



*Rebecca McDonald and family
(Manchester Unity member, 9 years)*

Manchester Unity members now have access to the HCF branches, the Oral Health program, the HCF dental centre network and “MyHealth Guardian”.



*Emma Barrett, Henley NSW
(HCF member, 4 years)*

HCF's continued commitment to its members saw the introduction in August 2009 of a particularly exciting and innovative new health improvement program, "MyHealth Guardian".



Included as part of membership, "MyHealth Guardian" is a package of professional online health management services accessed through the HCF website: www.hcf.com.au

HCF engaged one of Australia's leading health management experts, 'Healthways Australia', to develop the program and deliver the comprehensive range of services.

The services include an online health assessment to help you understand how healthy you are now, a personal action plan that allows you to plan and monitor how you can improve your health, and access to a range of specialist health support areas, including dietitians, personal trainers and psychologists, a health education

information library and online forums and discussions.

The program has proved incredibly successful with more than 11,000 members already participating since it commenced in May 2009. More information on HCF Preventative health programs can be found on page 21.



Feeling lucky...

Dave and I feel ourselves pretty lucky to have joined HCF.

A few months before his diagnosis Dave and I cancelled our private health insurance with another fund. Then we realised we're getting older and that we needed private health insurance and joined HCF. A few months later Dave found he had cancer in his lung. We were worried we may not be covered for his operation. When I told HCF and

they said they would pay for it, I started to cry on the phone. I just wish I could let everyone know how it feels to have a health fund that does care. They are wonderful and the great news is Dave is cancer free.

*Edith and David Hayes
Ballina, NSW*



Begone fears...

As a little girl growing up, I was never a big fan of dentists or needles – I had just seen too many tears from my siblings and cousins! But recently I had my first ever tooth extraction done at HCF Dental Clinic in Hurstville. What a great dentist I had. He was so reassuring and informative with my tooth extraction and kept me calm. Thank you for giving me one very special doc! Even my kids look forward to their dental visits now.

*Angeline Hussein
Penshurst, NSW*