

You have a lot to be proud of!

Of all the private health insurance providers you could have joined, you chose ACA Health. Congratulations! Yes, you chose us and here's why you can be proud you did:

We are comparatively priced (Table 1)

As a private health fund, it is our responsibility to give our members the same opportunities as other health funds. Compared with like products from other health funds, ACA Health overall is very competitively priced.

We pay more in benefits (Table 2)

Over the past 8 years, we have consistently stood out from the rest of the funds in paying out benefits. In other words, you generally get more back on your claims.

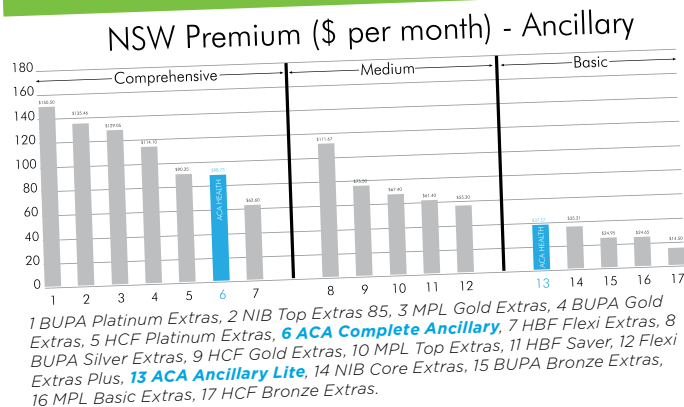
We exist for you, our members

As a 'members own' health fund, we exist for the benefit of you, our members, as opposed to making profit for shareholders.

As you can see from the graphs below, independently verified by our actuaries, ACA Health has your best interests at heart and provides fantastic private health insurance. When choosing private health insurance, price and the appropriate level of cover is important. So remember to recommend us to your work colleagues, family and friends.

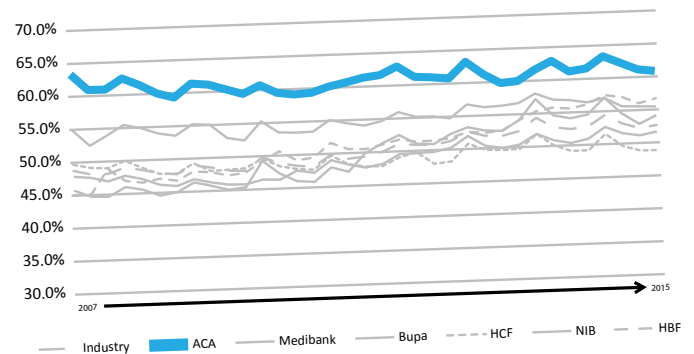


We are comparatively priced (Table 1)



The graph above demonstrates that ACA Health is comparatively priced.

We pay more in benefits (Table 2)



ACA's total general treatment payout ratio has increased over the past 8 years.

What, Cheaper?

That's right, cheaper! Last year the amount ACA Health paid overall for all the members of the fund was less than projected (we are really glad that collectively you had better health i.e. didn't need to claim as much). To thank you, ACA Health has kept the price increase as **low as we could go**. And don't forget, you can **choose to prepay** and save even more. We have also re-priced the hospital-only products and the ancillary-only product and we are proud to be introducing **single-parent pricing**.

So if you are one of the members on these products and you received a letter saying that from the 1st of April 2017 you will **pay less than last year** for the same product, don't call us to report the mistake. We haven't lost our minds; we simply want to say thank you and to show you (because we all know that actions speak louder than words) some of the many benefits of belonging to ACA Health. **Because we care...**



Inside this issue:

- Trash or Treasure!
- MedicAlert®
- Student Dependents
- CVS – Kids, Computers & Digital Eye Damages



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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 ...read the fine print

Recently I had an extremely disappointing phone conversation with a general insurance provider.

In fact I'm so disappointed with them I refuse to refer to them as 'my' provider. I queried something but the call centre staff (rightly) referred me to the fine print in the policy I had purchased, and easily avoided any obligation to help me out of my situation.

It is ironic really! I am on the cusp of implementing our new lower cost, lower cover, co-payment product. This product is a cheap product suited to a person who is not claiming nor going to claim for those items that are excluded or restricted. However, inevitably, some customers will buy the product, experience an unexpected illness for which they do not have cover and – while ACA Health will be able to point them in

the direction of the policy wording – they will sit just like I do today, disappointed.

ACA Health's 'Bare Essentials Hospital' is the perfect product for non-claiming younger people. The skill is to recognise that it is not an option if you are not the person it is designed for (only you will know). Inevitably there will be some disappointment but that disappointment will pale in comparison to the real savings and product relevance experienced by those members it is designed for.

