

## Did you know.... Claiming Tips & Tricks

- Remember to **add your children** to your policy. Recently we have had a spate of on-the-spot claims denied because the children had not been added to the policy. We know that life is busy and things get missed. Take a moment now to have a look at your membership card. If all the names of your children are not on the card, then they need to be added to your policy. Contact us or add them online.
- When claiming on-the-spot at the dentist office, if the claim is declined, please **double-check that the dental assistant has put in the tooth ID.** We're increasingly seeing declined claims just because the 'tooth ID' field is empty.
- It is always important when using your card to claim to check the provider administrative assistant has **chosen the right person** (on the card) who has received the service to claim against.
- Please remember when claiming, we **require the invoice**, not just the receipt. Often the invoice has details that are not recorded on the receipt.
- We are receiving a lot of **heat-activated documents** as part of the claims. Please remember that the print on this type of document fades and become illegible within a very short period of time, especially under sticky tape.
- If you're **planning a procedure that requires admission** to hospital, visit our website or call us ahead of time to confirm your level of cover and put your mind at ease.



## Don't be shy...

- The results from our non-member survey have confirmed that 59% of your workmates do not know about ACA Health or that they are eligible to join.
- There are a lot of people working with you (and perhaps have worked with you for a long time) who just do not know they can be covered by ACA Health and receive exceptional health cover.

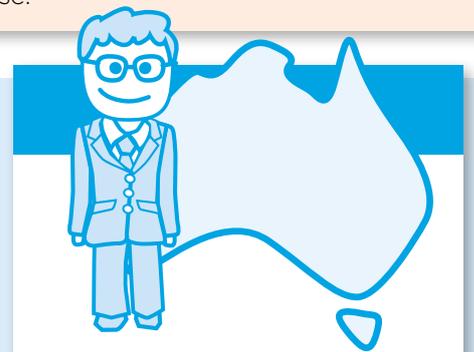
Length of Employment	Percentage of those aware of ACA and what they do
Less than 2 years	11% aware / understand
2 to 5 years	37% aware / understand
6 to 10 years	38% aware / understand
11 to 20 years	40% aware / understand
More than 20 years	77% aware / understand

- The survey also revealed 86% of your workmates do not think ACA Health has visited your workplace, or they cannot remember the visit

Yes we had a staff member visit, and it was valuable	31 (9%)	
Yes we had a staff member visit, but it wasn't very valuable	17 (5%)	
No we haven't had a staff member visit as far as I know	220 (63%)	
Not sure	80 (23%)	

- Thankfully 78% of the participating non-members in your workplace have asked to be contacted by ACA Health.

We're counting on you to spread the word. So if you've been satisfied with your ACA Health cover, help us help others. If there is an event or meeting at your workplace that you think ACA Health could attend, please let Dean know.



## Where's Dean?

If you would like Dean to visit your Adventist workplace, ask your employer to contact him on **1300 368 390** or email **info@acahealth.com.au**

To arrange an informative ACA Health visit to your workplace, let your employer know and then contact us today on **1300 368 390** or email: **info@acahealth.com.au**.

Our aim is to reach out to all employees in Seventh-Day Adventist organisations to let them know about the great range of services we provide.

One of the best tools in accomplishing this task is our new promotional video. This is a really engaging short video, and a great way to highlight our services. This promotional video is available on our website and will be used in every induction across all SDA organisations.

We encourage you to take a look right now. To view it, simply visit our website at **www.acahealth.com.au**. If you like the video, share it with your friends and colleagues, because we care for them too.

March 2016



## New promotional video for ACA Health

ACA Health is proud to showcase our new introductory video. It was made to promote our health fund in a way that informs and reinforces to all new and current employees that ACA Health exists for their benefit – and for the benefit of their immediate families. The new video is a fantastic display of all that's great about ACA Health, and what it does for its members.

This introductory video will be used in every induction across all SDA organisations to highlight the ways ACA Health can benefit everyone eligible to join our health fund. We hope you enjoy the video and find it informative. We welcome your feedback and encourage you to share the video link with all your workmates and family members, so they can be covered by ACA Health too.



Please take the time to view it.  
Simply visit our website at [www.acahealth.com.au](http://www.acahealth.com.au) and play.

### \$ Prepay and Save

Each year the price of private health insurance goes up. Why? Well it is because the cost of the things we pay for increase. So why does private health insurance go up more than inflation? It is because of utilisation. Each year we see our members receiving more and more treatments (and the latest treatment). Now it is not as though we are all super sick and spending large chunks of our time in hospital but we are more likely to have any niggles and jiggles investigated. What's good about this, well, we catch things earlier and are more likely to live, pretty compelling motivation. The downside is that there is a cost. ACA Health gives you the opportunity to pay for your policy now, before 31st March (if using BPay it must be received by ACA Health on or before 31st March) and get it at the current price. It is never fun paying more for something. However, it is great to be able to catch something early and live or even better be healthy and never use your cover.

