

Changes to the Australian Government Private Health Insurance Rebate and your premium



As you will be aware the government subsidises your health insurance costs with a rebate (called the Australian Government Private Health Insurance Rebate) through either a premium reduction or as a lump sum as part of your tax return.

The amount of the rebate you can receive still depends on your age and income BUT from 1 April 2014, the rebate will be indexed each year by the difference between CPI and the industry average increase in premiums, using a Government calculated formula. This will result in 96.8% of your premium paid (excluding Lifetime Health Cover loadings) attracting a rebate.

You can visit the Department of Health's website for more information www.health.gov.au/internet/main/publishing.nsf/Content/phi-rebate&medicarelevy-surcharge

BENEFIT UPDATE

Changes & improvements

We have made some changes to our Ancillary and Private Hospital covers, see page 3 for more details.

INSIDE THIS ISSUE:

- Benefit update
- Rebate changes
- Swipe to win!
- Claiming tips and tricks

Swipe to Win!



Simply make an on-the-spot claim using your membership card at a HICAPS or HealthPoint terminal at your service provider any time between 5th of March and the 5th of May 2014 and you'll be in the draw to win a movie double pass or Coles Myer gift card. See page 2 for more details.



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Mon-Thurs9am - 5pm
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Your ACA Health Team

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Kate Lawson

Systems Administrator

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Lisa Callipari

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Alexandra Manners

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Benjamin Ashby

Membership

Betty Jakovac

Claims Team

Kim Moffitt, 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

It's now easier to belong!
The key is 'the employee' (past or present) of SDA Church Companies in Australia. If you are or were 'the employee' (it doesn't matter if you are an **ACA Health** member or not) now your children, grandchildren, parents, siblings and their dependent children can join.
'ACA Health is the only church run fund in Australia and was set up by the church more than 40 years ago because we value our employees and their families. Expanding **ACA Health's** eligibility

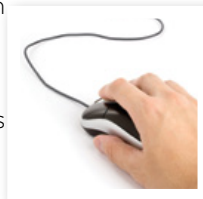
gives our employees the comfort of knowing that the health and wellbeing of their family is cared for.' Mr David Potter - General Manager People Services - South Pacific Division of the Seventh-day Adventist Church and Chairperson of **ACA Health** Benefits Fund Ltd.

Why not let them know?

Jody Burgoyne,
Manager

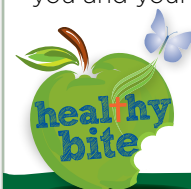
Online Member Services & Student Dependants

We will soon be implementing a function on our Online Member Services for you to complete the Student Dependant Declaration process online. Keep an eye out for more information in the coming **HealthWise**. Log in to Online Member Services soon to use this new feature.



Find out first!

Sign-up for **Healthybite** via email. In 2013 we only sent 5 emails and these emails we believe were important to you and your membership.



They can also be viewed on our website at www.acahealth.com.au

Swipe to Win!

by HICAPS & CSC HealthPoint

Simply make an on-the-spot claim using your membership card at a HICAPS or CSC HealthPoint terminal at your service provider any time between 5th March to the 5th of May and you'll be in the draw for your chance to win a movie double pass or a Coles Myer gift card.

The more times you claim electronically with HICAPS or CSC HealthPoint, the more chances you have of winning!

Claiming on-the-spot saves you time and money and you'll know straight away the benefit you'll receive on your claim!

So remember to ask at your next visit to your general treatments provider if you can use your card to claim your benefits straight away!

Terms & Conditions

Members must make a transaction using a CSC HealthPoint or HICAPS terminal with their ACA Health Membership card to be eligible to enter the draw. Enter as many times as you like but only one winner per membership. Competition commences 05/03/2014 and finishes 05/05/2014. Prizes: HICAPS (10 Coles Myer gift cards valued at \$50). CSC HealthPoint (3 movie double passes valued at \$40 each per double pass). Winners will be notified by phone and mail. Winners will be published in the next edition of **HealthWise**.



Why does my premium rise each year?

Excerpt taken from 'Private health cover: a premium struggle to obtain peace of mind' by **Jessica Gardner** (The Saturday Age - Melbourne)



At its simplest there are three main drivers of increasing healthcare costs. The first is, demographically Australia has a larger and older population than ever. A straight line links a larger population with increased demand for healthcare, and the reason that age is important is that people need more healthcare in the later years of life.

Second, an increase in the incidence of chronic conditions such as

obesity, heart disease and diabetes compound health bills. These diseases don't kill you immediately, but are expensive to manage and lead to a raft of health complications.

Thirdly, improved technology, although it has led to better health outcomes, also adds to cost.

ACA Health is not-for-profit company and prices rise to secure member benefits for the future.

Product Update - Benefit changes and improvements

Along with the review of prices at 1 April 2014, we also take time to review benefits associated with our products and take into account what members have said to us in our survey and throughout the year.

This year we have made changes to our Ancillary Lite, Complete Ancillary and Private Hospital products.

