

WELL CHILDREN

Bupa 

FOCUS ON FAMILIES

- Making a difference in the health of our kids
- Top tips for fussy eaters
- Jargon busters
- Returning to work: things to consider

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Making a difference in OZ

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Welcome to Bupa

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Message from Dr Dwayne Crombie
Managing Director,
Health Insurance, Australia

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Members' stories

Perlita's miracle baby



We had yearned for a baby for many years before we fell pregnant. We underwent tests that revealed nothing untoward but still we did not fall pregnant. I had made peace with the idea that perhaps, although I longed for it, motherhood would not be for me.

My husband, Joshua, and I had made plans for a life together thinking that we would always be only the two of us, and our dogs, but if you want to make the Universe laugh tell it your plans... One day as we were about to move from Brisbane to Tasmania, I felt sick and did a pregnancy test on a hunch.

We were pregnant!

I was enjoying a textbook pregnancy when at home one night, at 25 weeks, I began to feel pain which I assumed was pregnancy related and disregarded the cramping sensations.

The pain got a little stronger so I called the hospital and described my feelings. They said to rest for the night. When I awoke, I wasn't only cramping, I was also bleeding and fear gripped my heart.

I was six centimetres dilated and my baby wanted to come now, but it was too soon. The organs would not have formed properly yet. We had no way of knowing if our baby would survive.

The pregnancy was such a surprise, such a welcome, joyous surprise, but now our baby was coming too soon and all of our hopes may have been shattered.

We were given a 75% chance of survival for birth, and all I could focus on was how desperately I wanted my baby to live. We were both terrified.

When my son, Theodore, was born he was 810 grams and he would have fit in the palm of my hand, not that he did because I couldn't touch him.

He was taken away before I even saw him and my arms ached to hold my baby.

I couldn't hold Theo for a week, and then he could only lie on me and we could rest our hands on him but not stroke his tender flesh. His skin was so translucent and sensitive, even gentle touch could hurt him.

I was discharged from the hospital after a few days but still we were there all day, every day, sitting by his side.

After ten weeks of exhaustion and fear I began to feel hopeful that Theo would survive. He was growing and getting stronger. He was removed from the intensive care unit and they said as long as there were no infections he was looking good.

We took Theodore home after 103 days in hospital. It was the day after his official due date. By that time, he weighed 2.8kgs and although his lungs will always be sensitive and we will need to keep a close eye out for developmental issues, our now nine-month-old baby boy is perfect and hitting all of his milestones.

After he was born I called Bupa Health Insurance to tell them that my baby had come early and I needed to add him to my policy. I was exhausted and emotional and the kindness they treated me with was enough to bring a tear to my eye. They said "Congratulations on your baby. You just take care of yourself and your baby," and they took care of the rest.

We were so busy trying to survive the experience that we never even considered the costs involved in all of the medical care that went on every day. I was shocked at how little the overall expenses were, given the tests, specialists and expert care in the neo natal unit that were all vital in ensuring Theo's survival.

People always complain about their health insurance premiums and I wanted to share my story to show the value that we got from our cover. Without Bupa we would not have been able to just concentrate our energy on getting our baby home safely. Bupa took care of us.

"... and all I could focus on was how desperately I wanted my baby to live."

If you have a story like Perlita's that you'd like to share, email us at blueprint@bupa.com.au



5 things to consider when thinking about babies

Understandably, you might be feeling a little overwhelmed. When you begin looking into things like hospitals, doctors and birth plans, choosing an option that suits you can seem like a minefield. To help give you some clarity, here are some questions to ask.

1. Do I need private health insurance?

If you want to select your hospital, choose an obstetrician, see the same one throughout your pregnancy, and increase your likelihood of getting a private room, then having private health insurance may be the right option for you. On top of this, there are a range of pregnancy-related benefits that vary greatly from insurer to insurer. If you're looking for maximum value from your cover, comparing features between health insurers can really pay off.

For example, some of our covers, including our Growing Family package, provide additional pregnancy benefits, including parenting education classes before your little one arrives, and eight weeks of additional support after your baby is born to help you with things like breastfeeding at hospitals. Our arrangements with some hospitals also mean that if you have booked a private room more than 24 hours before your admission and don't receive one, you'll get \$50 back per night from the hospital*. If you're in need of additional support, or have experienced post natal depression, Bupa members with a hospital or combined cover package may also be fully covered for PIRI's Parent and Baby Wellbeing program.

2. When should I get cover for pregnancy?

Many people don't realise that you need to serve a 12-month waiting period before you can claim on hospital costs for childbirth from your health insurer. So if you'd like to give birth as a private patient, be sure to investigate your cover options well before conception.

3. What kind of health insurance do I need?

Take care when choosing or upgrading your cover, as not all health insurance policies cover pregnancy. Many lower cost policies may only cover limited benefits for pregnancy (including childbirth), or may only cover you as a private patient in a public hospital. You also want to make sure your policy covers your baby once they are born in case they require immediate hospital care – most single policies won't cover you and your baby, so shop around for a family package.

4. Where will my partner stay?

If it's important to you to have your partner nearby when your newborn arrives, choosing to have your baby in a private hospital can give you a higher chance of securing a private room. This may also offer the opportunity for your partner or family member to stay overnight with you. Some private hospitals also provide hotel accommodation for you and your partner after your baby's delivery, if it's medically appropriate.

5. What will it cost me?

Many people assume that their private health insurance will cover the majority of costs associated with having a baby. However, health insurance can only *help* cover costs for 'inpatient' services – meaning those services you receive while you're admitted to a hospital. Bupa's Medical Gap Scheme can help further reduce or eliminate these costs. Visit bupa.com.au/gapscheme for more details.

