



Happy Christmas and New Year!

Well 2013 has been another busy year for ACA Health! With more Federal Government changes and our new eligibility changes we are always kept on our toes, however be confident that we will continue to provide compliant health insurance cover and keep ourselves and you our members up to date with the latest developments.

We are committed to providing you with excellent health cover, benefits and service at a competitive price and we really want to help you understand how to get the best value from your cover. Therefore, as the holiday season can be a time when you may need to call on your health cover in an emergency- please see inside for some important information just in case you need to visit a hospital emergency room.

From all of us here we do hope you have a blessed, safe, fun filled holiday season and we wish you a Happy New Year!

We are now a participant
of HealthPoint electronic
claiming services.

HealthPoint (previously ISOFT/IBA) is now providing ACA Health members with on-the-spot claiming services. So remember to ask at your next general treatment appointment if you can claim on the spot using your membership card.

NEW!

Christmas and Holiday Season Office Hours

23rd-26th December..... closed for Christmas break
27th December limited staff available 9am-12.15pm
30th December limited staff available 9am-5pm
31st December limited staff available 9am-5pm
1st January.....closed for New Years Day
2nd January open for business as usual

Inside this issue:

- Claiming tips and tricks
- Top 10 claims 2013
- Students and Dependant coverage
- Annual Member Feedback Survey 2014





Postal Address:

Locked Bag 2014
Wahroonga, NSW 2076
Australia

Office:

148 Fox Valley Rd
Wahroonga, NSW 2076
Australia

Call: 1300 368 390

Fax: 02 9847 3357

Web: www.acahealth.com.au

Email: info@acahealth.com.au

Office hours

Mon-Thurs 9am - 5pm

Fridays 9am - 12:15pm

Your ACA Health Team

Manager

Jody Burgoyne

Assistant Manager

Kate Lawson

Systems Administrator

Brett Saville

Accountant

Luke Wemyss

Administrative Assistant

Lisa Callipari

Marketing & Membership

Alexandra Manners

Sales Representative


Benjamin Ashby

Membership

Betty Jakovac

Claims Team

Kim Moffitt, Carmen Wemyss,
Andrew Lewis, Cindy Farkas
and Rebekah Rankin.

What would
you like to read
in *HealthWise*? 

Send us your suggestions
and questions!

Email: info@acahealth.com.au
or phone 1300 368 390.

From the Manager...

Jody says

It is Christmas time again. I love this time of year packed with events, holidays and family.

Looking back at 2013 I wanted to share a few important facts about ACA Health;

- We are comparably priced
- We returned \$18.9 million dollars in benefits which was 94.85% of contributions to members
- ACA Health is a member owned fund
- ACA Health member's satisfaction was 87.8% (Please participate in the Annual Member Feedback survey if you can as this is an important way of communicating with us)
- ACA Health was awarded our industry associations "Best Member Communication Award"
- ACA Health assists employees by offering quality health insurance products designed to give coverage confidence.
"Did you know approximately 45% of policies held by people in Australia include one or more exclusion or restriction....Some of these lower cost policies

are complex....it is sometimes difficult for a consumer, or even a medical practitioner, to know in advance what is covered and what isn't." Private Health Insurance Ombudsman 2012-13 Annual Report page 26

Be watching in early 2014 if you have the Private Hospital product and or the Complete Ancillary product for a letter or email about changes/improvements to your cover starting 1st April 2014. We will also be explaining the indexing of the Federal Government Rebate.

I hope 2013 was a wonderful year. Stay safe and happy this Christmas season and wherever you may be and with whomever you are sharing your time my hope again for you in 2014 is that you have the freedom to live your life with purpose, and the confidence of knowing that with ACA Health your health needs will be taken care of.....Happy Christmas!

Jody Burgoyne,
Manager

Where's your next destination?

SPD Travel can assist ACA Health members and their families with travel in 2014. Air Fares, Cruises, Package Holidays, Tours, Car hire, Hotels and Insurance. We are also pleased to offer ACA Health members and their families the Multi-currency Cash Passport Prepaid MasterCard with free withdrawals from international ATMs and movement of funds between currencies, this will insure your personal cards are kept secure from theft or identity fraud.

Contact us at one of the following locations:

148 Fox Valley Road
Wahroonga NSW 2076
Toll Free: 1300 309 831
Ph: (02) 9847 3202
Fax: (02) 9847 3300

1 Sanitarium Drive
Berkeley Vale NSW 2261
Ph: (02) 4348 7704
Fax: (02) 4348 7781

www.spdtravel.com.au



Would you like to work for ACA Health?