Complete Ancillary		
	Current benefit	New benefit from 1 April 2014
Dental Benefits - Restorative Services		
Dental Item 511	80% of cost up to \$50	80% of cost up to \$200
Dental Item 512	80% of cost up to \$60	80% of cost up to \$200
Dental Item 513	80% of cost up to \$80	80% of cost to \$200
Dental Item 521 & 531	80% of cost up to \$80	80% of cost to \$200
Dental Item 522 & 532	80% of cost up to \$105	80% of cost to \$250
Dental Item 523 & 533	80% of cost up to \$108	80% of cost to \$250
Dental Item 575	80% of cost up to \$17	80% of cost to \$30
Maternity and Midwife Services and Appliances	Midwife Services - separate limit from Maternity Services and Appliances - 40% of cost	Midwife Services now combined with Maternity Services & Appliances 80% of cost up to \$500 per policy
General Appliances (Blood Glucose Monitor, Wheelchair, Nebuliser), (CPAP)	Up to 80% of cost	80% of cost up to \$1200
Podiatry	Yearly limit \$300	Yearly limit \$400
Natural Therapies (Remedial massage, Acupuncture, Naturopathy)	Yearly limit \$360	Yearly limit \$400
Psychology	Initial treatment 80% up to \$55 Subsequent treatment 80% up to \$40 Overall yearly limit \$400	Initial treatment 80% up to \$110 Subsequent treatment 80% up to \$80 Overall yearly limit \$500
Speech Therapy	Standard treatment 80% up to \$34 Extended treatment 80% up to \$40	Standard treatment 80% up to \$40 Extended treatment 80% up to \$50
Shoe Orthotics	Limit 2 pairs of shoes	Limit 1 pair of shoes
Benefits for travel and non-hospital accommodation have been removed		

Ancillary Lite		
	Current benefit	New benefit from 1 April 2014
Dental Benefits - Restorative Services		
Item 511	80% of cost up to \$50	80% of cost up to \$200
Item 512	80% of cost up to \$60	80% of cost up to \$200
Item 513	80% of cost up to \$80	80% of cost to \$200
Item 521 & 531	80% of cost up to \$80	80% of cost to \$200
Item 522 & 532	80% of cost up to \$105	80% of cost to \$250
Item 523 & 533	80% of cost up to \$108	80% of cost to \$250
Item 575	80% of cost up to \$17	80% of cost to \$30

Private Hospital		
	Current co-payments	New co-payment from 1 April 2014
	\$40 per day for shared room or \$70 per day for a private room and \$80 theatre visit fee	\$100 per day

(If you have the Private Hospital product you will have received a letter notifying you of this change last month). For more information please check your individual product summaries - you can either download these online at www.acahealth.com.au or call us for a copy.

DID YOU KNOW.... Claiming Tips and Tricks



Back to school time!

Allergy Management Benefits

Complete Ancillary cover pays benefits on allergy testing and membership to medic alert (or equivalent) including tags/bracelets (when ordered and performed by a registered practitioner). Benefits are also paid on EpiPens for allergies with a letter from your GP.

Farewell Rebekah, Welcome Lisa!

In December we said goodbye to Rebekah who has accepted a job with the Children's Ministries Department at the SPD. We wish her all the best with her new role. We would also like to welcome Lisa to our Customer Service Team who comes with a medical claims and healthcare background.

Don't forget the kids!

It's that time of year again when your kids have finished studying and are beginning work. Please make sure, if your child is over 21 years old, that you let us know their study/work situation as this can affect your premium.

- **If your child is over 21** and still studying full time you will need to send in the Student Declaration form as soon as possible to confirm that they are still eligible to stay on your cover at no extra cost. You can download this form from our website www.acahealth.com.au

Download forms and brochures or we can send you this form upon request.

- **If your child is over 21** and not studying full time you have two options depending on the cover you have. If you have combined Deluxe or Private Hospital plus an ancillary cover you will be able to take out the Dependant Extension Option (30% extra on top of your premium - this can be cheaper than them taking out their own cover). If you do not have this cover or prefer them to take out their own please let us know and we can get them started on their own cover.

Also if your child is moving for study - they may need a separate card, give us a call to order one for them.



- **If your child is turning 25** please be aware once they do they are no longer eligible to remain on your membership no matter what cover you have. They will need to take out their own cover. If they start from the date they turned 25 with the same or lower level of cover they will not need to re-serve waits, simply call us for more information.

Where's your next destination?

Are you tired and need a change of scenery? Speak with SPD Travel Service and plan a trip for this year!

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

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 not just SPD employees and they make sure that your travel experience is safe, secure and enjoyable! You can easily request a quote or view more details at www.spdtravel.com.au or email spdtravel@adventist.org.au

SPD Travel also works in conjunction with ADRA Connection next time you book a holiday why not make a donation (tax deductible) to ADRA via SPD Travel to support their personnel and projects!