Expenses incurred outside of your hospital stay ('outpatient' costs) including GP visits, obstetrician check-ups and some tests and scans can only be claimed through Medicare.

To help make understanding the costs easier, Bupa has introduced Bupa Beginnings. A free and easy-to-use interactive guide. Visit pregnancy.bupa.com.au or call 134 135 for more information.

*It is advised that you reconfirm the booking more than 24 hours before your admission. Conditions apply - contact us for details.



Jargon busters

When you start to explore private health cover, you'll probably find a lot of words and phrases that may be unfamiliar to you or in some cases, down right confusing. Most of these are actually just industry terms for things that are really quite easy to understand. To help you find your way through all the terminology, we've put together this 'Jargon buster', so that you can make a genuinely informed choice.

'Ancillary'

Ancillary just means 'extras'. In health insurance terms, ancillary or extras cover refers to services such as dental, physiotherapy and optical cover. Top levels of extras cover may include services like acupuncture, massage, naturopathy and podiatry. Ask about any available extras when you enquire about your health cover.

'Medicare Levy'

Medicare is the Australian Federal Government provision of basic healthcare. It is available to all Australians and provides free medical attention to those in need or in an emergency. To fund this, all Australian taxpayers are taxed 2% of their income. This tax is called the Medicare Levy.

'MLS (Medicare Levy Surcharge)'

If you are single and earn over \$90,000, (or a couple/family that earns over \$180,000), and **do not** have appropriate hospital cover, you may be charged an additional 1.5% of your income at tax time. This is called the Medicare Levy Surcharge. This is a Federal Government initiative designed to encourage those who can afford it to have their own health cover.

'LHC (Lifetime Health Cover)'

LHC is an Australian Government scheme designed to encourage Australians to take out hospital cover earlier in life and maintain it.

If you don't have hospital cover before 1 July following your 31st birthday, you could pay an additional 2% for hospital cover every year you delay.

So for example, if you leave it until you're 35 to take out cover, your premiums would be 10% higher.

'MBS (Medicare Benefits Schedule)'

Is a list of standard medical procedures which the Government is prepared to subsidise. The subsidy (MBS fee) is the amount of money the Government and your health insurer will fund toward these procedures for you. Where a medical practitioner charges more than the designated Schedule Fee, patients pay the difference, known as a Gap.

'Gap'


Sometimes referred to as an 'out of pocket expense', a gap is the amount you pay either for medical or hospital charges, over and above what you get back from Medicare or your private health insurer. For example, if your GP consultation costs \$65, and the rebate is only \$50, the Gap Fee you pay is \$15. Depending on your level of health cover, your fund may pay part, or all, of the gap.

'Members First'

Is our network of Extras service providers. We've built great relationships with thousands of providers in our Members First network, which includes dentists, physios, chiros and optical providers nationwide. It means you'll have more choice, and in most cases, less to pay for your treatment if you choose to go here.

We recommend that you know exactly what's in your health insurance, and what services are included, as a lack of adequate cover can turn out to be very expensive should the worst circumstances occur. Our staff can help you break through the jargon and explain all the details of your policy, what you get and what you pay. So don't hesitate to contact us by phone, on the web, or in-store.

 Call us 134 135

 Visit bupa.com.au

 Visit your local Bupa Store



ways to get more value from your family's health cover

Private health insurance gives you peace of mind that you'll have access to health care when the unexpected occurs. But private health insurance isn't just for emergencies - in fact, it can offer value in your everyday life.

1 Use your extras

It sounds like a no-brainer, but using your extras cover when you need to can be a simple way of getting greater value from your health insurance. Most extras covers allow you to claim money back on check-ups at the dentist, visits to the physio or contribute to the costs of new prescription glasses. Some even cover natural therapies and health aids and appliances. Check again what's included in your cover before your next visit.

2 Unexpected benefits

Some health insurers provide benefits beyond hospital or extras cover, which can really add unexpected value. For example, we recently teamed up with the National Home Doctor Service to provide complimentary access to their After Hours Plus service. This means when you book a bulk-billed home visit, the doctor can prescribe common medications on the spot, at no cost. Visit bupa.com.au/afterhoursplus for details.

3 Mind the gap

A "gap" is a common private health insurance term which describes the amount you need to pay over and above what you get back from Medicare and your insurer. A gap can occur when a doctor charges more than the Government's Medicare Benefits Schedule (MBS) fee.

In order to reduce gap costs, some health insurers have arrangements with specialists and surgeons that can eliminate or reduce medical costs while admitted to hospital. Our Medical Gap Scheme is designed for exactly that, and we're continuing to make improvements to this scheme. For instance, in 2015 our members saved over \$20 million in medical costs compared with the 12 months prior.

To find out if you will need to pay a gap, be sure to ask your doctor if they participate in your fund's Medical Gap Scheme before you go to hospital.

4 Start networking

Some insurers have made arrangements with a network of healthcare providers to reduce how much you need to pay on certain services. By choosing to visit one of these network providers, members can benefit from the certainty of knowing how much money they will get back in most instances. A good example of this is Bupa's Members First network of dentists, physios, chiro, podiatrists and optical outlets across Australia. By using a provider in this network, members can receive between 60% and 100% of the cost back of most items up to yearly limits[#]. So it could really pay to choose an insurer with a healthcare provider network.

5 No gap for kids

Regular visits to the dentist or optometrist may not excite the kids. But what is exciting is cover that includes no gap for kids, which can save parents a lot of money. With our family packages, you'll also have no gap to pay for most kids' visits to a Members First dentist or physio, as well as for selected optical and podiatry, up to yearly limits[^].

