

## We love Tax Time!

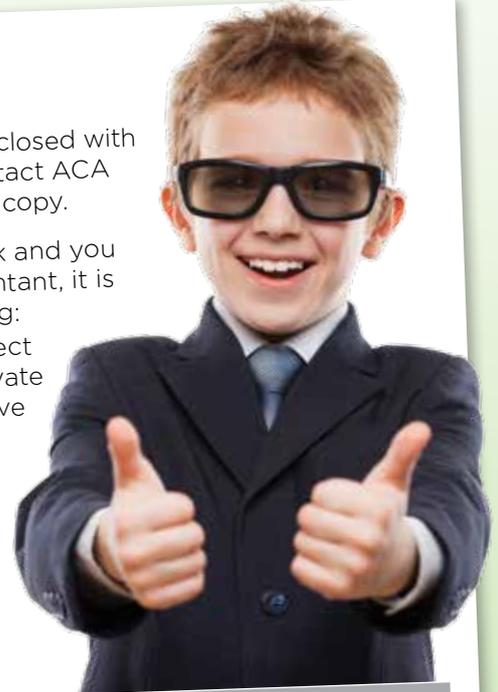
So you don't miss anything this year, here is a Check List to ensure that you have everything you need to obtain your maximum return. Private Health Insurance Rebate Statement (Tax Statement)

- If there are two adults on the one policy, each adult is required to have a separate tax statement.
- If you have dependants (including adult children) on the policy, it is not required that they obtain a tax statement. This is because the Government does not recognise dependants as Private Health Insurance Incentive Beneficiaries (PHIIB).

- Your tax statement should be enclosed with this newsletter. If not, please contact ACA Health Benefits Fund to obtain a copy.

When you have all your paperwork and you are with your Tax Agent or Accountant, it is important to consider the following:

- Is my rebate tier still at the correct level? Most Australians with private health insurance currently receive a rebate from the Australian Government to help cover the cost of their premiums. The private health insurance rebate is income tested and the table below details the different rebate amounts.



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	INCOME			
	BASE TIER	TIER 1	TIER 2	TIER 3
SINGLES	\$90,000 or less	\$90,001 - 105,000	\$105,001 - 140,000	\$140,001 or more
FAMILIES	\$180,000 or less	\$180,001 - 210,000	\$210,001 - 280,000	\$280,001 or more

AGE	PRIVATE HEALTH INSURANCE			
	BASE TIER	TIER 1	TIER 2	TIER 3
Under 65	25.934%	17.289%	8.644%	0%
65-69	30.256%	21.612%	12.966%	0%
70+	34.579%	25.934%	17.289%	0%

If you are not using a Tax Agent or Accountant, visit [www.ato.gov.au/privatehealthinsurance](http://www.ato.gov.au/privatehealthinsurance) for more information.

## Why am I getting an Invoice?

ACA Health Benefits Fund have introduced invoicing as a convenient reminder to you, our valued member, that your regular premium payment is soon due. Most commonly, an efficient way to pay your premium is to have your premium deducted from your pay or to set up direct debit with the fund. Although these methods are still readily available to implement, we are seeing a preference from our members to stay more in control of their regular outgoing payments and have opted for our Self-Managed

payment option. At ACA Health Benefits Fund, we want to help you stay on top of your health insurance payments so you do not fall behind in case of those unexpected emergencies. Just another way we are helping to make your life easier so you can spend more time doing more of what you enjoy.



## Inside this issue:

- Why am I Getting an Invoice?
- Thank you to SPD Travel
- ACA Health Choice Award
- Myth Busters - Cheaper is Better
- Be part of the Solution - Introducing SMS
- Our New Website - download your Tax Statement



**Postal Address:**

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Wahroonga, NSW 2076  
Australia

Call:..... 1300 368 390

Fax:..... 02 9847 3357

Web: ..... [acahealth.com.au](http://acahealth.com.au)

Email:..... [info@acahealth.com.au](mailto:info@acahealth.com.au)

**Office hours**

Mon-Thurs .....9am - 5pm

Fridays.....9am - 12:15pm

**Your ACA Health Team**

*Manager*

Jody Burgoyne

*Assistant Manager*

Roy Soaika (Finance)

Jo-Jo Burke (Marketing)

*Accountant*

Richard Greenwell

*Administrative Assistant*

Janet Hyde

*Systems Administrator*

Caleb Taplin

*Business Development Manager*

Dean Ryan

*Risk and Compliance Officer*

Norah Schott

*Trainer and Membership*

Grace Millar

*Membership*

Kristianne Lawrence

*Claims Team*

Sonya Butcher, 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 ...**

**H**ow much is your health worth?  
I was driving to work in my car one morning and I found myself listening to an interview with former Olympian Jane Fleming, on the radio. She was saying that we all needed to spend more time taking walks and fitting more exercise into our daily/weekly routines. As Australia is developing a major problem with obesity within our population, she suggested that town planners should look to strategically plan to have carparks located away from the train station or blocking off major traffic flow through city centres so people are encouraged to walk.

