

## PHI Statements 2020

### Change To Receiving Your Private Health Insurance Statements In 2020

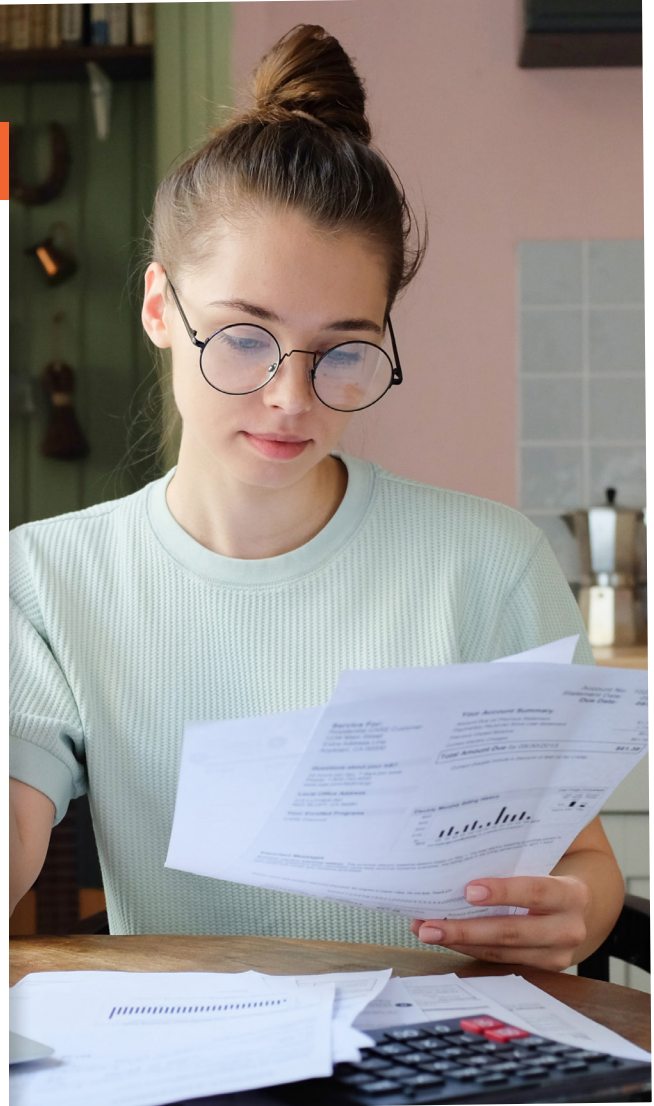
Your private health insurance statement gives you information about your private health insurance premiums and private hospital cover. The law has recently changed in regard to the way health insurers give you information about your private health insurance premiums.

Previously, ACA Health was required to send a private health insurance statement to each adult covered by the policy by 15 July each year. We also lodge this information with the ATO directly. It is now

optional for us to send you this information. This year we have opted to email/send our members a copy of their statements which is attached/enclosed. As of 2020, a statement will only be provided if you request one.

If you lodge your tax return online using myTax or lodge using a registered tax agent, your health insurance details will be pre-filled. If your health insurance details are not pre-filled or you lodge a paper tax return, you will need to contact ACA Health in order to get a private health insurance statement.

It is important to complete the private health insurance policy section of your tax return as the ATO will need to assess your entitlement for a private health insurance rebate and the Medicare Levy Surcharge.



## Is Your Rebate Tier Right For You?

As your circumstances can change over the year, now is the time to check that you are on the correct Rebate Tier. If you have had a promotion or pay rise or reduced your work hours which has reduced your income, chances are you need to change your Rebate Tier.

Rebate Tiers:	Base Tier	Tier 1	Tier 2	Tier 3
<b>Singles</b>	under \$90,000	\$90,001 to \$105,000	\$105,001 to \$140,000	over \$140,001
<b>Family/Couples</b>	under \$180,000	\$180,001 to \$210,000	\$210,001 to \$280,000	over \$280,001

If you need to change your rebate tier, go to [acahealth.com.au](http://acahealth.com.au), click **'My Account'**, scroll down to **'Current Rebate Tier'**, click on **'Apply for a New Rebate'**, information about your rebate will be displayed, make changes and click on **'Confirm'**.

## Inside This Issue



- Members Own Health Funds
- Travel Insurance
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## ACA Health Team

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**Marketing & Communications Manager**  
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**Systems Administrator**  
Caleb Taplin

**Risk and Compliance Officer**  
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Sonya Butcher  
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What would you like to read in **HealthWise**?

Send us your suggestions and questions!  
Email: [info@acahealth.com.au](mailto:info@acahealth.com.au)  
Phone: 1300 368 390

## From The Manager

You have the brains in your head. You have the feet in your shoes. You can steer yourself any direction you choose." Dr Seuss

With the election now a memory, a continuing Minister for Health and tax time upon us, it is full steam ahead for ACA Health. This year is the first year that the

Fund is not required to send Private Health Insurance

Statements (Rebate Tax Statement). ACA Health has opted to send them out for the final time this year. Many of you will have already experienced your private health insurance details pre-filling as you lodge your tax returns online rendering these statements obsolete.

