

Membership Fees for 2011-2012

Members are reminded that current membership will expire on 30th June 2011.

Renewal of your membership for the next financial year is due for payment in July 2011.

Fees will not increase and are \$35 for pensioners, \$45 for ordinary membership and \$10 for associates.

Please note that if you fail to make payment by the due date, an additional late fee of \$10 will be added.

Payments can be made by any one of the following methods:

- cheque, or
- postal note, or
- credit card, or
- electronic funds transfer to BSB 112-879, account number 456643389 quoting your member number and the word "Fees".

If you experience any financial difficulty in paying your renewal, we can make arrangements to assist you. Please contact us to organise this.

In this issue:

Arranging Travel Insurance

An insightful article by one of your Directors, Stephen Grange.

ACSA Conference

Details of when and where and what's happening at the Conference.

STN Scholarship

Details for this year and dates for applications.

Regional UOA Meeting

Location and date for next regional meeting.

Open Day at ACSA 2011 Conference

The annual ACSA Conference will be held in Sydney this year from 11th to 16th October 2011 at Rydges World Square.

An open day for ostomates is being held on Saturday, 15th October from 12 noon and all ONL members are most welcome to attend.

Suppliers will have displays of their products and knowledgeable representatives will be in attendance to answer questions. ONL members will

also have an opportunity to socialise, meet and talk to your Directors and senior staff, as well as other members.

Full details of the conference, dates, activities and locations are listed on the ONL website. Use this URL <http://www.ostomynsw.org.au/> to view the web page, then click on the ACSA 2011 Conference links at the bottom left hand corner of the page

Regional UOA Meeting

The next regional meeting of United Ostomy Associations of NSW will be held on Wednesday, 8th June 2011 at Taree.

The meeting will be held at Club Taree (Taree RSL and Golf Club), 121 Wingham Road, Taree, from 10.30 a.m. to 4.00 p.m.

All members in region and surrounding areas have been personally invited to attend and any other interested parties will also be most welcome. Log on to <http://www.whereis.com/#session=MTk=> to see a map of the location.



Packing member orders in the warehouse

Arranging Travel Insurance by Stephen Grange, ONL Board Member

Introduction

I write this article from personal experience as a five-year urostomate dedicated to achieving my "Bucket List". I have no idea of your circumstance, so I am not giving personal advice, but hope my experience will be general assistance to fellow ostomates.

I do not travel outside of Australia without travel health insurance. A few countries have reciprocal health care agreements with Australians — for details go to www.medicareaustralia.gov.au and search for "travelling overseas".

Should you become an outpatient whilst travelling, you have to accommodate yourself until fit to return home. You'll probably lose afares, reservations etc. Whilst overseas, do not cancel or suspend your Australian private health insurance, you may have to come home earlier than expected and within a suspension period.



The meaning of "Pre-existing medical conditions excluded"

As ostomates, we all have a pre-existing condition that is excluded from all policies, whether you suffer an illness or accident (for example, a seat belt damages our stoma).

The exclusion applies unless you apply for specific cover and are expressly granted cover in writing. If cover is granted, it will probably be at twice or three-times the normal premium. To be clear, if a donkey on Santorini kicks an ostomate in the stomach and head, the head will be covered, but the stoma will not. If the stomach treatment can be separated from the stoma repair, then the other stomach treatment is covered.



This pre-existing exclusion applies to losses by your travelling companion (for example, if they lose their afaire) if you cannot travel and do not have pre-existing cover.

If you and your partner have to return home at a different time incurring additional fares, neither of you will be covered under a policy that does not cover your pre-existing condition.

Pre-existing meaning

Pre-existing means any medical condition you've been treated for that is on-going regardless of whether you've had any medical treatment recently (within 90 days).

How your insurer knows

Your insurer learns of your condition when the foreign hospital contacts your insurer, or you contact your insurer. Your insurer will ask the foreign hospital or doctor for information and also asks your Australian doctors.

It will be obvious from those reports that you have an ongoing medical condition. So your disclosures when taking out the policy must align to your medical history; otherwise you are not covered.



Shopping for cover

The practice is that once an insurer places a restriction on a quote for cover, other insurers usually copy that restriction.

Your approach to buying cover has to be honest yet planned. You will not get cover for pre-existing conditions unless you have had at least twelve months without a health problem.

Arranging Travel Insurance (continued)

What to do

Obtain the Pre-existing Questionnaire from two or three well known Australian insurers.

Talk to your treating doctor about your travel plans and how your pre-existing medical conditions may affect that travel.

I don't travel to countries with poor hygiene or medical facilities, countries where a stoma is a rarity, or where food poisoning (diarrhoea) occurs.