The next interview on the radio was with Professor Peter Collignon AM, a professor of microbiology at the Australian National University, director of the Infectious Diseases Unit and Microbiology at The Canberra Hospital and a fellow of the Royal College of Pathologists of Australasia. He was discussing superbugs and to my surprise, he said that medical tourists are actually bringing superbugs back into Australian hospitals after travelling abroad.

This is not only putting their own lives in danger but also putting a huge risk on the lives of those in our hospitals.

All this discussion got me thinking about a person's health in the aftermath of the latest Private Health Insurance premium increase. Is your health worth \$8,000 a year? I wonder what the answer would be when you are not given access to the latest medical technology, which is purchased by hospitals for millions of dollars. How much is your health worth? Do you plan a quick overseas trip for dental work just to save some money but risk bringing back a superbug? Is your health worth 20 minutes of exercise three times a week? Instead of sitting down with your coffee, grab one to go as you have a walk around the block.

Don't get me wrong. I understand that it is important to save money and to look after your family's financial wellbeing, but ask a person who is sick or living with a chronic illness how much they would pay to be healthy again. Until next time...get healthy and stay happy!

**Because we care.**



**Jody Burgoyne,**  
Manager

**SPD travel – The end of an era**

They say that time is not measured by clocks but by moments, and that every ending has a new beginning. It's time for us to say thank you and farewell to our friends at SPD Travel for their many years of support.

SPD Travel have played an essential part in our ability to offer great benefits to our valued members, by offering discounts on travel insurance as well as providing prizes for our member feedback surveys. Their constant support throughout this



partnership has been greatly appreciated by us here at ACA Health Benefits Fund and we are all sad to have to say goodbye to our friends at SPD Travel. We'll surely miss our friendly catch ups in the staff kitchen as an era comes to an end. The team here at ACA Health Benefits Fund

would like to express a huge thank you to the team at SPD travel, both past and present, for their support to the fund. To the current team, we would like to wish you the best for the new chapter that's ahead and to say it has been an absolute pleasure working with you all. Best wishes from all of us here at ACA Health Benefits Fund.



## ACA Health Choice Award



ACA Health Benefits Fund is proud to be involved with the Health Department of the South Pacific Division and Avondale College in their exciting campaign to promote health to children. Each year, final year students of Avondale College complete an assignment to produce a resource for teaching young children about health. This year, the topic was sugar and how it affects our bodies.

The ACA Health Choice Award is the highest award in the competition and is awarded to the student that produces the most creative and engaging resource. We would like to express our hearty congratulations to the winner of the 2017 ACA Health Choice Award, Elijah Roussos.

*"In recognition of the creation of "Sugar Spies", an educational resource that is original, fit for purpose, well produced and ready for distribution. This resource will be distributed by ACA Health Benefits Funds for the health education of children in Australia."*

The runner-ups included Emily Trott, Lachlan Edwards and Ellie Mcvey who were awarded encouragement awards for the innovative production of their website on 'how sugar affects our bodies'. Two extra encouragement awards were also given to five other students for submitting the first songs in this competition.

Hard work does pay off and ACA Health Benefits Fund have been working hard to compile these creative resources so they can be available to you and your schools as a useful resource tool in the near future. The resource book 'Sugar Spies', the songs and an activity poster will all be available to download from the ACA Health Benefits Fund website [www.acahealth.com.au](http://www.acahealth.com.au).



ACA Health Choice Award winner Elijah Roussos with ACA Health representative Dean Ryan

As well as our aim to look after the needs of our members, it is also one of our greatest goals to assist in the promotion of healthy lifestyle principles to children...

**Because we care.**



## Let's hear what ACA Health Benefits Fund have to say to Australians

Did you know that out of 24.4 million Australians today, we have a staggering 2.5 million Australians living with deafness or experiencing some level of hearing impairment? These figures are reported from The Australian Bureau of Statistics during 2014-2015. This figure will inevitably continue to grow as the population ages. Many of us think that hearing loss will not affect

them and only occurs in the elderly, but everyday noises that we are surrounded with can add to the deterioration of your hearing and contribute greatly to future hearing loss. Some everyday appliances such as hair dryers, coffee machines and blenders are common contributors, as are our frequent use of music devices via headsets in today's modern technological world.