Some policies even have no excess payment if your kids are admitted to hospital (like all of our family packages).

6 Ask the experts

When you suspect a hospital visit may be in you or your family's future, getting advice from your health insurer could save you time and money. They can walk you through what to expect and help you understand the costs involved.

7 Everyday value

Would you like to get more value from your membership, even when you're well? Check out what else your health insurer can provide - you might be pleasantly surprised. We've recently introduced an exclusive range of discounts, health tools and other benefits as part of our Bupa Plus program to help you live a healthier, happier life. Find out more at bupaplus.com.au

[#] For most items covering dental, physio, chiro, selected optical and selected podiatry. Excludes orthodontics and hospital treatments. Fund and policy rules, and waiting periods apply. Set benefits apply at other recognised providers.

[^] For most items covering dental, physio, selected optical and selected podiatry. Excludes orthodontics and hospital treatment. Child dependants only. Fund and policy rules, and waiting periods apply. Set benefits apply at other recognised providers.



Q&A

on health insurance

Confused about private health insurance?
Want to better understand your current policy?
We've answered some of the top questions that we receive from new and existing customers.

Why do I need private health cover?

While many people choose private health cover for overall peace of mind, there are a few key benefits to being covered.

Private health cover gives you more choice and control. You can choose your doctor, preferred hospital and avoid a potentially long wait for treatment in the public system. If you add Extras cover, depending on the type of cover you choose you can also claim money back on things that Medicare doesn't generally cover, like dental, optical and even some natural therapies like health aids and appliances.

Having private health cover can also help you save money. For example, you could avoid paying the Australian Government's Lifetime Health Cover (LHC) loading, or being hit with the Government's Medicare Levy Surcharge. See page 8 for more information on these.

What does health insurance cover me for?

There are three main kinds of health cover: hospital cover, extras cover and ambulance cover. Hospital cover contributes towards the cost of treatment as a private patient in either a private or public hospital. This includes some of the doctor's fees and hospital accommodation costs.

Extras cover helps pay for some of the costs of everyday health services that may not be covered by Medicare, like dental, physio and optical. Ambulance cover can range from emergency only cover, to more comprehensive policies that cover you for non-emergency situations.

What doesn't health insurance cover me for?

Hospital cover can only cover 'inpatient' services – this means the treatment you receive while you're formally admitted to a hospital. Costs incurred as an 'outpatient', including GP or specialist visits and some tests and scans, can only be claimed through Medicare.

It's important to also be aware that not all doctor's fees and accommodation costs are automatically covered as part of hospital cover. This can depend on a number of factors, such as how much your chosen doctor charges over and above the Medicare Benefit Schedule (MBS) fee. We aim to help reduce or eliminate your out-of-pocket expenses wherever we can via our Medical Gap Scheme. Before arranging your hospital visit, be sure to ask your doctor if they participate in this scheme.

How do I compare different cover options?

Everyone has different health cover needs. And every insurer has different products to meet those needs. To make it easier to find the right cover for you, visit bupa.com.au/nothingcompares for specific tips about comparing hospital covers, extras cover or combined packages, as well as other things to consider.

How can I get more value from my health cover?

There are plenty of ways to make sure you are getting value from your health cover, without being in hospital. Check out the article on pages 10-11 for some of our recommendations.

How can I make my health insurance cheaper?

One of the best ways to save money is to make sure your cover suits your current lifestyle and budget needs.

Another way to save money now is to choose a hospital cover with an excess or co-payment option. The higher your hospital excess or co-payment, the lower your premium will be.

When considering reducing your cover, keep in mind that while it may save you money now, it could end up costing you more in the long run if you're no longer covered for services you may need in years to come.

To make sure your cover best suits your needs, and that you are getting maximum value, talk to us today.

How do I spot a low quality health cover?

Many people have been led to believe they are buying an inexpensive health insurance which provides cover for a range of procedures, only to find out when they need to use their insurance that they have actually bought what's commonly known as a 'junk policy'. These lower priced covers exclude most procedures, often surprising patients when they encounter high costs in hospital. When trying to spot a junk policy, look out for premiums that are very cheap in comparison to other covers, and ones that only cover you in a private hospital for accidents.

Does private health cover automatically cover a private room in hospital?

Not necessarily. Some hospital policies only cover the full cost of a shared room, not a single room. If privacy is important to you, make sure your chosen policy covers you for a private room. For example, whether you choose a basic or top hospital cover with us, you'll be covered for a private room in most private hospitals across Australia for the services included on your policy*. Our arrangements with Members First hospitals also mean that if you don't receive a private room, you'll get \$50 back per night from the hospital*.

Do I have to re-serve waiting periods if I change health funds?

The simple answer is no – as long as you switch to an equivalent or lower level of cover, you've already served your waiting periods and the transfer is made within 60 days of cancelling your previous policy. However if your new Bupa health insurance cover has specific benefits that your old health fund didn't, you'll have to serve waiting periods on those benefits.

Switching is easier than you might think. We'll do the paperwork and, with your consent, contact your current health insurer and arrange for cancellation.

* Private room not covered for minimum benefit services or exclusions. At Bupa agreement hospitals only, room availability and eligibility criteria apply.

^ Conditions apply – contact us for details



Think we just offer health insurance?

Think again.

We're more than just a health insurer. We also offer a broad range of health clinics and aged care homes in your area.



Bupa Optical stores

We're passionate about great eye health, that's why our network of 30+ optical stores is growing quickly nationwide.

