report with some fast facts.

For every dollar GMHBA received in premiums, 88 cents was paid back in benefits to members. This is an increase from 86 cents last financial year.

GMHBA has paid more than \$144 million in claims over the 07/08 financial year, a 12.62% increase compared to the previous 12 months.

GMHBA paid \$106,138 for just one hospital admission claim; an example of our commitment to you.

So what were some of the more expensive claims paid?

Top 10 hospital claims

Claim	Benefit Paid
Colorectal Surgery	\$106,138
Digestive System Disease	\$98,718
Orthopaedic Surgery – Spinal Cancer	\$95,173
Cancer	\$94,735
Orthopaedic Surgery – Spinal Cancer	\$93,379
Cardiovascular Surgery	\$81,619
Cardiovascular Surgery	\$77,705
Cardiovascular Disease	\$73,859
Cardiovascular Surgery	\$73,039
Cardiovascular Surgery	\$70,094

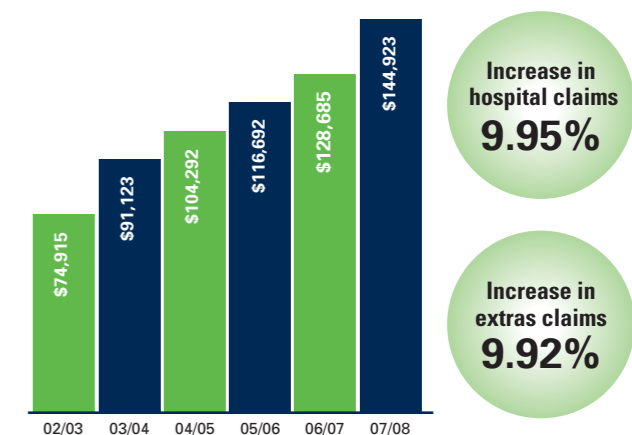
Common claiming costs (on average)

Claim	Benefit Paid
1 Defibrillator / Pacemaker	\$41,481
2 Coronary bypass surgery	\$21,640
3 Knee replacement	\$20,059
4 Hip replacement	\$18,973
5 Hysterectomy	\$6,090
6 Child Birth delivery	\$5,586
7 Gall Stones (Lap cholecystectomy)	\$4,429
8 Cataract Surgery (eye)	\$2,507

Claims are based on the average hospital and medical charges.

GMHBA paid \$16 million more in benefits in the 2007/08 financial year, compared to the prior financial year.

Hospital & Extras Benefits Paid (\$,000)



Top 5 claims by age

Here are the average top five hospital claims paid within the last financial year by age group.

Age group	Claim
0 - 1	\$22,933
2 - 17	\$39,392
18 - 29	\$29,195
30 - 44	\$48,692
45 - 59	\$63,228
60 - 69	\$67,387
70+	\$85,249

Your cover with GMHBA provides you with financial peace of mind at any age.

*All statistics are based on the 2007/2008 financial year.

Keep your heart healthy



National Heart Week each year throws the spotlight on heart health and focuses on building awareness on one of our biggest national diseases affecting so many people in Australia. This year National Heart Week is to be held from Sunday 3rd May 2009 to Saturday 9th May 2009 so keep an eye out for local activities and campaigns. For heart health information, visit www.heartfoundation.org.au or call 1300 36 27 87.

What can you do to better your heart health?

A healthy heart is about enjoying a healthy lifestyle and making this a part of your everyday life. It is also about taking positive steps to reduce 'risk factors' (things that increase one's chance of developing heart disease).



1. Be smoke-free

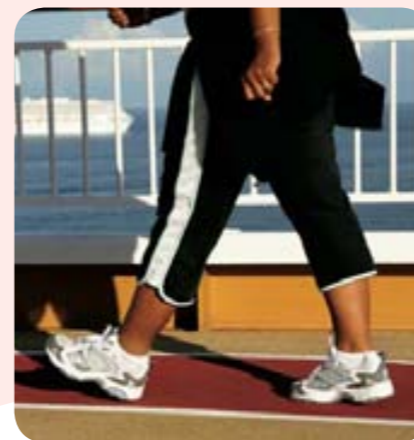
Smoking reduces the amount of oxygen in your blood and damages the artery walls. Smoking is a major risk factor for coronary heart disease. For more information on quitting smoking, call the Quitline on 131 848.



