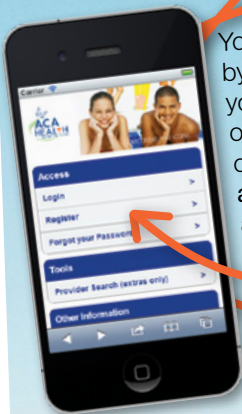


Jump-start your tax!

Its tax time so why not stay ahead of the crowd and download your Rebate Tax statement or (better yet) use your mobile device to email your statement directly to your tax agent from Mobile Member Services.



You can do this by logging in with your smart phone or tablet through our website www.acahealth.com.au and clicking on Member Login.

This year there are also some other important changes to note. ACA Health in accordance with Government legislation will be producing individual tax statements for each adult on the policy (not dependent children) so if you are planning on claiming the whole Australian Government Private Health Insurance Rebate amount through your tax the other adults on your policy need to nominate that you can.

Please also note for the future be mindful of how income testing will affect your Private Health Insurance Rebate.

If you are earning over \$88,000 as a single or \$176,000 as a family you will need to make sure you select the correct rebate tier to avoid having an unexpected tax bill at the end of the financial year. To do this you can go to our website www.acahealth.com.au and log on to Online/Mobile Member Services and adjust your rebate tier under 'My Contribution Details'.

For more information about Income Testing for the Government Rebate or changes to the Private Health Insurance Tax Statement please contact your tax accountant or contact the ATO directly.



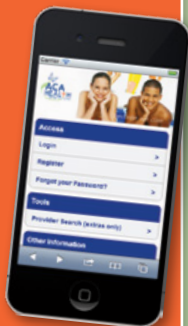
ORDER
NOW

Free Recipe book!
(see page 4)

IT'S HERE!

We now have Mobile Member Services for your smartphone allowing you to access or change your membership anytime anywhere!

Please note if you receive a notification alert the button alert will take just under an hour to disappear due to a caching issue but this will be resolved soon.



Make a difference
'Recommend' to your
friends and family!



Keep your family with ACA Health - wouldn't you want your family and friends to have access to the great healthcare benefits and services we offer (see page 3) for changes to our eligibility and joining criteria.

INSIDE THIS ISSUE:

- Eligibility Changes
- Tax Information
- Feedback Survey Results
- Annual Member Feedback Survey Winners



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Wahroonga, NSW 2076
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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

Recently someone close to me had to have major surgery. They have private health cover with the surgery and aftercare being successful to date, but it lead me to think about just how the health crisis of a loved one occupies our time, thoughts, and prayers.

Each year in our customer feedback survey we ask if you would recommend ACA Health to your families and the familiar reply is that you would if you could. I am happy to announce that now ACA Health will be able to look after those most important to you, your family.

Soon we will be calling those of you who have responded positively to this customer survey question and we will be offering your family members the opportunity to join. It would be helpful if you could contact those people and ask them for permission to pass on their information so we can discuss their individual needs directly with them. If you have not responded to our survey but would like us to contact your eligible family members please get them to give us a call or email info@acahealth.com.au

Also while you are contacting us it is the perfect time to update the details on your policy. We are getting better at communicating with you so it is becoming more important that we have email addresses, postal information and telephone numbers for each individual on the policy.

We will also be sending more information about who can join in our *HealthyBite* email. For those of you who are not receiving ACA Health's *HealthyBite* (bite sized bits of information tailored to you) just go to our website www.acahealth.com.au and login to online member services to adjust your contact preferences under 'My Details' then keep an eye out for *HealthyBite*. Give it a go. We send the minimum to keep you informed and give you links to find out the rest.

Like me, it mattered that my family member was as prepared as they could be. Remember Your Cover Matters.

Jody Burgoyne,
Manager

Winners for our Annual Member Feedback Survey 2013

Congratulations!

R. Hoult VIC | D. Kinghorn NSW | I. Redman WA
H. Mickan NSW | R. Tait NSW

All winners were very happy with their prizes!

Missed out this year?

Make sure we have your correct email address for the opportunity to receive our invite to participate in the 2014 Annual Member Feedback Survey, visit www.acahealth.com.au and go to Member Login to update your details!



Travelling this year?

SPD Travel has great competitive prices for cars, hotels, accommodation and much more. They also offer easy access to excellent deals for international and domestic airfares, holiday packages, cruises, group bookings and tours, as well as rail journeys and travel insurance.

SPD Travel services are open to everyone and they make sure that your travel experience is safe, secure and enjoyable. With 2 offices, one located in Wahroonga and the other at Sanitarium, Central Coast SPD Travel are happy to personally meet with you or contact you by email and telephone.

Office 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



Don't forget

You can request a quote or view more details at www.spdtravel.com.au or email spdtravel@adventist.org.au

Exciting New Eligibility changes - Keep your family with ACA Health!

We are happy to announce Government approved changes to our eligibility criteria.

If you are a past or current employee of:

- an incorporated entity that is affiliated with the Seventh-day Adventist Church in Australia;
 - Avondale College Foundation;
 - Karalundi Aboriginal Education Centre;
 - Mirriwinni Gardens Aboriginal Centre; or
 - Sydney Adventist Hospital Foundation.
- Or a literature evangelist distributing for Home Health Education Service
- Or if you were our member of ACA Health on or before the 12th October 2007



These changes now mean your brother, sister, grandchildren, dependants (that may not have been able to join previously) and parents can join!