Obtain a letter from your doctor letter explaining your pre-existing conditions, on-going care and how successfully you self-manage without adverse medical outcomes.



The letter can be more expressive and positive than a bland form.

Ask your doctor to help you complete and co-sign the insurers' questionnaires. (Note: Insurers will not accept each other's questionnaires).

A very positive letter will be a key component to gaining insurance cover. Don't let travel agents (who can earn 50% commission) fill-in your forms and submit applications for you.

Once one insurer says no (rejects your application) others may well follow and you must tell subsequent insurers of restrictions other insurers have imposed.

Using this process, you have a medical expert's assessment of your self-care capability and an opinion on whether you should travel, plus a clear description of your pre-existing conditions.



Consider your doctor's advice and whether you should travel. To travel without insurance is incredibly risky as it could cost you \$250,000 for treatment; and you may be denied life-saving treatment if you cannot pay.

With your doctors' letter, pre-existing questionnaires, then at the same time lodge your applications for cover. Once assessed, you will receive a letter explaining what medical conditions are still pre-existing and therefore excluded; plus explaining which are deemed not pre-existing being those for which you are covered.

Be absolutely sure to understand the insurer's letter. If unsure, call the insurer yourself to clarify, do not rely on a insurer's letter. If unsure, call the insurer yourself to clarify, do not rely on a travel agent, they are not insurance experts.

Since 2006, I have travelled to Italy, Iceland, Ireland, Alaska and France with my stoma, bags, wipes, belts, UTI antibiotics, vitamin C. I also carried a letter from my doctor explaining my medical condition and history and listing medicines I carry. This may help pass through customs. I'm off to USA May 2011.

I have no cover for urinary tract or kidney infections, but I do have cover for the urinary diversions, stoma, bladder cancer, etc.

In subsequent articles I will explain how I pack for my trips and care for myself whilst travelling. If ONL members have information that will help other members, then please contact ONL - info@ostomynsw.org.au.

ONL will not mention individual insurance companies nor give any advice.

Contact Us

Ostomy NSW Limited
6/555 Princes Highway
Kirrawee NSW 2232

 Tel: 02 9542 1300

 Fax: 02 9542 1400

 Email info@ostomynsw.org.au

 PO Box 3068. Kirrawee DC 2232

 www.ostomynsw.org.au

Hours of Operation

We are open 4 days a week Monday to Thursday.

Counter hours are 9:00am to 2:00pm.

STN Scholarships for 2011

ONL will again award two scholarships this year, valued at \$5,000 each, to help nurses studying to become stomal therapists.

The Sydney Markets ONL Stoma Nurse Scholarship is generously sponsored by the NSW Chamber of Fruit and Vegetable Industries.

The second scholarship will be sponsored in 2011 by the Narwee Baptist Church Craft Centre. Each year the Centre chooses a different project and has an outstanding reputation of success in its generous support of charities.

The scholarships are intended to help students cover their costs for tuition and study materials.

Each scholarship may be shared by up to three winners who are determined by a panel from the NSW Branch of the Australian Association of Stomal Therapy Nurses.

Applications will open in August and full terms and conditions, together with application forms, will be available on the ONL website from next month.

Applications will close at the end of October and winners will be announced at the ONL Annual General Meeting in November and awarded in person at the AASTN NSW branch meeting that occurs subsequent to the AGM.

Board of Directors

Tom Flood, President
Warren Nalty, Vice President
Heather Hill, AM, Secretary
Gerard Watts, Treasurer
Stephen Grange, Director
Bob Newman, Director

Company Secretary & General Manager

Michael Peebles, AM

Your ONL Team

Operations Supervisor — Colleen Lamond
Office Team — Ros Hartenstein, Cheryl Mellor, Aye Aye Myint, Frank Yu, Norma Nicholas, Kim Swain, Kelly McGee, Natalie Wilks
Warehouse Team — Barry Shaw, Janice Shaw, Jim O'Sullivan

Member Orders

Orders can be mailed, faxed or emailed .
The email address is orders@ostomynsw.org.au
Orders can be collected at ONL or sent via Australia Post.

Packing & Handling Recoveries

These include postage and are currently \$11 for NSW & ACT and \$14 for other States, per parcel. These will increase on 1 Jan 2012 to \$12 and \$15, respectively.

Member Accounts

You may find it cheaper and easier to maintain a member account, paying an amount once or twice a year in advance for delivery, membership, raffle tickets, non-PBS items or donations.

Payments

Payments for all services can be made by cheque, money order, credit card (minimum amount \$33) or electronic funds transfer to BSB 112-879, Account No. 456643389, quoting your membership number and the reason for the payment (e.g. postage).

Please note that cash and EFTPOS are only available if you are paying in person at Kirrawee.

Do not send cash with orders.