2. Enjoy healthy eating

Enjoying a variety of foods from the different food groups is the key to healthy eating. Choose:

- mainly plant-based foods
- wholegrain cereal foods
- moderate amounts of lean unprocessed meats, skinless poultry and reduced fat dairy products
- oily fish – include a 150 gram serve in two or three meals per week
- foods with low or reduced salt content and foods labelled 'no added salt', 'low salt' or 'salt reduced'
- plant-based oils, such as canola, sunflower, soybean and olive oils



3. Be physically active

The body is designed to move, and regular, moderate physical activity is good for the heart. Physical activity can also help control other risk factors such as high blood pressure and being overweight. The Heart Foundation recommends that people include 30 minutes or more of moderate intensity physical activity (such as brisk walking) on most, if not all days of the week, for health benefits. The amount of activity can be accumulated in shorter bouts, e.g. three 10-minute walks. If you enjoy walking, ask about the Heart Foundation's walking groups (see below).



4. Control blood pressure

High blood pressure can strain your heart and speed up the process of coronary heart disease. Have regular blood pressure checks. If your blood pressure is high, reduce salt intake, limit alcohol intake, and follow your doctor's advice. Long-term medication may be required to manage high blood pressure.



5. Maintain a healthy weight

Being overweight and carrying too much weight around the waist are risk factors for coronary heart disease and diabetes. The keys to achieving and maintaining a healthy weight are to enjoy healthy eating and regular physical activity.

For more information and to inquire about Heart Foundation walking groups, please call the heart health information service on 1300 36 27 87.

Cardiovascular Disease

Cardiovascular disease (CVD) is the term used for heart, stroke and blood vessel diseases. It is the leading cause of death in Australia.

Cardiovascular disease is one of Australia's largest health problems. Despite improvements over the last few decades, it remains one of the biggest burdens on our economy.

Cardiovascular disease:

- is heart, stroke and blood vessel disease
- kills one Australian nearly every 10 minutes
- affects more than 3.5 million Australians
- prevents 1.4 million people from living a full life because of disability caused by the disease
- affects one in five Australians, and affects two out of three families
- claimed the lives of almost 46,000 Australians (34% of all deaths) in 2006 - deaths that were largely preventable.

How to get the best out of your medical appointments

Tips direct from a General Practitioner



Dr. Jane Opie is a Medical Advisor for the General Practitioner Association of Geelong, Jane has been working as a General Practitioner (GP) for more than 20 years. Here Jane provides some handy hints to help you get the best out of your GP.

Finding a new GP may take time particularly as there may only be a proportion of doctors in your area who are accepting new patients. Many regions will have a website which provides important information when you are looking for a practice that best suits your needs. Here are some tips on how you can help your new GP find the best medical outcomes for you.



TIP #1

Provide your history

When you first visit a new GP it is helpful if your previous doctor has been able to provide a summary of your past health issues along with a list of your medications.

If this hasn't been provided then taking the time to write these details down yourself before the consultation can make your consultation more effective.

TIP #2

Write a list

Thinking about what you need from the consultation is very important. It is helpful to prioritise your health care needs and deal with the most pressing issues first (write a list!) because it may not be possible to deal with all the

issues in a single consultation. Some doctors provide the opportunity to book a longer appointment if you feel there is a complex issue or if it is your first visit to the practice.

TIP #3

Grab a tips brochure

Most practices provide a brochure about the practice and practical tips around booking appointments, after hours arrangements, repeat scripts etc - such information can help make your visits to the GP more effective. You may want to visit the practice and collect this information

prior to your first visit. If you have complex health care needs it is worth booking your first visit while you are well so the GP can know a little about you before you really need his or her services during ill health.

