



TRAMWAYS BENEFIT SOCIETY

FOUNDED IN 1888

ANNUAL REPORT AND STATEMENT OF ACCOUNTS

For the year ended 30th June 1984

TRAMWAYS BENEFIT SOCIETY

Founded in 1888
Registered under the Friendly Societies Act Victoria

5 Studley Avenue, Kew 3101
Telephone: 862 1888

COMMITTEE OF MANAGEMENT AS AT 30TH JUNE 1984

PRESIDENT VICE PRESIDENT Delegates

K. E. Cooper
H. Bowman
N. Grant
W. Dunn
A. McArthur
A. Gallagher
K. Nagapen
R. Kimpton
D. Fenn
A. H. Jennings and
K. C. Kimber
R. Ioannou
E. Ellis
A. R. Edwards
E. Moore
T. Ritchie
K. Fox
K. Cooper
H. Jack
D. W. Taylor

representing Bank Street, Civil Branch
representing Brunswick/Coburg
representing Camberwell/Wattle Park
representing Doncaster
representing Essendon
representing Footscray
representing Glenhuntly
representing Head Office, Hawthorn Stores
and Training Centre and Carlton Control
representing Kew
representing Malvern
representing North Fitzroy Depot
representing North Fitzroy Garage
representing Preston
representing Preston Workshops
representing South Melbourne
representing Associate Members

M.T.A. Nominees

Secretary/Manager

F. Kuffer
C. O'Carroll
B. F. M. Wells O.A.M., F.I.H.I.A., J.P.

TBS EXECUTIVE COMMITTEE

Chairman — K. E. Cooper
Members — K. C. Kimber
— H. R. Jack
— N. L. Grant
— H. L. Bowman
— A. H. Jennings
— B. F. M. Wells

VIMY HOUSE EXECUTIVE COMMITTEE

Chairman — K. E. Cooper
Members — K. C. Kimber
— H. R. Jack
— N. L. Grant
— H. L. Bowman
— A. H. Jennings
— N. W. Giraud
— B. F. M. Wells

TRUSTEES

W. L. Maher
R. C. T. Longbottom
N. W. Giraud

DIRECTORS OF NURSING

Vimy House Private Hospital — Sr L. Davey S.R.N.
Karinyah Nursing Home — Sr M. McDonnell S.R.N.

Auditors — Coopers and Lybrand
Bankers — A.N.Z. Banking Group
Solicitors — Darvall McCutcheon
— Cooke and Cussen

TRAMWAYS BENEFIT SOCIETY

NINETY-SIXTH ANNUAL REPORT

The President and Committee of Management of the Tramways Benefit Society have pleasure in presenting this, the 96th Annual Report and Statement of Accounts covering the activities of the Society for the year ended 30th June 1984.

In presenting this Report, the Committee, as were many Committees before it, are proud of the part they have played in maintaining the Society's principal objective: to provide for the relief or maintenance of members and their dependants during sickness by means of voluntary subscriptions for protection against the high costs of health care. The cost of health care has continued to increase throughout every decade making it increasingly difficult for families, as well as single men and women at every level of income, to face the burdens of prolonged illness or specialist medical and hospital costs. Since 1975 enormous changes have impacted upon methods of cushioning members against the rising costs of health care, mostly through Government actions. This has brought about a further broadening of the objects of the TBS to encompass ancillary health insurance cover in areas where previously little or no cover existed. Dental cover, paramedical services, physiotherapy as well as spectacle prescriptions are all services for which TBS offers excellent cover.

The Federal Government introduced a universal health insurance programme on February 1st 1984. The programme called "Medicare" is partly funded by a compulsory levy of 1% on taxable income. Defined low income groups are exempt from the levy and there is an increase ceiling beyond which the levy does not apply. Medicare provides medical benefits insurance equal to 85% of the recognised schedule of medical fees. Where schedule medical fees are charged the patient will not have to meet more than \$10 in respect of any one service. In relation to hospital care, Medicare provides free of charge accommodation in a shared ward of a public hospital for patients attended by the hospital staff.

When the government announced the plans for Medicare, TBS, together with funds throughout Australia, made a submission proposing that the Government use the existing resources of the Funds to administer the medical benefits aspects of Medicare. The submission was made on the following basis:

- the members could continue to deal through the TBS office instead of being obliged to change their habits and deal through a new Government created or appointed system;
- use of the Health Fund industry would enable the Government to avoid massive start-up costs involved in establishing a central Government system;
- the continued justifiable employment of thousands of people in the health insurance industry.

Let it be made clear that TBS and the health insurance industry did not oppose the concept of universal health insurance, but were strongly opposed to the Government's plan to disregard the already existing resources of the Funds and to grant a virtual administration monopoly to the Health Insurance Commission, the Federal Government body which operates Medibank Private.

Medicare has created new challenges for the TBS but with the continued support and loyalty of our members we face the future confident that the TBS will continue to provide members with the utmost courtesy, promptness, dependability, adaptability to changing needs and sound advice. The concept of people pooling their resources to help one another when the need is greater remains true of the TBS today.

Over the years, TBS has recognised the role it must play in helping its members prevent the need for medical and hospital treatment. Membership education has been a part of TBS's service over the past few years, with articles appearing regularly in the TBS Health News. A "Guide to better Health", "Weight reduction and better diet", "Helpful hints for your back", "Safety in the Home", "An enjoyable Fitness Programme" and "How to Control Stress in Daily Life", are just some of the educational articles which have been produced. These programmes have corresponded with the awareness of Governments and Health Care Institutions of the need to promote such information because of the massive savings which can result, both in unnecessary human suffering and financial cost.

HIGHLIGHTS OF THE YEAR

- On December 16th, 1983 the TBS received Department of Health approval for dependant children of members to join the TBS as members in their own right once they cease to be a dependant.
- Vimy House Private Hospital was again awarded a full accreditation status for a further 3 years by the Australian Council on Hospital Standards. In awarding this status, the Council commended the Hospital on its Patient Care, Nursing Division, Medical Records, Medical Staff Committee and Anaesthetic Services.
- With the introduction of Medicare on February 1st 1984, TBS was confronted with the task of restructuring the benefits it offered. Owing to the complexity of the Medicare legislation and the utter confusion which it created, the TBS staff and Depot Delegates had to meet the members' great demand for simple but comprehensive information. The extra workload this created produced a degree of stress on all staff, but the TBS, which has always shown that it can adapt in a crisis, met the huge demands with efficiency.
- TBS continued to offer high quality health insurance cover at more than competitive prices and so secured the major share of new M & M T B and M.T.A. tramway employees' business.
- The TBS Health News is still proving a popular publication especially with Associate Members who are being kept informed of the happenings within the Society.

MEMBERSHIP

For the first time in four years, there was a slight fall in membership, due no doubt, to the introduction of the universal health insurance scheme "Medicare". The