To find out more, visit bupaoptical.com.au



Bupa Dental clinics

Everyone should have access to quality, affordable dental care, and our 130 Bupa owned Members First clinics help make that happen.

To find out more, visit bupa.com.au/dental



Bupa Hearing clinics

Hearing is so important to our quality of life, we offer complimentary screenings to kids and adults alike.

To find out more, visit hearing.bupa.com.au



Bupa Medical clinics

We believe GP consultations should be personalised, caring and focused on preventative treatment.

To find out more, visit bupa.com.au/medical/gp



Bupa Aged Care

Making a positive difference in peoples' lives is so rewarding, and we get to do it every day through our 65 aged care homes.

To find out more, visit bupa.com.au/aged-care



Bupa Health Foundation

We've supported more than 100 projects, focused on translating Australian research into real health and care improvements.

To find out more, visit bupa.com.au/foundation



Bupa Pet Insurance

We want great health for all your family members - that's why we've introduced cover for your pets too. Plus Bupa health members get 10% off!

To find out more, call 134 135 or visit bupa.com.au/pet-insurance



Bupa Travel, Home, Car, Life Insurance

Help cover your everyday needs, with great value insurance - up to 15% off for Bupa health members.

To find out more, call 134 135 or visit bupa.com.au/other-insurance



Bupa Health Insurance

Everyone deserves quality health insurance, and we make sure our members keep getting more and more value.

To find out more, call 134 135 or visit bupa.com.au

Bupa Plus

Keeping a young family healthy is every parent's top priority, but keeping them happy is just as important. As a Bupa member, you can take advantage of some great offers from our Bupa Plus partners, that help with health and fitness, nutrition, travel and entertainment for you and your kids.

Here are just some of the exclusive benefits and fun family activities that you can access from Bupa Plus. Conditions apply to these offers, so be sure to visit the website to get the full picture: bupaplus.com.au

Nutrition

- Up to 70% off Australian Naturalcare products
- 30% off online purchases from Blackmores

Fitness

- 20% discount on Speedo products when you purchase online
- 20% off all full priced New Balance products when purchased online
- 20% off the RRP on a range of Garmin products when purchased online

Wellness

- 25% off all full priced online purchases and free shipping for orders over \$100 from In Essence Aromatherapy
- 20% off skincare products purchased online from Vanessa Megan
- 20% off the RRP on the range of sunglasses displayed at any National Pharmacies Optical store

Pregnancy

- 20% off children's furniture at Parenthood
- 10% off all full priced items online at Baby Village

Travel health

- Up to 15% off your Bupa Travel Insurance
- 15% off Best Flexible Rates at Rydges Hotels and Resorts when you book online

Family Fun

- Up to 25% off the box office price when you purchase movie vouchers online from Hoyts or Event Cinemas
- 20% off entry when purchased online into Sydney SEA LIFE Aquarium, Melbourne Aquarium and Manly SEA LIFE Sanctuary
- Up to 15% off entry when purchased online for Dreamworld, WhiteWater World, SkyPoint and SkyPoint Climb
- 15% off entry when purchased online for Movie World, Sea World, Wet 'n' Wild and more

Bupa Plus giving more to our members

GARMIN

HOYTS

SEA LIFE

SEA LIFE

speedo

RYDGES

SEA WORLD

new balance

baby village

For Bupa
members





Making a difference in the health of our kids

Regular exercise is essential to every child's health and development, and when it's done in a community context, children can benefit physically, emotionally and socially. It's also a great way to get families together for a fun day out.

Bupa KidFit Series and Family Fun Run in Tasmania

Every year, together with the Life. Be in it.™ team, Bupa runs the KidFit Triathlon and Family Fun Run for children and their families across Tasmania. The emphasis is not on winning, but on having a go, with prizes up for grabs for all participants regardless of where you come in the race.

The Triathlon is open to all children between 7 and 15, and isn't an exhausting ordeal. Depending on the age of the entrant, there are varying levels of running, cycling and swimming. Your child doesn't even have to be a fully trained swimmer, as they are permitted to wade through shallow water depending on their age, or in some cases, use flotation aids. And of course, the event is fully and carefully supervised.

The Family Fun Run is a great way for mums, dads, and any other other relatives and friends to join in as well. Over a 1 or 2 km loop of level ground, you can participate in any way that suits you.

2016 marked the KidFit event's 17th successful year, with the limited places always in high demand. Bupa members are entitled to discounted entry.

For more information and to keep up to date with future events, visit kidfitseries.com.au

Weet-Bix Kids TRYathlon

Outside Tasmania, Bupa is also the Health and Care partner of the Weet-Bix Kids TRYathlon, with events this year held in Sydney, Central Coast, Canberra, Bendigo, Melbourne, Geelong, Perth, Adelaide, Townsville, Brisbane and the Sunshine Coast.

Also open to children 7-15, the focus is on fun and participation, with age appropriate distances and great prizes on offer to all entrants. The Weet-Bix Kids TRYathlon frequently books out, so if you're interested, register early. And remember, there's a discount on your registration if you're a Bupa customer.

For more event and registration information visit try.weetbix.com.au

The Bupa Family Ride and Mini Tour For Kids at the Tour Down Under

This year, as the Health and Care partner of the Santos Tour Down Under, Bupa added a new event to the calendar with the Bupa Family Ride. The event gave families the chance to ride together on a UCI WorldTour track, just hours before the world's cycling superstars. And the Bupa Mini Tour for Kids lets children 6-12 ride along the start/finish straight, on the morning of the big event.