TIP #4

No need to be embarrassed

Most GPs have had to, at times, deal with enormously complex challenges in health. Having spent more than two decades as a medical practitioner there is very little that surprises me! So we really appreciate your honesty and input especially if recommending a medication or

therapy for you - if you haven't been happy with it, you've stopped taking it or couldn't afford it, don't like the sound of it etc please let us know. Your ability to convey this enables us to help you so much better than embarrassed politeness on your part.

TIP #5

Good communication is key

On occasion you may feel that the GP you are seeing isn't the right one for your needs - the interaction between doctor and patient is an important one and a good fit won't always happen naturally. Before changing doctors though it is always worth discussing what isn't working for you - good communication needs to be a two-way thing and I am a firm believer that your contribution here is crucial. An equal partnership is the

aim. Try to understand the GP's perspective also (I often imagine walking in the other person's shoes for a bit) as, like so many in the modern workforce, we tend to be busy people and at times the job carries with it inordinate stresses. We are generally "people people" and - most GPs really do like helping people and communicating. Many of you already know, a good GP is worth his or her weight in gold.

Good health to all and a final plug for some good old fashioned preventive health - eat sensibly, exercise well, look after your mental health, stay connected to your community and people close to you. Find something that you love doing so you want to get out of bed each day. Have an annual health checkup even if you seem well. And seek help if and when you need it!

Morning vs

When is the best time to exercise?

Should we be exercising in the morning, afternoon or at night if we want to lose weight and maximise fat loss?

This article takes a look at the pros and cons of exercising at different times throughout the day in order to burn the maximum number of calories/ kilojoules and achieve your healthy weight goal to become a happier, healthier you.

Morning exercise

Some of us are "morning people" and some of us aren't. Those of us who are awake at day break, swear by morning exercise. For the rest of us, the thought of getting up an hour earlier than we absolutely have to sends shivers of panic down our spines!

There are some good reasons to exercise in the morning and also some very good reasons why it might not be a great idea.

Let's have a look at each of these under the headings of pros and cons.

Morning exercise pros

Exercising in the morning can:

- Get our metabolism off to a flying start helping us burn more calories throughout the day
- Promote more fat burning than other times of the day because our depleted glycogen stores force our bodies to turn to fat stores for energy
- Produce endorphins that stimulate us and helps us get off to a positive start to the day
- Act like a cup of coffee and wake us up
- Help us exercise more consistently by minimizing distractions
- Can create time for exercise by forcing us to get up a bit earlier
- Improve energy levels for the rest of the day ahead

- Improve our mental sharpness for hours after
- Allow us to exercise unaffected by summer heat
- Minimize our exposure to air pollution exercising outside
- Make it easier to get on an aerobics machine in the gym without waiting and when time limits don't apply

Morning exercise cons

As well as having many positives, morning exercise also has some negatives.

Included in these are the facts that morning exercise can:

- Force us to workout with less than optimal energy levels
- Promote injuries by forcing us to workout with cold, stiff muscles
- If exercising before eating, muscle (as well as fat) can be used as a fuel source because of the lack of glycogen. Muscle is important if we want to maximize calorie burn each day
- Make it difficult for us to form a habit for exercise (if we are not "morning people")



Afternoon

Afternoon Exercise

Contrary to the popular belief that exercising in the morning is best, some research shows that the ideal time to exercise from a physiological perspective is actually in the afternoon.

Let's have a look at the pros and cons of working out in the afternoon.

Afternoon exercise pros

Exercising in the afternoon can:

- Increase exercise performance by ensuring our body is at an ideal temperature and our muscles are at their peak strength
- Prevent injuries because our muscles are sufficiently warm to exercise and most of us are at our most alert in the late afternoon
- Improve performance because the circadian rhythms in our brains (which operate like an internal clock in the body) are in an ideal state
- Expel our bodies of stress that has accumulated during the day
- Give us something to look forward to before relaxing in the evening
- Make exercise seem easier - studies have consistently shown that exercise during these late-in-the-day hours makes the perceived exertion of exercise lower
- Make exercise convenient - exercising during our lunch break for example
- Make it easier to "partner up" or find a workout partner
- Can help lower the amount of food we eat - by helping us to avoid or minimize large lunches or break-time snacks for example
- Can help reduce the amount of food we feel like eating for dinner
- Help us maximize our fitness and muscle size and strength - research shows that late afternoon (3-7 pm) is the best time to exercise for both endurance and muscle building.

