



## Christmas Message

It's Christmas time already, and hasn't 2016 gone fast? It's at this time of year that a lot of us take stock of our lives and think about our loved ones and the importance of giving, especially in light of the greatest gift the world has ever received.

Have you ever thought about how having private health insurance can be a way of giving to others? In Galatians 6:2 we're told to "Carry each other's burdens, and in this way you will

fulfil the law of Christ."

As a part of ACA Health this is just what you do when you are paying your monthly contributions. You are helping lighten the burden of other members who have experienced ill health during the year.

You and your family may have been blessed with good health and strength this year, but not everyone has been so fortunate. The contributions you make help us pay benefits for those who

have needed them throughout the year.

So if you've been blessed with health and vitality this year, instead of feeling that you may have been wasting your money paying for health cover, remember that you are caring for others who weren't so blessed this year, and that you've been making sure that we'll be there if and when you need us.

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### Christmas Hours

22nd December... Office closes 12pm for Christmas Function

23rd - 27th December..... Office closed for Christmas Break

28th - 29th December..... Limited Staff available 9am-5pm

30th December..... Limited Staff available 9am-12pm

3rd January 2017..... Office re-opens as usual

### Inside this issue:

- Brand New Website
- Christmas Checklist
- In The Spotlight: Members Own Health Fund
- Tips and Tricks





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#### Office:

148 Fox Valley Rd  
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

##### Accountant

Richard Greenwell

##### Administrative Assistant

Janet Hyde

##### Business Development Manager

Dean Ryan

##### Risk and Compliance Officer

Norah Schott

##### Trainer and Membership

Grace Millar

##### Membership

Warren Cardwell

##### 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.



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## Christmas Message

There are a few practical things that you should remember at the end of each year;

- Your benefits renew on the first of January each year
- Pay your contributions in advance to make sure you have cover over the Christmas period
- Take out travel insurance if you are travelling, even domestically. SPD Travel can help you with your travel arrangements including travel insurance.
- If you are moving, or leaving an employer that pays your contribution through payroll please make arrangements to change your address and payment method online at [acahealth.com.au](http://acahealth.com.au)
- Dependants who are leaving study should start thinking about taking out cover as they may not be able to stay on your membership next year
- If your dependant isn't studying but is under 25, we have an extension product for you to consider that allows them to remain on your membership, and
- Finally, remember that Jesus is the reason for the season.

From all of us here at ACA Health, take care over the holiday period, travel safely and we hope you'll enjoy spending time with your loved ones.

## ACA Health's Values

We have spent time reviewing our values this year and are redefining what we, as a private health insurer, believe in.



### Ethics before Profits

- At ACA Health we will be fair and do the right thing every time.



### Members First

- Our interactions and service will exceed expectations



### Unbeatable Extras

- We listen to our members when they tell us what is most important to them



### Supporting Each Other

- At ACA Health we will support each other to get the job done and meet our goals

At ACA Health we do not claim to be perfect but we are committing to these values and invite you to experience the difference as we learn and grow guided by these principles.



## From the Manager... Jody says



At the end of yet another year I continue to regard it as a privilege to be the Manager of an organisation that has the ability to help in such a real way.

It is easy to view the Fund's role as a processor of claims but what we do at ACA Health is to provide service and support to employees and their extended families at times when they are at their most vulnerable.

Grappling with the reality that health care costs in Australia are continuing to grow, that the private health insurance industry has little or no ability to control these cost which become the new price, and that scale brings economies, we at ACA Health have been reviewing our core values and considering who our market is

and what you really want (what is value to you).

The struggle has always been that ACA Health looks after the employees so only the best cover should be offered. While I personally feel it is essential to have a comprehensive product such as the products currently offered by ACA Health, a noticeable proportion of Australia disagrees and is selecting based on price and reducing their coverage. Then we surveyed the employees who had not chosen ACA Health and discovered that there are some employees that we had failed because we did not offer them a less comprehensive product choice. Now as I have said in previous newsletters, with choice comes personal responsibility. If you choose a private health insurance product without cover for the one thing you get (which is happening

everywhere in Australia)... then you chose.

ACA Health is respecting the employees right to choose and in the new year will be releasing a lower cover, lower cost hospital product.

I hope you will be lucky enough to spend time with family and friends this Christmas, and if you are travelling, stay safe. We, at ACA Health, would like to wish you health and happiness for the year to come.

**Because we care.**

**Jody Burgoyne,**  
Manager

## In The Spotlight: Members Own Health Funds

### Our members are our world

We live in challenging times. Good service is harder to find, products feel like they're built to break and be replaced, and profits seem to be more important than customers.