John Moore (Director of Marketing, Bupa Australia & NZ) says, "We're really proud to support an event that encourages families to get together, have fun and be active. Cycling is a great way for them to get their daily dose of physical activity, build fitness and improve overall health. The Bupa Family Ride provides the perfect opportunity for people of all ages to take part in the iconic Tour and discover the health benefits of cycling".

It's an exciting experience for serious cyclists, or just to get the family together for some casual fun. And as a Bupa customer, you get a special discount off of your child's registration.

For more information or to register, visit tourdownunder.com.au



Why I've started running with my son

My son started school five weeks ago and in that short space of time, our lives have changed significantly.



The pace of our mornings has accelerated, stress levels are often higher, and the search for hats, library books and missing notes seems never ending.

And evenings are not much better. Between walking in the door, making dinner, and donning my armour for the bedtime battles, there's hardly any 'quality' time left.

Gone is the downtime that we once enjoyed and, to some degree, the connection that we'd built. My questions about his day are often met with vague responses and communication from him is usually limited to asking to watch TV or to use the family tablet.

However, all that changed a few weeks ago when I implemented a plan – something I hoped would help us get back some quality time together.

A couple of years ago, I'd downloaded an app designed to help you train to run five kilometres. I surprised myself by not only being able to run five kilometres after roughly nine weeks of training, but more surprisingly, I actually enjoyed it.

So, with a physically active child in tow, I figured it was time to try it again. We decided to train every other day, with the help of the app, to reach our end goal of taking part in a local five kilometre parkrun...and making it to the end!

Weeks one and two went well and Mr 5's enthusiasm was contagious. On days when I was unmotivated, his excitement and energy buoyed me. It wasn't until week three that things started to change. The longer we had to run, the more his enthusiasm waned.

It was then that I realised it might be a little unrealistic to expect my son to complete the five kilometre challenge in such a short period of time. It was also clear that what started off as fun was no longer so enjoyable any more.

But, because the wheels had been set in motion and its impact on our relationship had been so positive, I didn't want to give up running with my son.

So, I adapted my strategy. Rather than training with the app (which I now do alone), we set aside a couple of days a week when we go out running at our own pace...purely for fun.

While we run, we talk about school, our days, and life in general. We also mix up running with hopping, skipping and jumping. To make things even more interesting we set ourselves challenges along the way. For example, how many lampposts we can reach, how many cracks in the bitumen we can avoid, and how many kookaburras we can spot.

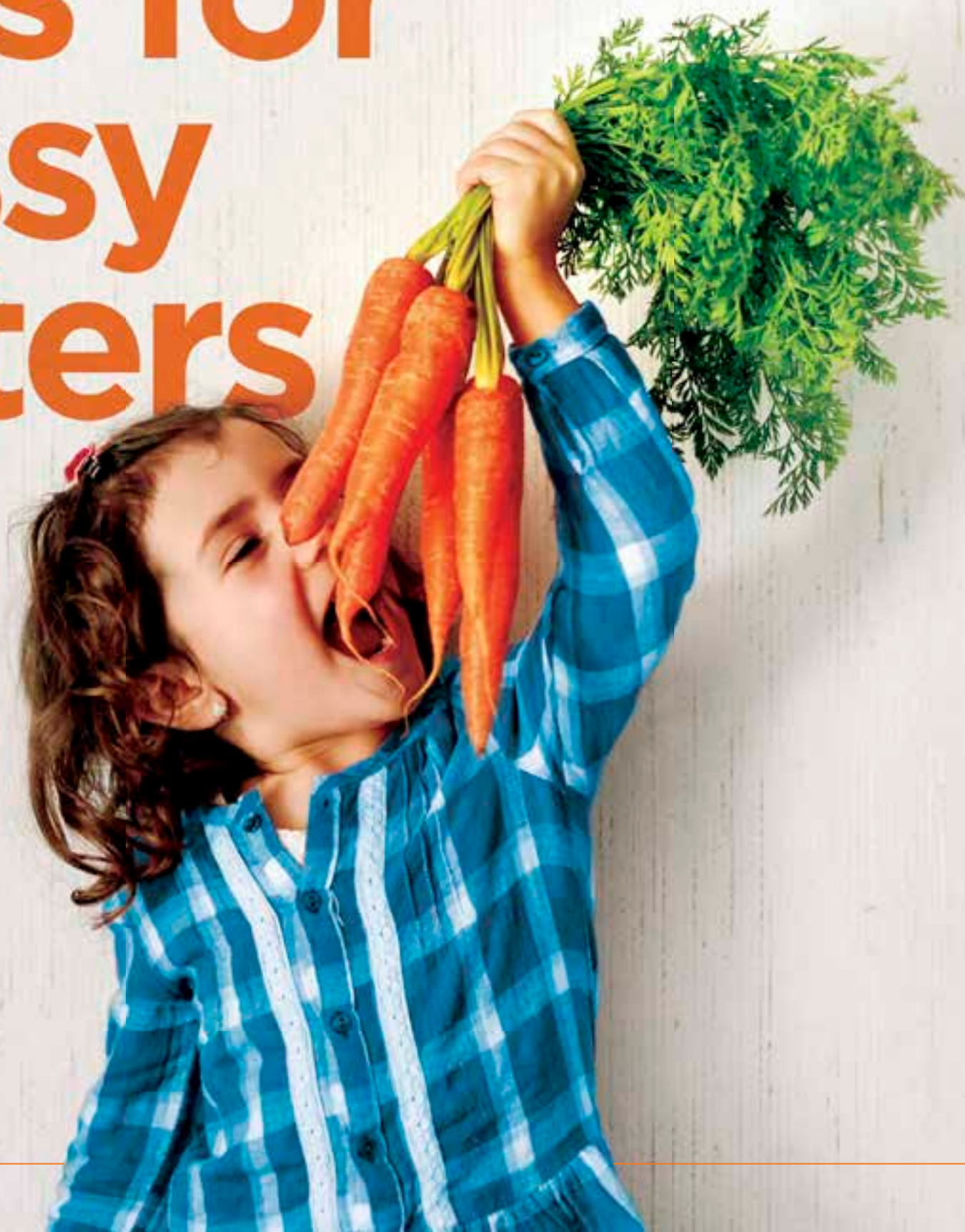
By regularly heading to the outdoors rather than the couch - we've both benefitted immensely by developing a healthy and fun-filled exercise habit together, reconnecting with each other, and reestablishing our bond.

