

December 2014



Planning retirement



Expecting a baby



This  
Christmas  
think about  
your family



Can't wait to ride a new bike



Moving into new home



Starting Uni next year



Two years to claim



## CHRISTMAS AND HOLIDAY SEASON OFFICE HOURS

19th December ..... Office closed for Christmas Function  
24th-26th December ..... Office closed for Christmas break  
29th December ..... Limited staff available 9am- 5pm  
30th December ..... Limited staff available 9am- 5pm  
31st December ..... Limited staff available 9am- 5pm  
1st January ..... Office closed for New Year's Day  
2nd January ..... Limited staff available 9am - 12pm  
5th January .... Office opens 9am - 5pm (business as usual)

## INSIDE THIS ISSUE:

- Optical discounts for members
- Tips and Tricks
- Avondale teaching student's winners
- Federal Government Rebate
- Buying on the Internet



### 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

Roy Soaika

#### Systems Administrator

Brett Saville

#### Accountant

Luke Wemyss

#### Administrative Assistant

Janet Hyde

#### Marketing & Membership

Richard Poole

#### Sales Representative

Benjamin Ashby

#### Membership

Sonya Machado

#### Claims Team

Sue Smith, Carmen Wemyss,  
Andrew Lewis, Cindy Farkas  
and Lisa Vlahakis.

**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

With a new year just around the corner it's a great time to make sure that you have the best policy for your family's current circumstances.

Is one of your children starting at university or TAFE? Perhaps you're having a wedding over the holiday period. Or maybe you're expecting a Summer baby. Any of these events, and others, could affect which policy will suit you best. Have a look at our Products and Benefits Guide or give us a call to see which of our policies might be most appropriate for you.

You should also update your family's membership details, such as the phone numbers and the personal email address of everyone on your membership. This will help us to contact the right person when;

- we need assistance with your claim,

- sending a new membership card to your student dependent,
- sending letters to your graduate child about joining, or
- sending you your tax statement.

Also remember that your benefits are based on the calendar year. Come January 1st every year, your benefits usage is reset and you can start making claims for services or products received in the new year.\*

So, when you are ready, we are happy to help you with any little changes you may need to make.

Have a safe and happy Christmas and New Year, Because We Care...

\*Dentures, Orthodontics, CPAP machines and accessories and hearing aids and some appliances may have lifetime or progressive limits. Please read your ancillary products sheet for more information.

**Jody Burgoyne,**  
Manager

## Supporting your children



Congratulations to our winners, Gina Siller, Haley Jefferys, Kylie Sealey and Anna Collier

Each year in conjunction with the Adventist Health Department, ACA Health sponsors a Teaching Resource Competition at Avondale College for final year education students on a health related topic. This year our winning students developed resources to teach primary aged kids about the importance of being open with their emotions and talking to others about how they are feeling,

**To receive a free copy of this resource please email your membership number and postal address to info@acahealth.com.au and we will send or e-mail you a copy!**

## Optical Discounts for ACA Health members

You can claim benefits using any registered optician in Australia, but to help you make the best decisions for your optical care we have made a list of all the agreements ACA Health has with optical provider groups in Australia, and the discounts that are available to you.

To claim any of these discounts simply present your ACA Health membership card when making a purchase at any participating optical provider.

*\*ACA Health Benefits are only paid on prescription services, but you are still eligible for any applicable discounts on non-prescription products.*



Eyebenefit	OPSM	Specsavers	VSP
The Eyebenefit group is an association of over 140 independent optometrists that have formed a buying group in order to be able to offer better prices to their customers.	OPSM started as a single store in Sydney in 1932 and over the years has grown to a network of over 400 stores across Australia and New Zealand.	Specsavers have more than 380 stores across Australia and offer over 1,000 frame styles and colours.	More than 500 independent optometrists in approximately 400 location across Australia are part of the VSP buying group that aims to provide their customers better prices while retaining local knowledge.
<p><b>Members of ACA Health are eligible for:</b></p> <ul style="list-style-type: none"> <li>• A 20% discount on complete spectacles</li> <li>• A 15% discount on spectacle lenses only</li> <li>• A 10% discount on contact lenses</li> </ul> <p><b>eyebenefit.com.au</b></p>	<p><b>Members of ACA Health are eligible for:</b></p> <ul style="list-style-type: none"> <li>• 21% off frames**</li> <li>• 21% off lenses</li> <li>• 21% off lens extras</li> <li>• 15% off Sunglasses** (non-prescription)</li> <li>• 15% off contact lenses purchased in store</li> <li>• 5% off the online price for Contact Lenses</li> </ul> <p><i>**Selected luxury brands are excluded.</i></p> <p><b>opsm.com.au</b></p>	<p><b>Members of ACA Health are eligible for:</b></p> <ul style="list-style-type: none"> <li>• 25% off (frame and lenses) the \$149 range or above.</li> <li>• 20% off optical extras (Extras include Suntint and UV Filter, Polaroid lenses, Transitions lenses, Driving tints, Drivewear lenses, Thin and Light lenses).</li> <li>• Free Contact Lens Assessment, Fitting and Trial (no discount on contact lens purchases).</li> <li>• Bulk billed eye tests plus free Digital Retinal Photography.</li> </ul> <p><b>specsavers.com.au</b></p>	<p><b>Members of ACA Health are eligible for:</b></p> <ul style="list-style-type: none"> <li>• A free second pair of glasses if you spend \$300 or more and purchase your first pair of glasses outside of the frame and lens packages offered by VSP (The free pair of glasses includes a frame from the \$149 designer range and basic single vision, hard coated, scratch resistant and UV protective lenses).</li> <li>• 15% off all in store contact lenses.</li> <li>• 20% off all lens add-ons.</li> <li>• A choice of frame and lens packages (between \$120 - \$299)</li> </ul> <p><b>vsp-australia.com.au</b></p>

