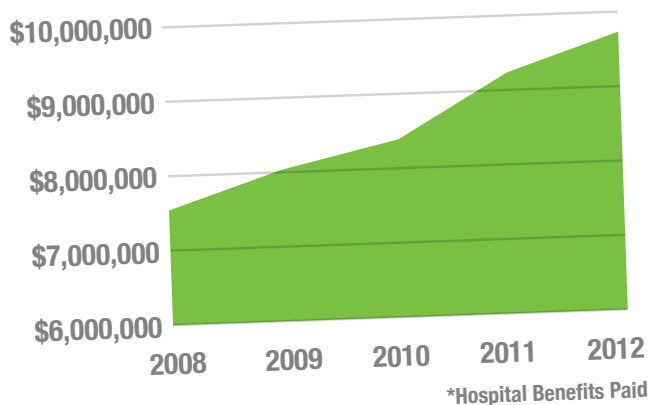


Price Rise time has arrived.

As a not for profit fund we endeavour to keep our price increases to a minimum, sadly hospital and other health costs keep increasing every year, and to make sure we have enough in reserves to cover those rising costs in our benefits, our prices must rise too.



This year in April our prices are increasing with an average of 5.89% across all our products. The majority of this increase is on the hospital products with Complete Ancillary having only a 3% increase and Ancillary Lite with only a 1.6% increase.

We would also like to encourage you to review your cover regularly to ensure that it is right (benefits, price and service) for you and your circumstances. If you have any questions or just need to talk it through with someone please give our friendly customer service officers a call. They will be happy to help.



We encourage you to keep reading our *HealthWise* newsletters to see how we continue to set ourselves apart and why we are the best fund for you.

Inside this issue:

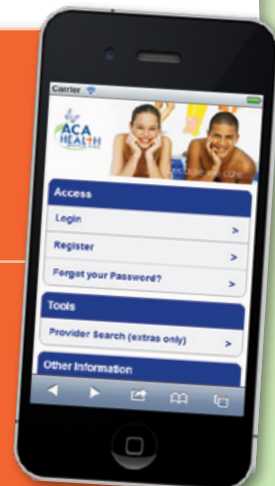
- Member Feedback Survey Update
- Premium Comparison
- Top 10 Claims
- Claiming Tips and Tricks

Want to check out your benefits on the go?

WATCH THIS SPACE!

We are developing an app that will allow you to view and check your benefits usage, update details and cover, make payments and much more.

Mobile Member Services will help you stay connected on the go with your health cover. Stay tuned for more information as it comes!





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Wahroonga, NSW 2076
Australia

Office:

148 Fox Valley Rd
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

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*

Wow, its 2013. Doesn't time fly. At ACA Health we have been working hard to improve our service offering and soon you will be seeing the results.

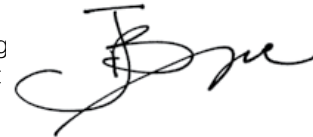
As you are already aware, we added to our claims team last year and you will already be experiencing consistent claims processing times.

We changed our telephone service, which I will admit we are still fine tuning and you will have also noticed the vast improvement in the look and feel of online member services.

Coming soon you will be able to do everything that you do in online

member services on your mobile phone (Mobile Member Services) and although you may not have noticed yet, ACA Health is working hard to improve our efficiencies and to promote electronic claiming to providers.

Thank you for choosing ACA Health and I look forward to sharing 2013 with you.



Jody Burgoyne,
Manager

Travelling this year?

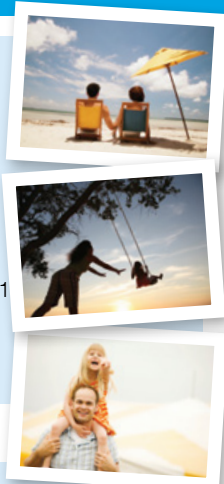
SPD Travel has great competitive prices for cars, hotels, accommodation and much more. They also offer easy access to excellent deals for international and domestic airfares, holiday packages, cruises, group bookings and tours, as well as rail journeys and travel insurance.

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

Thank you for your feedback!

In February each year, we invite you to give us feedback and tell us what you think about us and your ACA Health cover.

We would like to thank all of you who responded, we value what you have said and are committed to meeting your needs as best we can. Your answers and comments directly feed into board decisions and guide the direction of ACA Health for the future.

This year we look forward to presenting our lucky winners with gifts supplied by our sponsors SPD Travel and Sanitarium. These include a \$300 SPD Travel Voucher, two iPod Shuffles and two luxurious 'His and Hers' Pure Fiji Spa Packs. Winners will be announced in our next newsletter!