Because we care...

Jody Burgoyne,
Manager

Start the year right

We realise this time of year is especially busy with people going back to work, getting ready for school, moving away from home or going to uni, and it takes a lot to get organised. We thought we'd share a few ways ACA Health can help you out. The following articles contain some timely reminders and information we trust you'll find useful.

MedicAlert® – How ACA Health can help you

Did you know ACA Health's Complete Ancillary product pays a benefit on MedicAlert® memberships at 50% of the cost – subject to annual limits on Allergy Management of \$500.*

MedicAlert® not only provides medical alert identification (ID) such as wristbands or in-wallet/purse ID, but it is also supported by a 24/7 emergency response hotline. This hotline assists paramedics and staff in emergency departments to provide the best possible care, because MedicAlert® gives them access to vital information about the person who is wearing the MedicAlert® ID – such as their allergies, medication, and implants (for example, pacemakers and stents).

MedicAlert® Foundation Chief Executive Heidi Jones says, "Paramedics and other first responder agencies around the world are trained to look for the internationally recognised

MedicAlert® medical ID.

Receiving the right medical care, personalised to a person's needs, in a timely fashion can be the difference between life and death."

ACA Health's Complete Ancillary product, in addition to the benefit on MedicAlert®, also has benefits for items including diabetes education, diabetic supplies and blood glucose monitors. (Diabetes education must be conducted through a Diabetes Australia-certified training program). You can also claim pharmacy benefits on the purchase of an EpiPen® (for anaphylaxis).

For further information about MedicAlert®, visit: **www.medicalert.org.au/**

For more information about what you can claim back from ACA Health, please feel free to give our team a call on **1300 368 390**, or send us an email at **info@acahealth.com.au**.

*For product benefits and conditions, refer to ACA Health's product rules.

Student Dependants



Are your children covered under your policy?

When it comes to student dependants, the difference between ACA Health and most other funds is that we give you two extra months to figure out what you and your dependants need to do, whether to choose their own fund, stay with you, or choose an extension product. The following chart provides a quick and easy guide:



Is your child/children over or turning 21?

No worries!

NO

If you have family cover your child will still be covered under your current policy.

YES

Are they over/turning 25?

Get them to give us a call!

NO

Do they meet the 'Student Dependant Criteria'?

- Not in a Defacto relationship/married
- Earn under \$20,000 PA
- Studying full time and not on a study break

YES

As they are now classified as an adult they will need their own policy. Once they turn 25, they cannot stay on your policy.

Excellent

NO

Dependant Extension Cover is Available!

This is an extra bit of cover you can add to your family cover at 30% on top of your premium which allows you to keep your child (who does not meet the 'Student Dependant Criteria', and who is not married and under 25) on your family cover.

However please note it is only available on policies with combined covers with Deluxe or Private Hospital cover.

Tell us when Dependant Extension Cover is no longer required

YES

Once accepted by ACA Health as a Student Dependant you will be able to keep your child/children on your family cover at no extra cost until they turn 25 or until their 'Student Dependant' status changes.

*Please note until your child/children have turned 25 we will send you a reminder each year for you to confirm with us that your child/children still meet the Student Dependant Criteria.

Good news

Computer Vision Syndrome: Kids, Computers & Digital Eye Damage

When kids head back to school, they often trade time at the park, beach or the pool for hours in front of a computer screen. But are their eyes equipped to handle the change?

It's now common for school-age children to use a computer or digital device for hours each day, and that doesn't include time spent in front of a TV or gaming system at home. This increased exposure puts them at greater risk for Computer Vision Syndrome, or CVS—a significant health condition that can cause back and neck pain, dry eyes, headaches and may contribute to the development of myopia (short sightedness).



"Overall school performance is so dependant on sharp, comfortable vision," says Amy Fortescue, Optometrist at EyeQ Ramsgate Beach. "Academics, sports, you name it—everything depends on the quality and efficiency of our vision" It is generally quoted

that 80% of what we learn is visual, which means that CVS may have a major impact on students' productivity and classroom performance.

"If your child is avoiding the computer or can only spend a short time working comfortably, it may be a sign of CVS," says Amy. "Everyone focuses differently, and some kids

don't have the focusing power for spending long periods of time in front of pixilated images." This lack of focusing power may be exacerbated by an inappropriate or inadequate spectacle prescription.

How to Prevent Computer Vision Syndrome Problems

So what steps can you take to help prevent CVS or other vision-related problems and how can ACA Health help?