Communication is back on track, quality time has been reclaimed and both of us look forward to this special time.

And do we still plan on completing a parkrun? You bet we do. We may not run all the way – or even half – but we will complete it together in our own style and at our own pace. In fact, it will be much like our running journey so far!

By Jo Hartley

Top tips for fussy eaters



Tips to encourage fussy kids to eat veggies

For many parents, getting kids to eat their veggies is a daily battle that can amount to tantrums, trickery and truckloads of tolerance. Bupa dietitian Rosalyn D'Angelo shares some tips to help transform a fussy eater into a veggie lover.

1 Lead by example

Eat fruit and vegetables yourself and let your kids see you enjoying them. Children who see the people around them eating fruit and vegetables, as well as all the other food groups as part of a healthy, balanced diet, are more likely to develop healthy eating habits themselves.

2 Remove distractions from the dinner table

Let your little ones focus all their attention on eating and trying new foods by turning off the TV and banning devices from the dinner table.

3 Keep trying

There is a lot for children to learn about food tastes, textures and sensations. Children's tastes are likely to change from day to day, and week to week as they get more experienced with food. Just because they rejected something last week, doesn't mean they won't try it this week. Some sources say children need up to 15 exposures to a food just to trust it enough to try it. Exposing children to vegetables from an early age (picture books and being involved in the grocery shopping etc.) may help increase your child's likelihood of trying new foods.

4 Make food fun

We eat with all our senses, so presenting food in an appealing way can help increase the likelihood of it being eaten. Cook or cut veggies in different ways (batons, circles, diced, faces, shapes) and even give food creative names. "Superhero" rice is a good way of explaining how vegetables can help us grow big and strong, and ants on a log (celery with a little cream cheese and sultanas) can help make celery more fun. Get the kids involved in all elements of food preparation; gardening, shopping, chopping, mixing, combining ingredients etc. to increase your child's interest in food and nutrition.

5 Share meals as a family

Eating meals as a family at the dinner table can help children develop a healthier relationship with food and healthier eating habits. Sharing eating experiences is an important social interaction too.

6 Pay attention to your language

Choose words like 'sometimes' or 'every day' foods instead of 'good' or 'bad'. The key is to encourage your child to try new foods without pressuring, restricting or forcing them. Instead of "eat your broccoli for me" or "please eat this because I spent time making it" try and focus on the food and say things like "these carrots are crunchy" or "this orange is sweet and juicy".

7 Try not to use food to reward or comfort

It can be tempting to offer dessert only if they eat their vegetables. But it can send the message that vegetables require an incentive to eat.

8 Have a routine for meals and snacks

Just like a regular sleeping routine, a regular eating routine can help children to eat better too. Keeping the kitchen closed between meal and snack times can help reinforce the routine.

By Rosalyn D'Angelo

Healthier

eating^{with} FoodSwitch

Chantelle from Fat Mum Slim talks to us about her life long battle with her weight and how she is helping make sure her girls don't have the same struggles.

I don't want to brag, but I truly love my life. I love where I live. I love that I'm married to my best friend and soul mate (don't roll your eyes, it's true!). I love my girls. I have the happiest, most enthusiastic dog in the world. I love the work that I do. I have an amazing family, beautiful friends and life is good.

That sounded like a brag, didn't it? I didn't mean it to. The honest truth though; if there's one thing that puts a dampener on all that good stuff, it's my weight.

I started the 'Fat Mum Slim' blog to inspire myself to lose weight, hence the blog name. I thought it was going to be the magic trick. It was going to make me slim.

The reality is, I've struggled with my weight my whole life. It's a big deal, I think about it every single day, and I'm always actively trying to be healthier and a better version of myself.

I exercise regularly, I eat beautiful whole foods, and sometimes I have cake. I'm human. In the past few years I've managed to slowly drop 18kg, and I'm still going.

As a mum, all I want is for my girls to live the healthiest, happiest life they can possibly live. An important part of that is helping make sure they don't have the same struggles with their weight that I've had. It's helping them have a beautiful, healthy relationship with their bodies, and making sure they know how to nurture themselves nutritionally.

That's what we all want, isn't it? Happy, healthy kids. As a family we're always exploring, and keeping active. And when it comes to food, we're all about beautiful whole foods, with a treat now and then just to keep things balanced.

I'm a busy mum, like most of us, and sometimes juggling everything can be a struggle. You know that fine balance of getting the kids to eat food that's good for them, but stuff they also WANT to eat. You know the juggle.

Earlier this year, I discovered an App that the girls and I have been playing with. It's called FoodSwitch. I don't know about you, but I consider myself to be switched on, but even the supermarket shelves can be overwhelming. Organic. Paleo. Low-fat. Low-salt. 75% less fat. Sugar - free.

