

## Make sure you're covered over the Christmas period

Another Christmas is just around the corner. The question we often hear is "Where did the year go?" The year has flown by, we are all so busy with our family responsibilities, more hectic with our work and daily routines that it would be easy and understandable if you forget about your health insurance during this busy period. This can occur especially if you are self-managing your periodic payments. Give ACA Health a call or check in your member portal that you're paid up to date to ensure that you are covered over this Christmas and New Year period.



## Have you seen our new Facebook and LinkedIn pages? We're going social!

ACA Health got sociable back in August and since then have made friends with over 200 of our members! This means that 200 members have found an easier way to keep in touch with ACA Health, taking advantage of any tips and advice that may assist them, being informed with articles that may have a positive impact on them and their lifestyle, and are able keep up to date with legislative changes that may affect them or their policy.

Did you know that you are part of Australia's growing number of internet

users. Here are some astonishing statistics that you should be proud to be part of...

- 20 million Australian's go online monthly
  - 85% of those go online everyday
  - 56% of Australians have smartphones
  - 32% access internet through mobile devices
  - Facebook - 16 million monthly users
  - LinkedIn - 3.6 million monthly users
- If you are one of the millions of

Australians who is on Facebook or LinkedIn and want to stay up to date with ACA Health's news and interesting

articles, please like and follow us today. Better still, share the page with your friends, colleagues and family so they can also be in the know on matters that truly matter.



## Christmas Hours

22nd Dec 2017.....	9am - 12:15pm
25th - 27th Dec 2017 .....	Office Closed
28th Dec 2017.....	9am - 5pm
29th Dec 2017.....	9am - 12pm
1st Jan 2018 .....	Office Closed
2nd Jan 2018.....	Office re-opens as usual 9am - 5pm

## Inside this issue:

- Be insured when next travelling
- Starting a Family? Some facts to know...
- Informed Financial consent



#### Postal Address:

Locked Bag 2014  
Wahroonga,  
NSW 2076 Australia

#### 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

##### Finance Team

Lagani Gairo & Sharmila Saggurthi

##### 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

Kristiarne Lawrence

##### Claims Team

Sonya Butcher, Leigha Tew  
& 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 ...

As Christmas decorations appear in department stores, I start to reflect on this past year and how rewarding it has been to work in an organisation that strives to;

- listen to its members when they tell us what is most important to them
- support each other to get the job done and work as a team to achieve its goals
- be fair and do the right thing every time
- provide interaction with its members and achieves high levels of service which exceed expectations
- be trusted to provide service and support to employees and their extended families at times when they are at their most vulnerable.

These characteristics are what makes our work at ACA Health so important and special.

ACA Health is financially strong with loyal customers but the Fund's on-going challenge lies in ensuring its long term stability for our members. In an ever-changing political, regulatory, technological and economic environment,

ACA Health has initiated activities which it believes will honour the Fund's origins. At the same time, ACA Health will adhere to its purpose and deliver a sustainable health fund for the future.

I would like to thank the ACA Health Team and the Directors for their on-going dedication, time and vision. I would like to also thank our loyal members, and wish you all the very best as Christmas approaches and the New Year arrives. May this festive season bring with it reflection, love, laughter and new opportunities....

**Because we care.**

**Jody Burgoyne,**  
Manager



## Be insured when next travelling

Australians are a nation of globetrotters, making more than 9.7 million overseas trips a year and with the holiday season upon us many Australians will be jet setting for that well deserved break. The decision whether to buy travel insurance when travelling abroad comes down to two major factors; financial risk and medical concerns. If you are concerned about the risk of losing money due to a cancellation of a trip, the loss of your luggage and belongings, delayed trips or medical expenses and medical emergencies which your health insurance from your home country does not cover, then you should consider taking out travel insurance as part of your planning process when organising your next holiday or work trip.

Here at ACA Health, we believe



in protecting oneself against unfortunate and unforeseen events, so we value travel insurance. With the cost of holiday crime impacting more and more Australian travellers' wallets, are you covered for your trip?

Buy yourself a discounted QBE Policy through ACA Health's website.

**See Page 3 for details**

## Do More With Our New Website

Just a reminder that over the holidays when ACA Health is closed for the Christmas break, you can easily access many facilities and features by hopping onto the ACA Health website at [www.acahealth.com.au](http://www.acahealth.com.au)

### 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

Follow these simple steps to buy your discounted QBE travel insurance policies:

- 1 Go to [acahealth.com.au](http://acahealth.com.au)
- 2 Click on the **FAQs button** on the top menu
- 3 Select the **'Health Insurance'** menu
- 4 Select the **'Does ACA Health offer travel insurance?'** FAQ
- 5 Click on **'Purchase QBE Travel Insurance'**

You will be directed to the QBE portal where you can select the most appropriate policy for all your travel needs.