Check it

Be sure your children visit an optometrist at least every 3 years. As many as one in four students have vision anomalies which may require intervention and 20% of high school students (ages 12-17) have difficulty seeing the whiteboard at school.

Vision therapy is another option that can help an individual develop improved focusing ability, reducing those deficiencies that can contribute to CVS.

ACA Health's Complete Ancillary product includes benefits on Vision Therapy under Orthoptics. If required, you will receive a benefit of 80% of the cost subject to the annual calendar limit of \$850 on Allied Health Services.

(please refer to the Complete Ancillary rules for details).

Daily Dose It

As with TV viewing, computer use should be timed according to age (see the chart below for guidelines). Remember the old adage, all things in moderation, and apply it to all digital devices.

De-Glare It

Keep the monitor clean and use a glare-reducing monitor filter, if appropriate.

Break It

Every hour, have your child take a 5-10-minute break from the computer (the same goes for you).

Face It

The computer screen should be 50-60 cm from your child's face (ditto for mum and dad). And, his or her feet need to touch the floor. There should be a slight downward angle from face to screen.

Wear It

If your child wears prescription glasses—for computer use or otherwise—make sure he or she has them on. ACA Health's general benefit products (Complete Ancillary and Ancillary lite) assist with generous optical benefits.

If you have Complete Ancillary cover, you have available \$400 per calendar year (paying benefits on prescription glasses of 80% of cost to a maximum of \$120 on your frames and a maximum of \$280 on your lenses (excluding optical extras)). Under Ancillary Lite you have 80% of the cost of your lenses and frames up to the calendar year optical limit of \$200.

For full details please refer to the product rules.

Suggested time on digital devices

| Age | Suggested Time Limit (maximum) |
|----------|------------------------------------|
| Under 10 | 1 hour a day |
| 10-13 | 2 hour a day |
| 14-15 | 3 hours a day |
| 16-18 | Parents' best judgment (good luck) |

¹Merrillees, Louise. "Eye Health 'Time Bomb' As Kids Stay Indoors, Increase Screen Exposure." Australian Broadcasting Corporation, 18 Dec. 2015, <http://www.abc.net.au/news/2015-12-19/childrens-eyesight-damaged-from-lack-of-outdoor-time/7040942>. Accessed 15 December 2016. ²American Optometric Association, "School-aged Vision: Ages 6 to 18 Years of Age," <http://www.aoa.org/patients-and-public/good-vision-throughout-life/childrens-vision/school-aged-vision-6-to-18-years-of-age>; Accessed 21 December 2016.

Trash or treasure - do your homework

Have you heard the old adage, 'One man's trash is another man's treasure'?

It's true.

What someone thinks is 'trash' (junk policy) can be a wonderful, affordable private health insurance product for other people.

We are proud to introduce ACA Health's new 'Bare Essentials Hospital' cover. At \$122.00 per month for a single policy it is a lot cheaper. It has a calendar-year excess of \$500.00 if you need to claim, and has no cover at all for the following exclusions:

Exclusions:

- Cardiac (anything to do with your heart)
- Joints (joint replacement like hips, knees, shoulders, ankles etc.)
- Obstetrics (anything to do with having a baby or a miscarriage etc.)

Restrictions:

If you need psychiatric or rehabilitation-related care, the benefit is restricted; paying the basic default rate only (which means, to minimise your cost, you would go to Australia's public hospital system as a private/public patient or be prepared to pay personally for your private hospital admission).

BUT.....it is really good cover for everything else (*make sure you check the product rules before deciding if this is the right cover for you*).

So if you are unlikely to have a need for anything that is **excluded** (like anything at all to do with your heart, hips, knees, babies etc.) nor suffer from anything that is **restricted** (psychiatric or have rehabilitation needs), or you would just be happy to be treated in Australia's public health system,



then this could be the 'treasure' you've been hunting for.

If you take the risk and are unlucky (we all know there are no guarantees).....the silver lining is:

- You saved all the extra premium money
- We are lucky to live in Australia which has a tax payer-funded public health system you can use
- Now, knowing more about your health needs, you can choose a different product for next time (hopefully there isn't a next time but, again, there are no guarantees).

Note: Investigate the product thoroughly and understand your family history. You are the only one who knows if this is the right product for you.