### Surely, I don't have deteriorating hearing loss...

**Some first signs of hearing impairment can be small things like:**

**Turning up the volume or putting subtitles on when watching TV**

**Avoiding social conversations when in a loud crowded room**

**Sitting closer to the front of a room so you can hear better**

If you are seeing these first signs, you should visit your GP or see a specialist to see how you can stop the early deteriorating effects of hearing impairment.

If you have a problem, there is a range of solutions available including hearing aids and hearing implant solutions, which have helped many Australians lead more fulfilling and engaging lives.

At ACA Health Benefits Fund, we understand

that taking the steps to improving your hearing or eliminating the deteriorating effects of hearing loss can be "hard work" as we're all time poor and have better things to attend to. But we are here to assist you to make it easier for you to claim for the services that you need as well as any devices that you purchase. ACA Health Benefits Fund covers a large portion of your expenses so you can be assured that you are looked after and that's one thing you don't have to stress about.

For example: If you take out Complete Ancillary which is our top extras cover, you will be covered for 50% of the cost for hearing tests, 80% of the cost for hearing aids including repairs and maintenance as well as batteries.\*

If you would like to discuss with our friendly team your current policy and its benefits, please do not hesitate to contact us on **1300 368 390**.

\*please note that annual limits apply. For hearing aids, repairs and maintenance - up to \$1500 every 3 year period, hearing aid and Cochlear batteries - up to \$200 per year. Statistics from the Australian Bureau of Statistics (www.abs.gov.au)

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#### **Now that you've got the Tax out of the way, let's have a look at your cover.**

Re-evaluate which cover works best for you (or your family) and ask yourself:

- Is your current cover the most beneficial for you and your lifestyle? Good to note that it is hospital cover that avoids the Medicare Levy Surcharge (MLS) and Lifetime Health Cover (LHC), so it is best to consider this when determining what is most suited to you.
- Ensure you understand the restrictions, limitations or exclusions which may apply to your policy.

Reviewing your policy every year will ensure that the benefits will meet your health needs over the coming year. For example, if you are thinking of starting a family in the near future or your health needs are changing as you mature. (Please refer to our Myth Busters article on Page 5 to read about the importance of understanding what you are covered for in your policy)

- ACA Health Benefits Fund are on hand to help you alter and upgrade your private health insurance policy to include the services you require as a private patient. Please note that there are services that require a waiting period of 12 months before you are entitled to claim

on these services for a new policy. Such services include maternity services (obstetrics) or pre-existing conditions.

#### **Everyone's time poor...We want to make it easier for you.**

Choose an easier way to obtain your tax statement next year and ensure that your details are up to date so we can contact you:

- Would you like to download your tax statement as you require it or is it your preference to receive this via mail?

➔ To download your tax statement, refer to Page 6:

## Myth Busters - Cheaper is better

There are numerous comparison services which enable us to compare the prices of policies and allow us to better understand which items and services we are able to forego, in order for us to reduce our yearly premiums. According to a recent finding by the Private Health Insurance Ombudsman, a high level of complaints received have been from people who have opted for cheaper "budget" policies. For the year 2015-2016, the Commonwealth Ombudsman have reported a total of 276 complaints relating to Hospital exclusions/restrictions, with an average of 70 complaints per quarter.\*

These hospital exclusions/restrictions related complaints

are not surprisingly the second highest type of complaint, as these enquiries are from people who had planned to, or have gone into hospital requiring particular procedures and services to be performed, only to find out they are not covered under their budget plan. Despite the appeal of an initial cost saving on a cheaper policy, this doesn't always result in the best option. In a situation where you need to pay for services out of your own pocket as your policy doesn't cover a particular service, this means you are paying more in the long run. The type of policy and which services and items each one covers can be confusing and can cause uncertainty amongst all of us, especially when there are

services that you think you are unlikely to use. To ensure that you are protected under a policy that is most fitting to you, please call our friendly customer service team on **1300 368 390** and we can assist to find you a cost effective policy that best suits your needs.

\* Private Health Insurance Ombudsman Quarterly Bulletin 81



## Be Part of The Solution!!



Our story begins when a valued member's credit card is stolen. In the urgency of the situation, the member has forgotten to notify ACA Health Benefits Fund.

Meanwhile....back at the office, we process the direct debit. We get a notification from the bank the next day that the transaction was unsuccessful and to notify them via mail that this has occurred.



While the letter is on route to the member via Australia Post, the member's spouse goes to their dental appointment. Once there when they swipe their member card, they are notified that the claim is declined and appears with the message "un-financial at service date".

Despite being embarrassed and inconvenienced at this time, they are required to pay the account. As it is a substantial bill that they were not expecting to pay on this day, they are extremely annoyed and unhappy.