### Inside this issue:

- Prepay and Save
- SPD Travel
- Students in the spotlight
- Non-Member survey results
- Tips and tricks



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**Your ACA Health Team**

*Manager*

Jody Burgoyne

*Assistant Manager*

Roy Soaika

*Accountant*

Luke Wemyss

*Administrative Assistant*

Janet Hyde

*Business Development Manager*

Dean Ryan

*Risk and Compliance Officer*

Norah Schott

*Trainer and Membership*

Grace Millar

*Membership*

Sonya Butcher

*Claims Team*

Sue Smith, Andrew Lewis,

Amy Edwards and Lisa Vlahakis.

**What would you like to read in HealthWise?**

Send us your suggestions and questions!

Email: [info@acahealth.com.au](mailto:info@acahealth.com.au) or phone 1300 368 390.

**From the Manager... Jody says**

Yesterday a business colleague made a simple, yet insightful, statement to the effect that it would be better if Australians understood they pay for private health insurance now - when they don't need it - so they have enough saved for when they do need it.

Earlier in my career, I worked in a hospital. At the time I was responsible for accounts receivable (charging the patients, then collecting and receipting their payments). Anyone who knows me knows that I am social, so in the course of performing my usual duties I chat with patients or their family members. It was during one of my routine chats with the husband of a patient that he told me he and his wife had been faithful in saving the money they

would have paid to a private health insurer for their entire working lives. Additionally, they had been blessed with excellent health throughout that time, so when they retired they had a tidy sum tucked away. He explained to me that he and his wife decided they would use some of this money to travel. They purchased a caravan and headed off. One day, in the course of their travels, his lovely wife fell heavily out of the caravan and broke her hip. After ten days in our hospital we met.

**Because we care.**



**Jody Burgoyne,**  
Manager

**Non-member survey winner**

ACA Health is keen to be the only health fund SDA Church employees and their families would choose to be part of. As such we always strive to improve what we offer, how we offer it, and how we support our valued members whilst balancing the price. Recently we invited employees of the SDA community, who did not have a policy with ACA Health, to participate in

our national Non-member Survey. The aim was to better understand the reasons why those employees did not have a policy with us. The response was very encouraging and we are learning from the responses. As an incentive to complete the survey, SPD Travel provided a \$300.00 travel voucher as the prize.



As with anything, there can only be one winner, and it is our pleasure to announce it was Bernard Howard from NSW. Congratulations Bernard!!

**Wherever your next adventure is...**



**WE'LL TAKE YOU THERE**

For travel requests please email us on [spdtravel@adventist.org.au](mailto:spdtravel@adventist.org.au) with your requirements.

Our office location is 148 Fox Valley Rd, Wahroonga. Phone: 02 9847 3202 or toll free 1300 309 831



# Sometimes it's the less obvious things that make all the difference

### Waiting for them to be students?

At ACA Health we care about your children. We know what it's like to be young, finish high school and have no idea what we want to become in life. That's why we give your family the time to transition; we let them remain on your family cover until they're aged 21.



### Graduating students or taking a year off study

At ACA Health, student dependents were covered under their existing policy until 29th February 2016. That was two months more than other funds, which stopped on 31 December 2015. ACA Health provided the two extra months to give you time to make arrangements to study or not to study. By 1 March 2016, students should be ready to start study or to change to their chosen cover. We encourage you to consider the 'Extended Dependant' cover options if the young adult is no longer studying and has not yet turned 25 years old.

### New students

To remain on your family cover after age 21, your children need to be studying full-time. The ACA Health policy defines a 'student dependant' as a policy holder's child who:

- Does not have a spouse or de facto partner
- Is a full-time student at a school, college or university
- Is between 21-25 years of age
- Is not earning more than \$20,000 gross per annum
- Has been accepted by the fund as a 'student dependant'.

### Continuing students

When your adult children are aged between 21 and 25 years old, they need to be studying full-time to be eligible - as per the definition of student above. Each year ACA Health will send the member a Student Declaration to be completed and returned with a copy of their Confirmation of Enrolment and a copy of their ID card. Please note that if this information is not returned to ACA Health, your child will be removed from your policy. It is important to provide this information on time, to avoid the hassle for you to sort it out later.



If they are no longer studying or just taking a break from study, then we have a great starter product - Ancillary Lite. For those with greater needs, we offer the comprehensive cover option - Complete Ancillary. All our new policies enjoy a 30-day cooling-off period (see rules). Because you are important to us, we want to give you ample



time to be in a position to know what your dependants are doing, and 30 days to understand if the chosen policy is right for them. We acknowledge this time in a student's life is a time of many transitions, and we take great pride in the value we place on our members - as evidenced in timing and the range of services we provide.

### Turning 25

Once your adult child turns 25, whether they are studying or not, they can no longer be a dependent within a family policy or on a Dependent Extension product. They will need to take out their own cover. Again, ACA Health has a great starter product - Ancillary Lite. For those with greater needs, we offer the comprehensive cover option - Complete Ancillary. All our policies enjoy a 30-day cooling-off period. We encourage you to call us with any questions, and look forward to helping you choose the cover that is the perfect fit for your stage in life.