Where do you dream of going? SPD Travel will take you there!

spd travel

We will plan your next adventure!
Call **1300 309 831** or send us an email at spdtravel@adventist.org.au

**148 Fox Valley Rd,
Wahroonga, 2076.**

RUSSIA

LAKE BAIKAL
456m above sea level
30,510 square kms

depth: 1,620m
length: 636 kms
width: 80 kms

You can do anything you want to with a travel agent who really knows you. SPD Travel have been arranging my yearly trips domestically and internationally since 2001. I have always been fascinated with Russia. In September 2012 I travelled the Trans-Mongolian/Trans-Siberian Railway from Hong Kong to Vladivostok. En route I visited Lake Baikal, near Irkutsk – one of the great lakes of Central Siberia. It is the largest freshwater lake in Europe and Asia and considered to be the oldest lake in the world. I think that the best way to get to know the culture, language (because I cannot speak their language) and country is to stay with a normal family, which I did in Irkutsk. Over the years I have travelled extensively throughout Russia by train and river cruising. It remains one of my favourite destinations in the world. My next trip is off the map and possibly on the 'Road of Bones'. Where will you be? Thanks to SPD Travel Service, Wahroonga they continue to help me realise my dreams. **Bill Marshall/Traveller**

Tips and tricks for lodging claims

EpiPen® – Claiming for an EpiPen®?

This is processed as a pharmacy prescription which means that if you have the complete Ancillary cover, we pay up to \$100 above the PBS co-payment amount, subject to the \$800 annual pharmacy limit. If you have Ancillary Lite, we pay up to \$50 above the PBS co-payment amount, subject to the \$250 annual pharmacy limit.

Allergy management – when testing for an allergy via a registered practitioner, **confirm with your provider:**

- If the testing is Medicare claimable, it cannot be claimed from ACA Health.
- If allergy testing is not Medicare claimable via your provider and you have Complete Ancillary, then ACA

Health will pay 50% of the cost subject to the calendar year limit of \$500.00. No benefits are payable under Ancillary Lite (please refer to full product rules for details).

Diabetic supplies – ONLY strips, lancets, insulin injecting pen and SoloSTAR® Lantus® pen are claimable items under Complete Ancillary. Complete Ancillary covers up to 50% of the cost and is subject to the \$800 annual pharmacy limit. Ancillary Lite does not cover diabetic supplies

New products – ACA Health constantly strives to provide health insurance products to best suit individuals' needs at different times in their lives. We acknowledge price is important, and while we have

"I'm here to help!"



just launched a new, lower-cost product (Bare Essentials Hospital) we encourage our members to thoroughly investigate whether it is suitable for you. **Do not buy a product based purely on price; ensuring you are appropriately covered is the most important part of the purchase.** We encourage you to call us today if you have any questions.

What our new awesome website can do

As you may already know, we have a wonderful new website. Like most new things, it will take a bit of getting used to, but we hope that when you get the hang of it, it will make your interaction with us easier and save you time.

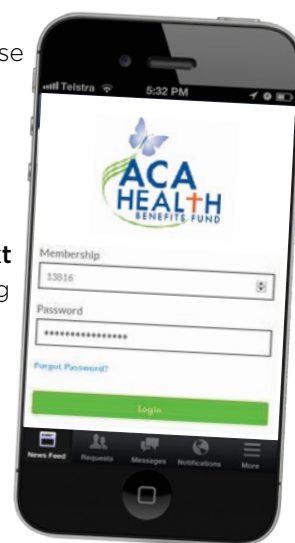
To help you get acquainted with the website, we will be adding short updates in the HealthWise newsletters. This issue has some tips to streamline online claiming. Have a quick read and give it a go.

- 1. Login:** follow this link to login to <https://members.acahealth.com.au/>
- 2. Navigate** to the 'Make a claim' button
- 3. Fill** in the necessary details with a few clicks of your mouse or trackpad
- 4. Attach** photographs or scans of the relevant documents and **click save**, then **click next**
- 5. Choose** how you would like to be reimbursed and, if required, provide details for the nominated account
- 6. Agree** to ACA Health's terms and conditions and **click next**
- 7. Submit** your claim by filling in the declaration and clicking on the **submit claim** button.

Congratulations! You have submitted your claim. We will process your claim within 3-5 days and, once paid, you will receive your remittance slip in the post (this is for privacy reasons). Enjoy claiming made easier with ACA Health.

We are always looking for ways to serve you better...

Because we care.



ACA Health Optical Deals - VSP



ACA Health members get special benefits & discounts through VSP providers



15% off contact lenses purchased in-store.

NO GAP
ONE COMPLETE PAIR OF FRAMES
Including single vision, multi-focal, scratch resistant & UV protective coating.

or

FREE
SECOND PAIR
With a purchase from a selection of frames*

Find an optometrist at vsp-australia.com.au



*Subject to your health fund policy, waiting periods, and the appropriate level of cover

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 and their families, 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.