Afternoon exercise cons

As well as having many positives, afternoon exercise does have some potential negatives.

Among them, afternoon exercise can:

- Impose time limits which may not allow us to get in a full workout
- Conflict with distractions and other commitments that prevent us from exercising at all
- Research has suggested that lung function is worst at noon, which could affect our aerobic capacity and therefore performance
- Gyms are usually at their busiest around 5 to 6pm making it hard to get on an exercise bike, treadmill, stair climber or elliptical trainer
- Gyms sometimes have 20 minute time limits on aerobics equipment during the busiest afternoon hours, limiting our workouts

The bottom line

When it comes to exercise, the bottom line is that it is more important that we workout than when we workout.

If we can't workout in the morning, or don't want to but can workout in the afternoon or evening, we should do it.

Consistency is one of the most important considerations when it comes to when we work out.

If we consistently exercise at the same time each day, our 'internal clock' will adjust in time so that we have the energy and become mentally and physically ready to workout.

The time of day may make a difference for intense exercise, but for something like an easy walk, the difference between working out in the morning, afternoon or evening is likely to be negligible at best.

This article was provided from Ultimate Weightloss. For more information visit their website WeightLoss.com.au

DECODING FOOD LABELS



Supermarkets are packed with aisle after aisle of different types and brands of foods.

The food or nutrition label can help you to make sense of how to choose various foods that you may require. Nutrition labels have revolutionised the way we buy food and this is especially true for people on special diets. If you are following a restricted or modified diet, your food label can help you determine the suitability of that food for your particular needs.

Besides showing the amount of a certain nutrient in grams, the label may also explain the nutritional characteristics of that product. Used wisely and with understanding, these terms can help you to make healthy food choices. Here are some tips on how to use the food label to choose foods low in saturated fat and cholesterol.

Calorie terms	
No calories or Low calorie	Forty calories or less per 100g serving
Reduced calorie	At least 25% fewer calories per serving when compared with a similar food
Light or Lite	One-third fewer calories or 50% less fat per serving. If more than half the calories are from fat, fat content must be reduced by 50% or more
Fat terms	
Fat free	Less than 1/2 gram of fat per 100g serving
Low fat	Three grams or less fat per 100g serving
Reduced fat	At least 25% less fat when compared with a similar food
Cholesterol terms	
Cholesterol free	Less than 2 milligrams cholesterol per 100g serving and 2 grams or less saturated fat per 100g serving
Low cholesterol	20 milligrams or less cholesterol per 100g serving and 2 grams or less saturated fat per 100g serving
Reduced cholesterol	At least 25% less cholesterol when compared with a similar food, 2 grams or less saturated fat per 100g serving
Sugar terms	
Sugar free	Less than 1/2 g sugar per serving
No added sugar	No amounts of sugars or products containing sugars have been added to that particular food.
Sodium terms	
Sodium free	Less than 5 milligrams sodium per 100g serving
Salt free	Sodium free
Low sodium	One hundred and forty milligrams or less sodium per 100g serving
Reduced sodium	At least 25% less sodium when compared with a similar food
Other label terms	
Good source of, contains or provides	Refers to food that contains 10% to 19% of the Recommended Daily Intake per serving
High, rich in, excellent source of	Refers to food that contains 20% or more of the Recommended Daily Intake per serving
Fortified, enriched	Refers to food that contains at least 10% more of the Recommended Daily Intake for protein, vitamins, minerals or dietary fibre.
Lean	Refers to packaged seafood, meat or poultry with less than 10 grams total fat, less than 4 grams saturated fat, and less than 95 milligrams cholesterol per 100g serving.
Fresh	Refers to food that has not been heat treated, frozen, processed or preserved

It is also important to remember that watching your serving size is still important. Just because something is 'reduced fat' or 'lighter' in calories, does not mean that you can eat more of it! Choosing foods lower in saturated

fat and cholesterol will help you to lower your blood cholesterol. By eating a larger portion of a food low in saturated fat, you may eat more or just as much saturated fat as the regular variety.