In many ways health insurance is no different: nearly 2/3rds of Australians have their health insurance with a for-profit fund, despite constant media attention about their huge profits and unhappy customers.

As you already know, ACA Health is not that sort of fund. We support our members through some of the unfortunate things that life can throw at us, we're about putting you before profits, about finding ways to help – making your lives better.

### A shared philosophy

This is why ACA Health is one of the Members Own health funds. The Members Own funds are a group of 15 like-minded health insurers (18 brands) passionately united around a shared belief that health insurance should always be about protecting the health of members, not making profits for others.



Just like ACA Health, the Members Own funds haven't forgotten where they've come from, or what health insurance is actually all about. Values and goodness matter and they make a real, practical difference.

### Telling our story

The Members Own funds have all been around a long time... some well over 100 years, and now's the time to tell our story; to find our collective voice. To let more of our community know we're a better alternative than the for-profit funds who are just in it to make a buck.

Over 2.5 million Australians are already with a Members Own fund, but millions more aren't aware of the smaller funds and simply default to the brands with the biggest advertising budgets. By coming together, the Members

Own funds create a stronger market presence for Australia's not-for-profit and mutual health funds. We are the good guys in health insurance.

### What to look for

When you see the Members Own Health Fund symbol near the ACA Health logo, view it as a reminder that we structure our business operations around you, our members. We strive to return more of your premium dollar to you in benefits, achieve exemplary customer service levels, and be there for you when you need us most.

Then contrast this with what you know about the for-profit health funds, who run their businesses to maximise profits for their shareholders or overseas owners. You won't see the Members Own symbol next to their logo.

The simple message is this: you're already with ACA Health, so customer service, benefits and values probably matter to you. You're in the right place.

To learn more about Members Own Health Funds visit the website at <http://membersown.com.au>



## ACA Health Benefits Fund – 82 years old and going strong

Imagine it's 1934. You face an enormous, unexpected hospital bill and there's no health fund to rely on. You're unable to pay the bill, so you have to present your case to a committee and hope the decision-makers see fit to give you some money towards your bill.

In May 1934, the Executive Committee of the Australian Union Conference gave five men the task of working out a scheme whereby all church employees could make "weekly payments to prepare for adequate care during times of sickness". Those men were: Brethren TW Hammond, RE Hare, GT Chapman, RH Adair and GS Fisher.

Four months later, their recommendations were adopted and the Seventh-Day Adventist Church in Australia started its own private health fund for employees, called the Union Conference Medical Policy Fund.

Married workers contributed 6d (sixpence) each week, and single workers 3d (threepenny). If you wanted health cover to include your parents or siblings, you had to pay 6d whether married or single. If you needed hospital treatment, the fund covered 50% of medical bills – up to the value of £20 (pounds) annually.

You couldn't send a claim to the health fund unless the bill was more than £2.2s (two pounds, two shillings). Surprisingly – compared with today's generous

fund – back then you were not allowed to claim for obstetrics, dentistry, tubercular-related illness, mental illness or chronic illness.

The health fund existed only for workers in conferences, intuitions, mission fields and student workers. The organisation employing the worker was asked to subsidise the fund to an amount equal to what the worker contributed to the fund.

In an article in the Australasian Record in 1936, it was reported the fund had 920 contributors. "The fund has been running for a little over 18 months and is proving to be helpful and successful," the article reads. "We have had 300 claims up to June 30 last, and we have paid out in claims £1,455 (pounds)."

In 1940, the fund had 1,159 contributors. Just over 1,900 claims were made that year, with the average claim being £5 (pounds). In 1954 the Australasian Record again reports the fund was proving to be a great safety net for its members. "A large number of our workers...have received substantial benefits from this fund, for themselves and their dependent relatives. The small weekly contribution by the worker to this medical fund has proved to be a very economical insurance against heavy medical expenses."

The SDA church, as an employer, saw the establishment of a national fund provided additional

benefits; it addressed the growing problem of inconsistent medical policies for employees transferring between states of Australia.

In August 1971, ACA Health Benefits Fund (ACAHBF) was formalised. For 10 years, from 1976-1986, ACA wasn't registered with the Australian Government as there appeared no advantage in doing so. However a decision was made in April 1986 to re-register – in part to provide a 'continuation of entitlement' when employees transferred to other health funds when they left church employment.

A lot has changed since those early days. Today ACA Health Benefits Fund provides private health cover of exceptional value and great choice for current and past employees of the Adventist church, and their families.

"The SDA church has long been committed to the health and wellbeing of its employees," says Jody Burgoyne, Manager ACA Health Benefits Fund. "Establishing a health fund was part of its 'people ministry'. It helps the people who work for the church, to help the church fulfil its mission. We value our employees and their families, and that's why ACA recently expanded its offering to provide private health cover for extended family members as well – not just immediate family."