## Starting a Family? Some facts to know...

If you're planning to start a family, there's more to think about and plan than just deciding on what colour you will make the baby's room or whether you need to upgrade the sports car for the family car. Health Insurance is something that is important to consider for your growing family. The common questions that most Australian parents ask are:

- Which policy should we take up?
- How much is the monthly premium?
- Will my baby be admitted?
- Are there waiting periods to serve and when should I upgrade my policy to a family cover?

Let's try and simplify things for you and hopefully help you to decide on the best solution for you and your family.

### Which policy should we take up and how much more will it cost?

Are you planning to have your baby in a private hospital? If so, it is important to ensure you have the correct level of hospital cover. Our top products, Deluxe Hospital and Private Hospital both include having a baby in a private hospital.\* The cost for the level of cover will vary depending on what product you choose, and whether it is combined with an Ancillary product, Family or Single Parent policy or whether you are claiming the government rebate.

\*If you are new to a hospital product, please note that there is a 12 month waiting period on obstetrics.

### Will my baby be admitted into hospital?

Your baby will only be admitted if there is a complication and they need to be in the Special Care Nursery\*. If the baby is admitted to Special Care Nursery, the \$100 co-payment will be payable,



per day. This should be taken into consideration when opting for Private Hospital cover.

\*Please note if the babies are twins - twin no. 2 is always admitted regardless.

### Are there waiting periods to serve and when should I upgrade my policy to a family cover?

If you are currently on a single policy, you will need to upgrade to a family cover to ensure that your new family member will be covered. This needs to occur at least 2 months prior to giving birth in order for your new addition to be covered. We recommend you leave plenty of time to ensure that your services and products related to your pregnancy and your child's birth are covered.

For the best advice and assistance to help you make the most suitable decision for your family, please call our customer service team on 1300 368 390.

## Our Member feedback survey is back!

### EVERYONE LOVES HONESTY

Take our member feedback survey and tell us what you really think. The survey will run from February 2018 to March 2018. Keep an eye out for it on [acahealth.com.au](http://acahealth.com.au) and on our **Facebook** and **LinkedIn** pages for more information.

In appreciation for your opinion, upon completion you can choose to go into the draw to win some fantastic prizes, including free prescription glasses from our generous friends at Specsavers.



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



## Informed Financial Consent - What does this mean?

### Did you know?

Did you know that you can find out before you receive your treatment or service the amount that you might need to pay as out of pocket. You are entitled to ask your doctor, health fund and your hospital the extra money that might be payable, (commonly known as a 'gap'), so you are fully aware of what your treatment will cost you. Knowing this cost is called Informed Financial Consent.

### Ask your Doctor...

What to ask for from your treating doctor or specialist - be sure to ask your surgeon and anaesthetist (if you have more than one doctor treating you) what their fees are for the

treatment you will be receiving. Shop around if you can or negotiate these fees where possible.

**You may be able to lower or have no out of pocket medical costs if your treating doctors elect to use your health fund's gap scheme.**

### Ask your Health Fund...

What to ask from your health fund - your health insurance provider will be able to inform you if your treatment is covered in your current policy. They will also be able to tell you if you need to pay an excess, co-payment or any other charge accompanying your treatment. Ensure that you have served your waiting periods and

provide item numbers to obtain an accurate quote from your health fund.

### Ask your Hospital...

What to ask your hospital where you will be treated - your hospital will tell you what extra costs or gaps are payable by you. They are able to check this with your health fund before you are admitted.

If you require more assistance with understanding your out of pocket costs, you can visit <http://www.health.gov.au/internet/main/publishing.nsf/content/health-privatehealth-outofpocket-expenses>

## We've added Bare Essentials Hospital to our family....

We've listened to the results from our consumer feedback that was conducted, and have tailored a new hospital policy to suit some of our clientele. Back in the March edition of HealthWise, we introduced the new policy and here, we will highlight the benefits of this new policy as we have received some great feedback from our members who have newly joined up.

We have tackled the below concerns that consumers have said were a deterrent for them to consider and buy Health cover:

- Private hospital is getting too expensive
- A cut down entry level of hospital (private) insurance would be favourable and considered
- Health Insurance needed to be affordable

We have summarised the benefits of this Bare Essentials Hospital policy, to make it easier for you to see how a commitment of a small amount per month to health cover can greatly benefit and protect you in those unexpected circumstances.

At a glance this product has;

- Exclusions - Admission for services that are not eligible for benefits. (i.e. you can not claim on if you need it)
- Restrictions - Admission for services that you can only claim on in a public hospital.
- Everything else can be claimed as if you have 'top cover' **BUT** you pay a \$500 calendar year excess for each adult on the policy (only if they need to claim).