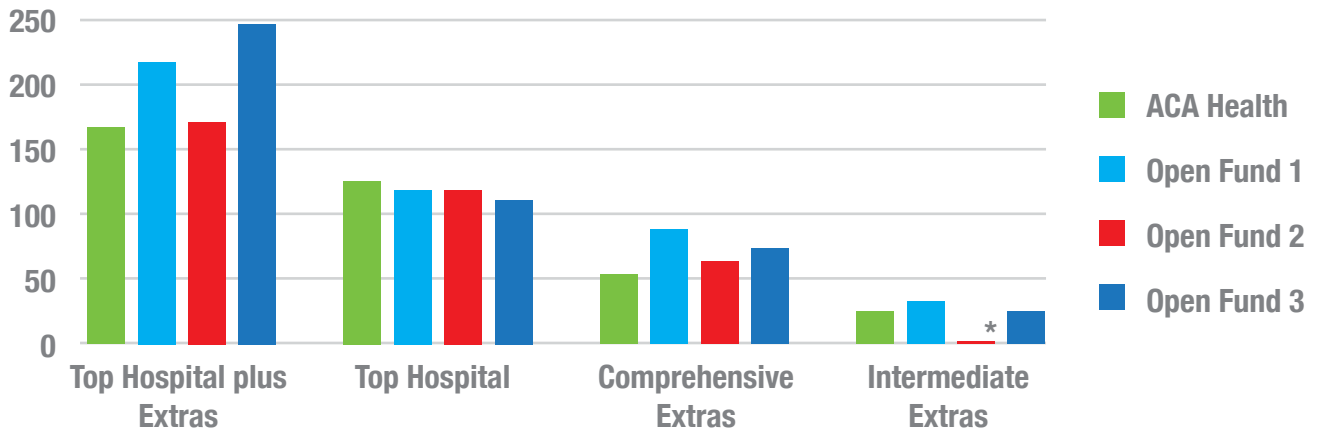
Missed out this year?

To receive an invitation to complete our Annual Member Feedback Survey next year make sure we have your current email address by going to www.acahealth.com.au click on Member Login then Login to update your email address under 'My Details'.



Premium Comparison

ACA Health vs. the Big Funds



As you can see from the graph above ACA Health is competitively priced with the big funds. BUT it is important to remember that it's not just about the price but the service you receive and the benefits you get back.

**Under this policy you cannot have Intermediate Extras without hospital cover.
Prices based on Single Cover per month
privatehealth.gov.au Aug 2012*

ACA Health Top 10 Hospital Claims

While we all hope we never get sick or need to go to hospital, we take out private hospital cover so if our health fails us, we know we have access to treatment as quickly and as conveniently as possible.

What we don't always realise is how much that treatment can cost and thankfully how much gets covered by our hospital cover. The following table is the Top 10 Claims for hospital in 2008 in comparison to the Top 10 Claims for hospital in 2012. This is just to show you how much treatment costs have risen over the past few years.

Claims by young people

Often we receive comments that health insurance is for 'old people'. These claims were all for people under the age of 35 made in 2012...

1. \$107,000 Special Care Nursery
2. \$30,000 Psychiatric Care
3. \$25,000 Gastric Surgery
4. \$19,000 Neonatal Care
5. \$15,000 Obstetrics

Top 10 Claims: 2008

1. \$51,000 Hip Replacement
2. \$46,000 Coronary Bypass Surgery
3. \$45,000 Hip Replacement
4. \$42,000 Neoplastic Disorder
5. \$40,000 Cardiothoracic Surgery
6. \$40,000 Coronary Bypass
7. \$40,000 Cardiothoracic Surgery
8. \$36,000 Psychiatric Treatment
9. \$36,000 Orthopaedic Rehabilitation
10. \$36,000 Heart Valve Surgery

2012

1. \$107,000 Special Care Nursery
2. \$76,000 Cardiothoracic Surgery
3. \$56,000 Hip Replacement
4. \$53,000 Cardiac Surgery
5. \$49,000 Coronary Bypass Surgery
6. \$48,000 Cardiothoracic Surgery
7. \$48,000 Coronary Bypass Surgery
8. \$47,000 Cardiac Surgery
9. \$46,000 Spinal Surgery
10. \$46,000 Pancreatic Surgery

Christmas Wishing Tree



Just a quick update. The money raised by ACA Health staff was used to purchase Christmas gifts for those less fortunate than us. We were proud that disadvantaged families and children received something special this year (2012). If you know of a way that ACA Health can raise money and support your community, please let us know!

Did you know.... Claiming Tips and Tricks

"I'm here to help!"



Maximise your benefits when claiming Dental and Orthodontics

Dental and orthodontic claiming can be confusing. To explain it simply, if you have Complete Ancillary* cover you can claim a maximum of \$3,600 in orthodontic benefits over your lifetime and \$1700 for dental each year (but the total benefit that will be paid in any calendar year for dental plus orthodontic is limited to \$1700).

To maximise claiming your benefits each year make sure you claim all dental items for the calendar year FIRST before claiming for orthodontic treatment. Your orthodontic benefits are the only benefits that can 'carry over' each year until the total benefit (ie 80% of the cost) has been paid or your lifetime limit of \$3600 has been reached.

Claim orthodontics in instalments using what's left of your dental limit each year, and then again the following year until you've reached your limit.

To help this process please provide a copy of the Orthodontic contract with your Orthodontist to the fund. If you need more clarification please give us a call and speak to our Claims Team.

* Please refer to your Product Benefit Guide for information on benefits, annual and lifetime limits.



Farewell Kylie!

In December last year we said goodbye to Kylie from our Claims Team.

She was a valuable member of our team and we will miss her greatly.

We wish her all the best with her studies!

Where's Alex?



January - **Western Australia**

February & May - **New South Wales**

July - **South Australia**

In other news...

We will soon be taking on board a Sales Representative that will be visiting our Adventist workplaces, but don't worry Alex will not be leaving us, she will be moving further into the Membership and Communication area and will still be available to speak to!

If you would like us to visit your workplace, ask your employer to contact us!



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

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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.