We have a Customer Service/ Claims Assessor (full time) position available, for more details please visit our website www.acahealth.com.au

Annual Member Feedback Survey! Tell us how we are going!

WE LOVE YOUR FEEDBACK

Keep an eye out for your *Healthbite* email with the link to our Annual Member Feedback Survey coming to you in February 2014.

And to thank you for completing our survey you will go in the draw to win either a \$300 SPD Travel voucher to spend on flights, accommodation and more or 1 months free membership (excluding rebate) or a Pure Fiji Spa pack to relax your stress away!



Make sure we have your current email address - login to **Online Member Services** to update your details at www.acahealth.com.au, then click on Member Login.

Spread the Love (and benefits!) to family and friends!

You may have noticed from our previous *HealthWise* (July) newsletter that we have made some changes to our eligibility criteria for joining ACA Health! This means as an employee of an Adventist church entity (or member pre-12/10/2007) you can now spread the love (and benefits) to your extended

family (brother, sisters, children, grandchildren and parents). Because of you they are now eligible to join ACA Health and can access the great benefits you enjoy! Also (as an added bonus) if you work for an Adventist employer even if you are not a member of ACA Health your family is still eligible to join! For more information give us a call 1300 368 390.



Make sure your kids are covered!

Is your child over 21 and a full time student?

Keep an eye out for the Student Dependant Declaration Form coming to you via post in January 2014. Please complete this form and send it back to us to make sure your child stays on your policy at no extra cost.

Is your child aged between 21- 25 years old and not a student?

If you would like them to remain on your cover you will need to take out the Dependant Extension option available on all combined policies (except Basic Hospital covers). For an additional 30% on top of your policy it is more cost effective for them to stay on your cover until they turn 25 rather than taking out their own policy at the same level.

Is your child turning 25 soon?

Make sure your child is aware that once they turn 25 they will not be able to stay on your policy, BUT they are very welcome to stay with ACA Health on their own cover. We will send them an invitation and paperwork to re-join once they turn 25 and if they stay with the same level of cover or lower they can claim straight away! (See **Update your details!** on Page 4).



Did you know.... Claiming Tips and Tricks

"I'm here
to help!"



Pharmacy per box/item

Please be aware when claiming for Pharmacy items under your Ancillary cover (if you have it) we pay benefits per box/item not per script. For example if you have Complete Ancillary and would like to claim 3 x \$40 boxes we will pay \$3.90 per box not \$83.90 on \$120 for script for the 3 boxes combined.



Where's Ben?



Victoria
North New South Wales
Western Australia

If you would like Ben to stop by your Adventist worksite let us know!

Emergency Department

If you visit a public hospital emergency department, the costs will be covered by Medicare. When visiting a private hospital emergency department, however, there will be a portion of the cost you will have to cover yourself as you are not considered an admitted patient until transferred onto the ward (health fund benefits are paid on admitted or inpatient services). The private hospital may charge a 'facility fee' which ACA Health can pay a small benefit under your Complete Ancillary cover if you have it.

If you are being admitted to the hospital, the admitting staff will ask you in a public hospital if you wish to be treated as a public or private patient. Being a private patient in a public hospital gives you a choice of Doctor, and if there is a private room available you may be able to request this room. When making the decision whether to be a private patient, the hospital and the treating doctors should, where possible, advise you of any out-of-pocket expenses and help you understand the benefits of being treated as a private patient.



If you choose to be treated as a private patient, the admitting staff will ask for your ACA Health membership number and they will confirm your hospital cover with us.

If you have any questions about hospital treatment please contact us directly.

Update your details!

We are getting better at communicating with you so it is becoming more important that we have updated email addresses, postal information and telephone numbers for each individual on the policy.

If you would like us to keep details for each of the people covered on your policy give us a call or send us an email and don't forget if you would prefer to receive some communications via email you can also update your communication preferences under **'My Contact Details'** on Online Member Services www.acahealth.com.au > Member Login.



Top 10 Claims for 2013

1	\$100,000	Spinal surgery
2	\$94,000	Brain injury
3	\$69,000	Spinal/ orthopaedic surgery
4	\$65,000	Cardiac surgery
5	\$60,000	Cardiac surgery
6	\$60,000	Heart related surgery
7	\$54,000	Cardiac surgery
8	\$53,000	Heart related surgery
9	\$51,000	Joint replacement
10	\$49,000	Brain surgery