Why not let them know or tell them to give us a call on 1300 368 390 or email enquiries@acahealth.com.au

Feedback Survey Results 2013

The number of respondents this year was less than 2012 however the overall satisfaction levels increased and still remain at an industry high. More than 87% of respondents were satisfied with our products and services, with many suggesting they would recommend us to friends and family - see article 'Exciting New Eligibility changes' to find out if they are now eligible! We are always proud to say we read all your comments and if you have any questions or concerns then we will follow them up with you, but make sure you give us some of your details so we can respond! Please see below for:

What we learnt from you What we are doing about it

Claims processing time is important to you

Processing your claims is our first priority and we always aim to stay within our 3-5 day turnaround period - please bear in mind it is 3-5 days from the time we receive your claim. Keep watch in your bank account for your benefits - if you have selected Direct Credit you will receive your benefits before we return your receipts.

Further clarification is needed about understanding unpaid or returned claims

We are reviewing our communication to you so you can understand your policy better. If you attempt to make a claim for an item not listed on your policy we may ask for additional information or seek advice from our Medical Advisor or the ACA Health Board. This does take a little time and it may not always result in a paid claim. However once we know the outcome we will make sure you are notified why we have not been able to pay the claim or begin the process to pay the claim.

You would like more electronic communication

Through Online Member Services you now have the option to choose if you would like to receive your policy/fund information or communications via email. Please bear in mind some communications still need to be sent via post. To select your preferences please go to Member Login on our website www.acahealth.com.au. Once you have logged in, under 'My Details' select which communication preferences you would prefer.

Although most are happy with our current benefits and products you did request us to consider reviewing for benefits for gym memberships, swimming lessons or gym shoes

Legislation allows some types of these preventative services in approved chronic disease and health management programs which we are in the process of putting together. Keep an eye out in coming issues for more updates about these programs.

Why can't ACA Health...

Let me use my wife's dental limit if I've already used all of mine?

Our product rules, on which we base the premiums you pay, provide a limit per person per year for every membership. This allows us to offer more benefits for the whole family, on a per person basis, while keeping your costs as low as possible. Our combined limits system for some benefits does allow you some flexibility

in claiming your benefits. For example if you have chosen Complete Ancillary cover you can use the entire \$850 combined limit for physiotherapy. Or you can mix and match, using some for physiotherapy and some of the limit for another listed therapy treatment. You have a similar choice available under the combined natural therapy limit.

Cover all the 'gaps' for doctor's treatment in hospital

While 8 out of 10 in-hospital medical services received by our members are 'gap free', we unfortunately can't guarantee there will be not gaps to pay, regardless of your level of cover. Medicare has a 'schedule fee' for every approved in-hospital medical procedure of which they pay 75% and ACA Health pays the remaining 25%. The 'gap' happens when the fee charged by your treating doctor is higher than the 'schedule fee'. Private Health Insurance legislation does not allow us to pay any more than 25% of the Medicare Schedule Fee, even

when the charge is higher. The only exception to this is when the doctor chooses to bill for their services using a gap cover scheme, which we call Access Gap Cover. This means that if you want to avoid the 'gap' it is really important for you to talk to your doctor about the costs associated with your treatment, if there is a gap and whether they could use the Access Gap Cover scheme.

Remember, it is your specialist's choice, so be confident in asking them about it. It is your right to know your costs before you continue with treatment.

Did you know.... Claiming Tips and Tricks

"I'm here to help!"



1. We have contracts with over 520 private hospitals Australia wide and we are part of the 3rd largest hospital negotiating group in Australia. This means you have coverage with over 90.6% of private hospitals nationally, however we do suggest that you make sure your hospital is registered with us so we can maximise the benefits payable. You can do this by visiting our website and searching contracted hospitals.
2. If you decide to up-grade your cover you will need to serve waits before you can claim benefits for your higher level of cover. If you're transferring from another fund with the same level of cover you do not need to re-serve waits. You will only need to serve waits for your higher level of benefits.
3. Save yourself from stress during the end of financial year (or Christmas) you have two years to claim for benefits from the date of service/purchase.



ORDER NOW
Free Recipe book!

Supporting your children's healthy choices

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 students developed resources to teach primary aged kids about the perils of Junk Food. Our winners this year created an inspiring and simple cookbook for parents when thinking about what they need to put in their children's lunch box.

Congratulations to our winners for their creative recipe book.

Rebecca Ward | Tijana Lillioja

Leah Stewart | Alicia Anthony

To receive a free copy of this book please email your membership number and postal address to info@acahealth.com.au and we will send you a copy!



Warm Welcome to Cindy and Ben!

We would like to welcome Cindy and Ben to our ACA Health team!

Coming from a background in marketing and project management Cindy has joined the claims team and is on standby to answer your calls and process your claims as efficiently as possible. Ben is our enthusiastic newest team member joining the Membership team as our Sales Representative. Please feel free to say hi to Ben when he is out and about visiting offices and sites throughout Australia.

Hearing Aid Subsidy

Please be advised if you are claiming for the Hearing Aid Maintenance Fee, we are no longer able to pay on this benefit as you have already been subsidised by the Government for this service.



Where's Ben?



Northern Australia

South Queensland

South Australia

If you'd like Ben to drop by your Adventist workplace, ask your employer to contact us!



FOR RECIPES AND MORE INFORMATION
VISIT WWW.VEGIEDELIGHTS.COM.AU

vegie
delights

Sanitarium
health & wellbeing

DELIGHTFULLY SPICY

Delicious hot or cold, spicing up your favourite vegetarian dishes has never been so easy! New Vegie Delights Pepperoni is now available in the chilled health food category in Coles and Woolworths Australia.



ACA Health Benefits Fund is a restricted access, registered Health Fund operated by ACA Health Benefits Fund Limited. For the community of Seventh-day Adventist Church employees, we aim to provide the freedom to live a life with vitality and the assurance of knowing your health needs will be taken care of...because we care.