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USE IT OR LOSE IT – THE COUNTDOWN IS ON TO CASH IN YOUR EXTRAS

- More than 15.2 million Australians have private health extras cover, yet more than half do not use it.
- With almost all private health insurers resetting extras limits from January 1, now is the time to book in appointments.
- Don't wait until you need to see a dentist or optometrist, get a check-up before Christmas to save time and money. While most extras cover remedial massage - ideal for end of year 'me time'.

With less than 23 days until the end of the year, Aussies are being urged to make the most of their private health insurance extras before they reset come January 1.

Despite more than half of the population having private health cover, most do not use all their extras with millions of dollars of unused and important benefits going unclaimed.

Australia's peak body for not-for-profit and member owned private health insurance, Members Health Fund Alliance CEO Matthew Koce said Aussies can take advantage of their benefits by jumping online to check what they have available as part of their extras cover.

"It takes less than 2 minutes to see what services and limits you can use which can include routine to major dental, physio, osteo, acupuncture, optical and counselling saving you thousands," Mr Koce said.

"Many people don't realise that it is a 'use it or lose it' situation when it comes to accessing extras – put bluntly, these services are already paid by the consumer whether they use them or not.

"With 2.3 million Aussies skipping or delaying necessary dental care every year, our message is simple – don't put off something you have already paid for and be in pain at Christmas lunch.

"If that isn't reason enough, no one likes the idea of spending their well-earned break in a busy hospital emergency department with a dodgy back or making an emergency dental appointment for a toothache.

"Yet every summer holidays, we know our hard-working doctors and nurses treat people who present with preventable ailments, adding pressure to our already overburden hospital system."

Mr Koce said as the year winds down, many people are feeling burnt out. Focusing on your health is one of the best ways to invest in yourself and start the new year feeling refreshed.

"If you are stuck on what to use before January 1, remedial massages are often covered by most insurers, making extras even more attractive for those of us looking to relax these holidays," Mr Koce said.

"New reading and sunglasses can also be purchased at a discount using extras but only if you buy them before the New Year."

How to make the most of your extras:

- Check your unused extras balance: log in to your health funds member portal or app or give them a call to understand what extras are remaining.
- Book in now: make sure you get in early with a registered provider.
- Invest in your health and wellbeing: use your extras to feel rejuvenated.

"Remember this applies to your loved ones too, it is good opportunity to lock in that specialist appointment for your children and older family members. Many providers are extending their opening hours to accommodate for end-of-year appointments," Mr Koce concluded.

ENDS

Mr Koce is available for interview and can be contacted on 0407 852 010 or mkoce@membershealth.com.au

Members Health is the peak industry body for an alliance of more than 20 health funds that are not-for-profit or part of a member-owned group, regional or community based. They all share the common ethic of putting their members' health before profit. Our funds represent the interests of more than 5.3 million Australians.

Putting members' health before profit