As expected, after experiencing the inconvenience, there is an unhappy call made to ACA Health Benefits Fund...a complaint, and rightly so! Our team explains what has happened with the decline of the member's credit card and that their notification letter is on the way. As the credit card was declined, the policy was not active and therefore at



the time, the dental service was not covered. Our team did not call this customer to inform them of the decline as from our previous research and feedback has proven to us, our customers are unimpressed with taking calls from our team as they felt it was intrusive and possibly a scam phone call to retrieve personal information.

A valuable lesson is learnt by our team on customer service, and while this particular member would have preferred a telephone call to be informed of the credit card decline, they are now registered to receive notifications via our new customer preferred SMS service.



### Here is where you become part of the story.

ACA Health Benefits Fund are working to improve communication with our valued members in all aspects to make your experience with us seamless, especially in the scenario above, where contribution payments have not been received by our Fund. Our team will now adopt the new process of notifying our members via SMS, as many members feel it is less intrusive and serves as a longer lasting reminder of the information communicated as well as an instant trigger for an action required by our members. This also allows our members to feel at ease that this communication is not an attempted scam as no details are requested. We do, however, encourage any member that has further enquiries in response to their SMS notification to call the Fund on **1300 368 390**.

Please check and ensure that ACA Health Benefits Fund has your current mobile phone number on file (**Mobile 1 field**) and tick the receive SMS box in your member profile and leave us to do the rest. We will send you SMS notifications when there are matters that need your attention.

Thank you to you, our valuable members, for helping us learn and further develop our communication methods so we can communicate with you on matters more efficiently.



## Tips and tricks

### Hearing Aid Maintenance Agreement

- If you have been fitted with a hearing device through the Hearing Services Program, you have the option to enter a 12 month maintenance program with your service provider which is designed to keep the cost of maintaining your hearing device to a once off annual fee. This agreement allows you the opportunity to receive batteries, repairs and services for your hearing device at no additional cost (other than the annual fee) for the duration of 12 months. The benefit of entering into this program is the huge cost

saving you will experience, not having to pay the full cost of batteries, servicing and repairs for your hearing device. For more information on this Maintenance Agreement, contact your service provider to see how you can enrol in the program.

#### It's never too late to make a claim

- Did you know that you have 24 months from the date of service to claim your benefit from ACA Health Benefits Fund? So, locate that invoice or receipt before your 24 months is up.

**Really, I can negotiate?** Have you ever thought to negotiate your

"I'm here to help!"



specialist fees before you pay for your service? We negotiate on most aspects to do with our lives, so why not on how much we pay on specialised services. You will be surprised at how this can significantly reduce your out of pocket expenses if you ask the question.

## Have you seen our new website?

Visit our new website at [www.acahealth.com.au](http://www.acahealth.com.au) to see how we are working to help you obtain helpful information on our various products easily and access your account and policy details at your leisure. Our user-friendly website allows you to keep up to date with changes to Government legislation so you can be aware of changes that may affect you. A few examples of what is available now to help you reduce the need for paperwork is the ability to download your rebate tax statements as soon as they are ready, you can update your personal information instantly, and have the flexibility to nominate your rebate tier amount - you can do all of this at your leisure and all without having to deal with paperwork. How easy!

As it is tax time again, your tax statements are now ready for download. For those who prefer to receive a notification next year that tax statements are ready, we can notify you via email or SMS on your phone. You just simply log onto your member account online and update your email address and mobile number and leave the rest to us. Pretty simple!

A few tips on how to navigate through our website to do the following:

#### Downloading your rebate tax statement:

1. Go to [www.acahealth.com.au](http://www.acahealth.com.au)
2. Click on the member login button at the top right hand of the screen
3. Enter your login details
4. On the left menu, click 'Reports'
5. Click on 'Rebate Tax Statement'
6. Choose from the list of members on the drop down menu
7. Select the period for the Tax Statement required
8. Click Download

#### Nominating your tier amount:

1. Go to [www.acahealth.com.au](http://www.acahealth.com.au)
2. Click on the member login button at the top right hand of the screen
3. Enter your login details
4. On the left menu, click 'My Account'
5. Scroll down until you see 'Current Rebate Tier'
6. Select 'Apply for a New Rebate' on the right
7. Fill in your date of birth and your select your annual income tier bracket
8. Click Confirm



## Optical Deals for ACA Health Members!



**25% off a single pair of glasses from the \$149 range or above\***

With free digital retinal photography^

\*Subject to your policy's waiting periods, annual limits, fund rules and having the appropriate level of extras cover. Price complete with standard single vision lenses with scratch resistant coating. Multifocals and bifocals also available at an extra cost. Extra options not included. Price correct at time of publishing. Frames available while stocks last. ^Available at over 295 stores nationwide with your 2 yearly eye test and subject to eligibility.



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.