FRESH FAMILY FAVOURITES #2

Potato and Pea Salad

The refreshing taste of mint tossed with peas and mustardy potatoes makes a fantastic salad which can be served hot or cold.

- 1.5kg cocktail potatoes, scrubbed
 - 2 cups fresh shelled peas
 - 1/3 cup light olive oil
 - 1/3 cup light mayonnaise
 - 1/3 cup fresh lemon juice
 - 1 tablespoon whole grain mustard
 - 1/2 teaspoon salt
 - 1/2 teaspoon freshly ground black pepper
 - 1 cup fresh mint leaves, finely shredded
- Serves 6**

Boil potatoes in a large pot and when almost cooked add peas. Cook at a lively boil for 3 min. Drain in a colander and gently refresh under cold water. Whisk oil, mayonnaise, lemon juice, mustard, salt and pepper together until well combined. Stir in mint and pour over vegetables and toss.



Corn and Tomato Soup

Delicious and chunky, this soup can be enjoyed as a main meal.

- 2 rashers bacon
 - 1 small onion, finely chopped
 - 3 garlic cloves, crushed
 - 1/2 cup diced red capsicum
 - 1/2 cup diced green capsicum
 - 4 Roma tomatoes, finely chopped
 - 3 cups low salt chicken stock
 - 2 cups corn kernels
 - Salt and pepper to taste
 - 2 spring onions, white part only, sliced
- Serves 6**

Slice bacon into thin strips and put into a pan over medium heat and cook 5 minutes. Add onion and garlic and cook gently 3 minutes. Add capsicum and tomatoes with stock and simmer 10 minutes. Stir in corn and simmer a further 10 minutes. Add salt and pepper to taste. Serve garnished with spring onion.



Free-form Veggie Pie

There's nothing difficult about this wrapped pie. Add chopped fresh herbs for extra flavour.

- 2 sheets puff pastry
 - 1 1/2 cups diced cooked potato
 - 1 medium carrot, coarsely grated
 - 1 small onion, finely chopped
 - 1 stick celery, finely chopped
 - 2 cups broccoli florets
 - 1 cup peas
 - 2 teaspoons curry powder (optional)
 - 1 egg yolk, beaten
 - Poppy seeds for decoration
- Serves 6**

Preheat oven to hot.

Cut two circles of pastry the size of a dinner plate and place one on a lightly greased oven tray. Combine potato, carrot, onion, celery, broccoli, peas and curry powder (if using). Spoon mixture onto pastry leaving a 2.5cm border. Moisten border with water and place remaining pastry circle on top, firmly pressing edges together to seal.

Brush top with egg yolk and sprinkle with poppy seeds.

Pierce top of pie with a skewer to allow steam to escape, otherwise pastry will not crisp. Bake about 40 min or until crisp and golden.

Rhubarb, Strawberry and Apple Nut Crumble

Apple and strawberries are the secret ingredients in this fabulous rhubarb crumble.

- 5 cups chopped rhubarb
 - 3 small Granny Smith apples, peeled, cored and coarsely grated
 - 1 punnet small strawberries, hulled
 - 1/2 cup caster sugar
 - 1 teaspoon cinnamon
 - Crumble:**
 - 1/2 cup plain flour
 - 30g butter
 - 1/2 cup soft brown sugar
 - 1 teaspoon ground cinnamon
 - 1/2 cup coarsely chopped macadamias
- Serves 6**

Preheat oven to moderate.

Into a large bowl add strawberries, sugar and cinnamon.

Toss well and tip into a deep baking dish.