## Optical benefits with ACA

ACA Health's Ancillary covers have some of the best optical benefits in the industry. Our Complete Ancillary product gives you almost double the optical benefits that the big insurers do - \$400 per person per calendar year compared to Bupa's \$280, HCF's \$220 and Medibank's \$250.

	Complete Ancillary		Ancillary Lite	
	Benefit per service	Annual limit per person	Benefit per service	Annual limit per person
<b>Lenses (Pair)</b>	Up to \$280	\$400	80% of cost	\$200
<b>Frames (for prescription lenses)</b>	Up to \$120			
<b>Repairs</b>	80% of cost			
<b>Contact Lenses</b>	80% up to \$280			
<b>Contact Lens Solution</b>	80% of cost			

## DID YOU KNOW.... Claiming Tips and Tricks

"I'm here  
to help!"



- At ACA Health we keep your details private. If you are 13 or older and would like your parents to be able to see your claims history and other information then all we need is written permission. This also applies if you are the partner on the policy and you would like your partner to be able to access your details and see your claims history. If you want to be able to access your partner's or children's (aged 13 or older) sensitive information such as claims history and tax statements, we just need written permission from them. This will ensure that we are doing what you want and complying with Privacy Legislation. These permissions can be faxed, mailed or scanned and then e-mailed to us.

• **Fraud happens. Please do not leave your ACA Health Membership card with a provider. If your card is left behind ACA Health will protect your benefits by cancelling the card and replacing it.**

- Did you know that your policy must be paid beyond the day for which you wish to make a claim in order to receive benefits? We know that sometimes unavoidable things happen, but to avoid 'swiping embarrassment' you can check your 'Paid to Date' online before attending your appointment. To check your Paid to date, log in to Online Member Services at [acahealth.com.au](http://acahealth.com.au) and select 'Cover details'.

## Buying on the Internet

These days more and more people are using the Internet to do their shopping, including for health related items such as contacts, walking frames, vitamins and other health appliances. We encourage you to search around for the best prices for the items you need, but please check the website's country of origin. They must have an ABN (Australian Business Number) and provide you with a GST invoice.

Health insurance benefits can only be paid for goods and services provided in Australia. This is important to understand, particularly as more items are being purchased over the internet and imported into Australia.

Under the Private Health Insurance Act 2007, health insurers **cannot pay benefits for services provided outside of Australia or for items where the transaction occurs outside of Australia.** When using the Internet to purchase items please make sure the transaction occurs on a registered Australian website to avoid disappointment.

## Federal Government Rebate

The beginning of the year is also a great time to check your rebate tier. The Australian Federal Government provides a rebate for eligible adults covered by a Private Health Insurance policy. This rebate is tiered according to income, age of the oldest member on the policy and the number of children covered by the policy.

There isn't a penalty for choosing the 'wrong' tier, but you may incur a tax liability if you choose a lower or higher tier than you are eligible for.

ACA Health isn't allowed to advise you about which rebate tier you should choose, so to check which rebate tier you are eligible for go to [ato.gov.au](http://ato.gov.au) and search for "PHI rebate".

If you are registered for Online Member Services you can change your rebate tier online by going to [acahealth.com.au](http://acahealth.com.au) and logging in to Online Member Services. Then go to 'Payment Details' and click on the orange 'Change' button on the bottom right of the Payment Details screen.

If you aren't registered for Online Member Services you can still change your rebate tier, just send us an e-mail at [info@acahealth.com.au](mailto:info@acahealth.com.au) with your member number, the rebate tier you would like to choose and the date that you would like to make the change from.\*

*\*The date cannot be before 1 of July 2014.*