So, joining up is easy and can be as little as \$122 per month for a single policy. If



you require more detail on the great benefits of this new policy, you can download the brochure from the 'Our Policies' page on our website or you can call our customer service team on 1300 368 390 to discuss your health cover options further.



CALL US  
1300 368 390  
for more information

To be eligible for this exclusive offer, join up to a new policy or be one of our valued existing members who introduce ACA Health to a colleague or family member to receive six meals worth of ingredients over two weeks. T's & C's apply\*

# REWARD your health



TWO WEEKS OF  
FRESH PRODUCE  
AND INGREDIENTS  
DELIVERED RIGHT  
AT YOUR DOOR

EXCLUSIVE  
OFFER FOR A  
LIMITED TIME  
ONLY

## Terms & Conditions

All terms and conditions apply to the ACA Health's 'Reward Your Health' promotion.

1. Participants must be 18 years or above
2. The promotion is only eligible for new members and current members who have referred them.
3. The promotion is valid for any one product.
4. On application new member must verbally confirm if a current member has referred them in order for the current member to be eligible for the promotion.
5. Hello Fresh is a two week program only. Members have full responsibility in ending their subscription with Hello Fresh if they wish to discontinue.
6. This offer is valid for new applicants and member who refer them from the 1st October 2017 to 30 June 2018 or when promo codes have run out.
7. The participants of the promotion are required to give accurate, current and complete information when participating.
8. The delivery of the promotion is arranged by ACA Health. A Promo code for Hello fresh will be given to both the new member and member who made the referral once the new member has been active for 2 months.
9. This promotion is invalid for any cancellation of membership prior to the required 2 month period.
10. This promotion is invalid for ACA Health members transferring from another ACA Health policy.
11. The promotion is non-transferable, exchangeable or payable in cash or other products or services.
12. ACA Health has the right to refuse or discontinue promotion to if terms and conditions are not met.
13. Any complaint about eligibility of promotion may be sent to management: [info@acahealth.com.au](mailto:info@acahealth.com.au)
14. ACA Health shall under no circumstances be liable for 'Hello Fresh' products and any illness caused by the products.



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

## Tips and tricks

Our helpful Claims team has compiled a few helpful tips and tricks to help you when you are making claims.

- **Remember** you always have 24 months from the date of service to submit your claim to ACA Health.
- **ACA Health operates on a calendar year** (January 1 – December 31), so if you have reached your limits for the year you will need to wait until January 1 before purchasing or receiving services you can claim on.
- If we require a **doctors letter** for a particular item **we will keep this on file for 2 years**, after this you will need to send us a new doctor's letter to continue claiming for that particular product or service.
- **Claims are processed according to the date of actual service**, not the date you send the claim into ACA Health, and these are subject to the calendar year limits.

"I'm here to help!"



- **Some items have multi-year limits** in place, for example there is a 3 year limit on hearing aids, and a 5 year limit on CPAP. It is always a good idea to give ACA Health a call if you are unsure of your benefits and limits.

If you have any questions at all concerning how to claim or what is claimable on your policy, please call our Claims team on **1300 368 390** and we'll be more than happy to help you.

## Dental Deal for ACA Health Members

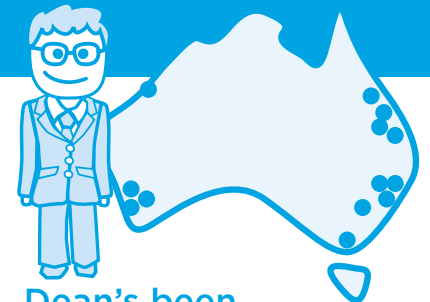
YOU CAN NOW **SAVE**  
**UP TO 20%**  
**OFF DENTAL SERVICES**

Introductory offer for ACA Health members this December. Watagan Dental in Cooranbong is offering ACA Health Members with dental cover gap free checkup, cleans, fluoride and routine X-rays.

For more information about this offer, please contact Watagan Dental on **(02) 4977 1222** or visit their website at [watagandental.com.au](http://watagandental.com.au). Alternatively, you can visit them at **681 Freemans Drive, Cooranbong, NSW 2265**.



LOCAL  
OFFER  
LIMITED TIME



**Dean's been almost everywhere!**

If you feel like you've been missing out or if your workplace can benefit from speaking to Dean, please call ACA Health on 1300 368 390. Your colleagues can learn about the benefits of a fund that exists to look after employees of Seventh-day Adventist Church organisations.



Exclusive offer to ACA Health Members

**NO GAP**  
**ONE COMPLETE** or **FREE**  
**PAIR OF FRAMES** **SECOND PAIR\***

A large selection of fashionable, No Gap frame options from well-known brands with little to no out-of-pocket costs.

With any Calvin Klein or Nike frame purchase.

Find an optometrist at [vsp-australia.com.au](http://vsp-australia.com.au)



\*Terms and conditions apply, see in store for details.