My mind is like, 'JUST TELL ME WHICH ONE IS BEST!' That's why we love FoodSwitch, because it does just that. You can scan the barcode of a product, and it will tell you (using a really easy to understand system) which product is healthier for your family because it contains lower levels of fat, sugar or salt.

When we first downloaded the app, Lacey and I played a game by grabbing foods from the pantry, scanning away and then seeing how many green lights it got. I also figured out what alternatives I could choose next time we went shopping.

Now that we're eating mostly gluten-free, we've been exploring the GlutenSwitch, which gives you gluten-free food options. Depending on what your focus is you can use SaltSwitch, FatSwitch, EnergySwitch, or SugarSwitch, so it works for everyone.

Somehow, and it all feels like such a whirlwind (where has this year gone!?!), the girls and I ended smack-bang in the middle of the supermarket with a film crew. I worked with Bupa to talk about how we use the App in our lives, and how I use it as a tool to help make our shopping basket a little healthier.

The App is free and available for iOS (iPhones) and in GooglePlay too.



Embracing disability

from parents who've been there

When you first learn you're becoming a parent, it's pretty normal to go through a range of emotions; joy, excitement, trepidation, hope and maybe a touch of fear. The game of 'what if' that we all play, goes up a notch, and if you're anything like me, you'll lose hours in daydream wondering what the world will hold for this little person you're now responsible for.

I'm guessing what no one really prepares themselves for, is a child with different needs. I know I certainly didn't.

So when our daughter was born, we were wholly unprepared for what lay ahead. To be fair, I'd suggest that most parents are in this position; we all just kind of make it up as we go along. We've just had a slightly different path to follow.

When a diagnosis of Autistic Spectrum Disorder (or ASD) was given by our paediatrician when Poss was five, it was both devastating and a huge relief. We suddenly understood the 'why' behind all those years of questions.

She wasn't just a difficult kid. We weren't just terrible parents. She has ASD. Her quirks and challenges made sense; and now we had a way to help the world make sense to her.

Speaking with other parents who have been given a similar diagnosis for their child, I know we're not alone in this.

"In the early days, Sam was slow to crawl, then to walk, and talk, and would become extremely distressed at almost any provocation. Anxiety, frustration and emotional meltdowns were common - we struggled to understand what he was going through, and tried to see the world through his eyes," Peter Owens recently shared with me about his son Sam, now 12.

"But with early intervention, and a LOT of love and patience, Sam has surmounted one hurdle after another," Peter says.

Like the Owens family, our diagnosis kicked off a round of appointments and therapy that seemed to last for years. Actually, it did last for years. And with every milestone, every new thing ticked off, every new skill mastered, our daughter now aged 11, has blossomed.

That's not to say there aren't still hard days. However, she is fortunate to have a team of people around her, who support and help her to be the very best she can be.

It's a similar scenario for the Owens family. "Now at the age of 12, we have fewer and fewer challenges to face," says Peter. "Sam is a happy, bright considerate boy with a lively sense of humour."

"His behaviours can sometimes seem a little odd to his age peers, but he attends a supportive school where the other children are very inclusive and protective of him."

While it's probably perfectly normal to be initially apprehensive, overwhelmed and upset upon receiving a special needs diagnosis for your child, it's something that I now wouldn't change for a second.

For every challenge ASD has bought, it's given Poss something in return; her sense of loyalty, her ability to think in the most logical way, her intense focus and determination, her unique way with words, her honesty, I have no doubt all stem from this different wiring in her brain.

I say that with six years of hindsight and experience, but if there was a message that I would give to any parents facing into a new diagnosis it's to let go of all your expectations of what you thought parenting would be, and just embrace wherever this journey takes you.

"We have come to discover that nothing about anyone's future is guaranteed, whether on the spectrum or not," says Peter. "Take one day at a time, and celebrate all successes, large or small. And while patience isn't always easy, it IS worth it."

And remember, that every person on the autism spectrum is different. There is a saying in the ASD community that if you've met one person on the spectrum, you've met one person on the spectrum. This means that while people may share a common diagnosis, each and every person, and how ASD impacts their life, is unique.

Peter puts it best: "Don't panic, a diagnosis is not the end of the world. Forget everything you've heard, or read about autism. Love is a very powerful influence on development - constant engagement and the willingness to face challenges together has a value beyond measure."

"There is every reason, with the right support, that your child's life will continue to be rewarding and happy, so let yours be too."

By Renee Bugg

Returning to work

things to consider

Returning to work after having a baby is a deeply personal decision, which is often complicated by not only your desire to do the best thing for your baby, but your access to childcare and family finances.

My daughter is now 10. In fact, she's almost 11 and she'd be annoyed if I didn't include that. But I still remember the first time I returned to work after becoming a new mum, at the tender age of 23. I'll pause while you do the math and work out how old I am...

I still had broken nights with a baby who struggled to sleep, and a tendency to cry at almost everything. But I desperately wanted to be back in the office, earn some money for our family, and have a conversation with someone about something other than my lack of sleep and tendency to cry.

My boss was kind enough to ignore my tears, and buy me coffee to help overcome the extreme tiredness. He also helped me to work out a new schedule so I could work part time, and some of that from home.

We found day-care easily, and I was able to work part time until my daughter was well and truly settled in primary school.

As far as returning to the workforce after having a baby goes, I know I was one of the lucky ones. According to research conducted by the National Childbirth Trust (NCT) in the UK, one of the biggest logistical concerns parents face when returning to the workforce after having a baby, is finding appropriate childcare and trying to find some sort of work life balance.

Of course, just because all these practical things fell into place relatively easily for me, didn't mean it wasn't a hugely emotional decision, and that the 'mummy guilt' wasn't overwhelming at times. And in fact, if I'm honest, it still is.