To make crumble, combine flour, butter, brown sugar, cinnamon and macadamias and rub together with your fingers until combined. Spread mixture over top of fruit and bake for 25-30 min or until fruit is soft and bubbling and top is golden and crunchy. Serve with cream.



Common Questions Answered

1. Why are my premiums increasing?

As a not-for-profit member based organisation, our objective is to increase premiums by an amount sufficient to meet increased costs, pay future claims, maintain prudent financial management and continue to improve member services. The operation of a successful health fund depends on members being confident their fund can help them access affordable and high quality health care when needed. Our commitment is to provide you with the best value for money we can.

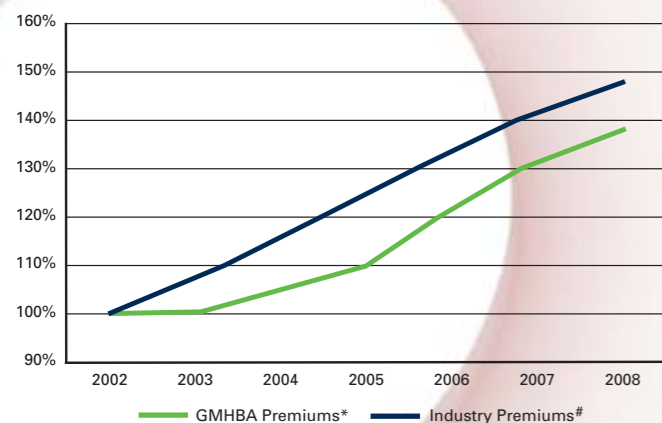
2. How much have GMHBA's claims increased by?

Increased hospital costs resulted in a 9.95% rise in hospital benefits paid when compared to the previous 12 months. Similarly, members claimed 9.92% more in extras benefits. GMHBA's average rate increase this year is less than the increase in benefits paid so we've only passed on some of these increased costs to you. What's more, we've listened to your feedback and are pleased to introduce some improvements to your cover.

3. GMHBA's made a surplus, so why do premiums need to increase?

Any surplus funds received by us are placed in reserve to provide financial strength to ensure future payment of members' claims. Our level of claims continue to increase, therefore we need to increase premiums to ensure we have sufficient funds to pay future claims and meet regulatory requirements.

How GMHBA Health Insurance premiums have changed compared to the industry average



* GMHBA premium increases, based on premiums before the Federal Government 30% Rebate
Weighted average industry premium increases, based on premiums before the Federal Government 30% Rebate

4. How GMHBA compares to other health funds?

GMHBA is one of the fastest growing health funds in Australia because we sell value-for-money health insurance and provide excellent customer service. Even with these increases, our premiums are well below most comparable health insurance funds.

5. How does the increase in premiums affect the Federal Government Rebate?

The Federal Government Rebate on private health insurance applies to the total of your premium. Therefore depending on your age, 30% to 40% of the increase in your premiums will be paid for you by the Federal Government.

6. My membership is paid beyond the 1st of April 2009. Do I have to back pay the extra premium for this period?

No. It is not our policy to force members paid up to their next renewal date to back pay the difference in premiums. Therefore, members currently paid in advance of the 1st of April 2009 will not have to pay the new premiums until their next renewal period.

7. I'd like to review my GMHBA health cover, can you help?

Of course! Our customer service advisors can give you expert advice and are trained to help you select the cover most appropriate to your specific health cover needs. Please call 1300 4 GMHBA (46422) between 8am-6pm Monday to Friday (EST) or visit your nearest branch so we can help you review your health cover needs.



You spoke, GMHBA listened

Over the past year, many of you told us that you wanted access to more services including the ability to complete more transactions over the phone.

You asked, we delivered

In response to your feedback, we have released a new telephone system to meet those needs. The new system has sophisticated technology, allowing us to offer services, which previously required the completion of a form, to now be processed over the phone in a couple of minutes. This is done through the recording of your request, with our experienced staff confirming your instructions and following up with a letter to ensure the information we have is accurate.