# Introducing our new website!

ACA Health is excited to announce our new look website! We've been busy developing a website with a great new look and feel that makes it easier than ever for you to interact with us online.

You've been asking for greater access to online services from ACA Health and we've heard your suggestions. The new website has a bunch of great new features and is more user friendly than ever. We hope you'll love it, we do!



## Our new and improved website lets you do more than ever, now you can:

- Join online
- Submit claims online
- Order new membership cards for yourself and your family.
- Update who's on your policy by adding or removing people.
- Apply for the Federal Government rebate online
- Print claims usage reports
- View the progress of claims you've submitted
- Nominate to receive notifications via SMS
- View news and alerts

You can also do all the things you used to do on our old Online Member Services website in a new and more user-friendly way, including the option to:

- Change your level of cover
- Update your payment details
- Download your tax statement
- Check waiting periods
- Find a provider
- Check how much you have available in benefits
- Check how much you have claimed in benefits

- Update your contact details and preferences
- Update student dependent details
- Make a contribution payment
- Manage your privacy settings

Updating our website is just one of the many ways we are trying to provide you with a better service. Thank you for your support as we continue to make ACA Health the way you want it to be.

## Wherever your next adventure is... we'll take you there!



*"We had the opportunity to travel to Papua New Guinea and the province of Enga. Seeing the sun appear from behind the majestic rugged terrain of New Guinea was a treat that only the visit to the waterfall a few hundred meters down the valley could match. Thanks so much Karen at SPD travel for helping us go on this amazing trip!"*

**Kimberly Houlston**  
Abide Family Ministries

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

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

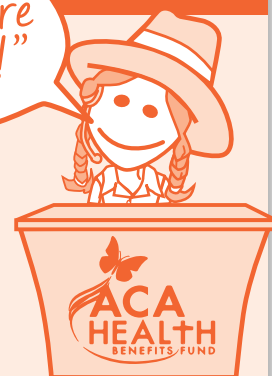


  
spd travel

## Tips and tricks for lodging claims

- Make sure to authorize email claiming for your Dependents. If we're emailed a claim form that has been signed by a person who is not authorised to make claims on a policy we will hold this claim for up to 30 days while we wait for authorisation. This can delay your benefit payments and cause some inconvenience. To avoid this please make sure that anybody on your membership that you would like to **be able to make claims independently** (such as your spouse, partner or adult children) has been **given your authority** to do so. Please contact us for the relevant forms.
- Please make sure your **membership contact details are up to date**. Contact our friendly customer service team for assistance.
- When you're claiming at the provider's office, please **make sure that the claim submitted is for the right person** on the membership.

"I'm here to help!"



## Federal Government Rebate

You've probably just completed your tax return and some of you will have gotten your refund and some will have had to pay. **Making sure that you have elected the correct rebate tier** (i.e. claimed the right rebate amount), will ensure that there are no nasty surprises next tax time.

If you used a tax agent/accountant then you should now know what the right rebate election should be for you. If you didn't use a tax agent, you can go to [ato.gov.au](http://ato.gov.au) and search for the private health insurance rebate to work it out. It's important that once you know your family income amounts and the level of rebate you can claim, that you **tell your health fund**.

If you aren't registered for Online Member Services you can change your rebate tier, just send us an e-mail at [info@acahealth.com.au](mailto:info@acahealth.com.au) with your member number, the rebate tier you would like to choose and the date that you would like to make the change from.\*

If you are registered for Online Member Services you can change your rebate tier with ACA Health online by going to [acahealth.com.au](http://acahealth.com.au) and logging in to 'Member log in' section.

*\*The date cannot be before 1 of July 2016.*



## Have You Moved?

If you have moved don't forget to let us know!  
It's easy! To update your details just... Send us an email [info@acahealth.com.au](mailto:info@acahealth.com.au)  
Give Us a call **1300 368 390**  
Or update online using Online Member Services at [acahealth.com.au](http://acahealth.com.au)



## You Choose

ACA Health has extensive national coverage with over 88% under contract and 94% of medical services being gap free.



## Making History

We would like to congratulate Mr Minett for being the first person to ever submit an email claim to ACA Health.

For all of those who don't know, it is now possible to submit claims via email by downloading the claim form from the website and attaching the photos/scanned receipts in a single email and emailing it to [claims@acahealth.com.au](mailto:claims@acahealth.com.au). Mr Minett and Mrs Rodionoff both submitted email claims before we'd even made the announcement. Well done!