That battle to find balance between what is the right thing for your child, and pretty much everything else, is a compromise that's fairly universal when it comes to parenting. Even if what falls into the 'pretty much everything else' bucket changes from family to family.

It's probably no surprise then that the same NCT report showed that mums often struggle to put their own needs first with decisions around returning to work.

Instead, family finances were named as being the primary motivator of returning to work (and leaving their baby the biggest barrier), while other things, like keeping up with your own professional development or social interactions with colleagues were way down the list of priorities for most.

With all this in mind, what are some of the things you can do to make that decision about returning to work a bit easier?

1. Have all the information

Making decisions without all the information is hard. If not impossible. Early on, don't be afraid to ask your employer's policy on returning to work. Find out if you're entitled to work part time, if you can extend your parental leave and if there is a carer's policy in place. Knowing these things well before you need them will make it easier later.

2. If you don't ask...

As the saying goes, if you don't ask, you'll never know. If your work place doesn't have defined family friendly policies, ask and see what can be arranged. And don't forget – your partner might also have options at their workplace.

3. Look at childcare early

It may seem silly to be looking at childcare when you're still pregnant, but those stories of childcare shortages often aren't exaggerated. Take the time to tour a few centres in your area, ask questions about wait lists and even if you're not ready to enrol, you'll at least have an understanding of what's out there when (and if) you are ready.

4. Don't compare

Remember – you know intimately what's in your 'pretty much everything else' bucket, and understand what influences play into any decisions. You don't know everybody else's. Comparing your situation to your neighbours, your mother's group friends, or anyone else, may lead to trouble. Only you know what is best for your family.

5. It's ok to put yourself first

That's it. You can do that and sometimes, you should.

By Renee Bugg



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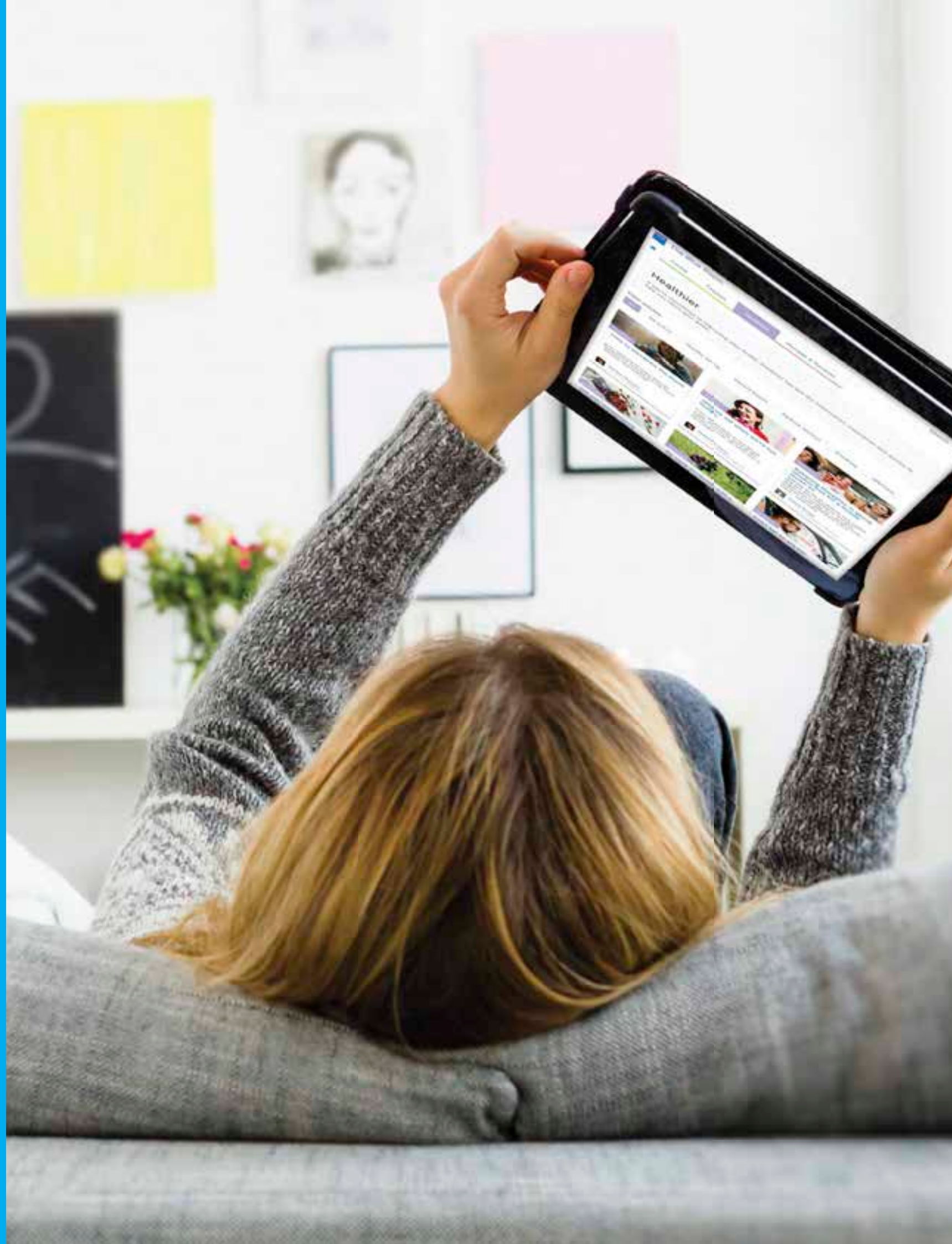
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A few things to consider

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