Each voice recording is then stored in a secure environment, with restricted access, and acts as a 'voice print' of your request. Should there be a discrepancy, we have the ability to retrieve your instructions and match them against the information on file.

Naturally, we recognise that you may not wish to use this facility, and we will give you the option not to use it, by simply telling the customer service advisor at the beginning of the call. This will of course, restrict the services we can offer you over the phone, however there is always the option of using our traditional methods.

Old fashioned service remains

This upgrade has been designed to improve our service to you. You can be assured that we haven't introduced an automated menu system and won't ask you to push buttons. We will maintain our usual high service standards and put you straight through to a customer service advisor.

At GMHBA we are constantly reviewing our service to ensure your experience with us is not only memorable but easy.

Why not take control of your health cover online

You can now access most services online including reading the news, net banking and booking travel arrangements. So while you are online, why not check your health insurance too!

Register online to:

- Download tax statements
- Update your details
- View your claims history
- Receive communications faster online
- Help reduce paper consumption

To enjoy the convenience of GMHBA web services visit GMHBA.com.au and click on Register Now!

Simply follow these 3 simple steps:

1. Visit GMHBA.com.au and click on Register Now!
2. Once you have filled in your details, you will receive an email at your specified email address confirming your registration.
3. Update and manage your membership at a time convenient to you.

GMHBA will continue to send membership information to the email address specified. However, Government regulations require that some information is still sent in hard copy to members via post.

Please note: GMHBA will not use or disclose your email address to any third party other than for necessary business purposes as outlined in the fund's privacy policy.



If you have any questions about our new phone system or on our online servicing please call us on 1300 4 GMHBA (46422) or drop us an email at service@GMHBA.com.au

Are you at risk?

Influenza is a highly contagious and potentially deadly disease that can be spread through coughing or sneezing. Catching the flu virus can be very serious for people who are at a greater risk including those aged over 65 years and people with some chronic (long-term) medical conditions. Complications can happen more often in these people who contract the flu. The flu may also cause other medical conditions to flare up.

Have you had your flu vaccination yet?

Vaccination against the flu is the most effective way of protecting you against specific flu viruses. The vaccines change each year to match the most common flu viruses that are circulating in the community, so a single vaccination will not protect you indefinitely as the strains change each year.

Check with your General Practitioner if the influenza vaccination is suitable for you.



Bowel cancer will strike 1 in 22 GMHBA members this year



Many people incorrectly assume that bowel cancer predominately has a genetic history. While 10% of instances do relate to genetic history, the remaining 90% of cases are linked to lifestyle factors including poor diet, smoking, low exercise, overweight and above average alcohol consumption.

As early diagnosis improves treatment outcomes, we remind members that GMHBA offers a Bowel Cancer Risk Identification program enabling you to access an InSure Faecal Occult Blood Test (FOBT) kit.

The kit is a quick, easy, non-invasive and painless test that is undertaken in the privacy of your own home. It simply requires brushing stools with the brush supplied, onto the test indicators and posting them in the reply paid envelope for analysis. The cost of the kit is \$20.50. If eligible, you can

access your Connect Rewards benefit entitlement or you can pay by cash, credit card or cheque. This offer is only available to hospital and combined hospital/extras cover policy holders.

Remember, bowel cancer will strike 1 in 22 of our members this year. Don't gamble with your wellbeing. Organise for a test kit to be sent to you today! Of the 2962 members who have taken the test, 142 have returned a positive result – this may have saved them from major surgery or even saved their lives.

To order your kit, simply complete the form below and send to GMHBA FOBT Test Kit, Reply Paid 761, Geelong VIC 3220.

Note: Conditions apply. Contact GMHBA for details.

Membership number

Please send me kit(s) at \$20.50 each.

Total: \$

Details of people undertaking FOBT test

Person 1

Person 2

Address

State Postcode

Telephone number

I wish to pay using my:

Connect rewards dollars (if eligible)

Member signature

Mastercard Visa Card

Card number

Expiry date /

Cardholder's name

Cardholder's signature