I encourage you to login to the members portal through ACA Health's website, [www.acahealth.com.au](http://www.acahealth.com.au). We continue to implement enhancements to improve convenience and your customer experience. All the details of the Private Health Insurance Statements are also available here.

*"You have the brains in your head. You have the feet in your shoes. You can steer yourself any direction you choose." Dr Seuss*

With Business Plans updated and budgets set, the Fund has a lot to achieve this financial year. Just some of the things planned or in progress are the introduction of TravelCard (a new travel insurance provider), a visitation program to Adventist Church Events like Camp meetings, introducing a simple Claiming App, a stronger social media presence, and we are always seeking opportunities to fulfil ACA Health's education role. If you have any suggestions or invitations for ACA Health please email them to us at [info@acahealth.com.au](mailto:info@acahealth.com.au). Maybe, in sharing with us, you could help steer the Fund in the direction we choose.

### Because We Care...

Jody Burgoyne  
Manager

## Gift of Health Cover...



As children grow into young adults it gets tougher for parents to think of birthday gifts...ACA Health have the perfect solution...a Gift of Health Cover.

### Dependant Extensions:

If your children are aged between 21 and 25, without a spouse/partner and not studying full time, you can choose to keep them on your cover by selecting the Dependant Extension. With a 30% loading on top

of the normal cost, you can keep your children covered until they are 25, rather than leaving them uncovered, or having them pay a higher premium for their own single cover. The Dependant Extension is only available to families who have a combined Gold Deluxe Hospital or Gold Private Hospital and General Treatments policy.

*\*It is not available with Bronze Essentials or Basic Hospital Cover.*

# Introducing TravelCard ACA Health's New Travel Insurance Partner



Whether you are travelling around Australia or overseas, travel insurance saves you the worry of unexpected medical and travel expenses if things do not go according to plan. ACA Health has partnered with TravelCard Insurance offering quality coverage options at competitive prices covering you for the following:

- Overseas Medical and Dental Expenses
- Cancellation or Holiday Deferment
- Emergency Travel Arrangements and Accommodation
- Lost or Stolen Luggage, Personal Effects, Travel Documents and Money
- Rental Vehicle Accident Excess
- Nil \$ Excess
- Most Sporting/Entertainment Activities
- Extra Travel Covers also available, including travel delay, missed connection, legal expenses and more.

It is important when considering cover that you not only consider the premium but also the product coverage. All benefits and covers are subject to the terms, conditions, limitations and exclusions listed in the Product Disclosure Statement and on other policy documentation, including the schedule. It is important that you read the PDS to determine differences in cover in areas of your individual needs.

To learn more about Travel Insurance call TravelCard on **1300 123 108** or visit <https://acahealth.com.au/travel-insurance/>

## Everything you need to know about TravelCard Real Time Travel Insurance

Travelling for business or leisure? TravelCard has you covered with hassle-free insurance if things don't go to plan. No out-of-pocket expenses. Avoid mountains of paperwork. And no waiting around to claim.

**TravelCard: Cover and claim in 3 simple steps** - Before you travel abroad, make sure you're covered in three simple steps:

**1**  **Buy a TravelCard Insurance Policy.**

**2**  **We can post the TravelCard to your nominated address**

**3**  **For 24/7 Global assistance and claims call us on +61 2 4909 2777**

## About TravelCard

We love helping people who travel, that is why we had the idea of creating "Real-Time Travel Insurance".

**Our purpose** is to enrich the travel experience of Australians, by providing peace of mind through the delivery of real-time solutions.

**Our philosophy** is to assume the best in everyone and that all our customers are trustworthy.

**Our Vision** is to constantly redefine the best level of care to travelling Australians.

**Our Goals** are to constantly strive to deliver:

- a) Market Leading Benefits across all our Travel Insurance Products
- b) Real-Time claims approval & payment, while you're still travelling
- c) A customer experience you will be pleased to tell your colleagues, friends and family.

**Australian-based** We have a customer call centre for sales & support located right here in Australia.

**Global Network** TCA Insurance Services Pty Ltd is part of PassportCard Ltd, a UK based company with well over 1 million travel insurance card holders worldwide.

PassportCard is a White Mountains Insurance Group (NYSE: WTM) and DavidShield company.

We're excited to partner with the Australian insurer, The Holland Insurance Company Pty Ltd, to bring our products to the Australian market.



## With a Members Own health fund, you should expect more. Much more.

### You're In The Right Place

Whenever you see the Members Own symbol next to a health fund logo, you're looking at an insurer that exists to deliver the best possible service and benefits to you — the member.

#### The quality of customer service is proven

The Members Own funds have a superb record of delivering excellent customer service to their members:

- 7 of the top 10 health funds that "make members feel like an individual" are Members Own funds.
- Members Own funds run 6 of the top 7 highest ranked call centres in terms of service.

Source: IPSOS Health Care and Insurance Australia 2015

#### On average, Members Own funds cover you in more private hospitals

What your **hospital cover** covers you for depends mostly on the policy you choose, but another factor that impacts how much you get back is whether your fund has an agreement with your private hospital.

Private hospital agreements are important for members because when an agreement exists, you will either have no out-of-pocket expenses or you will be provided with details of your out-of-pocket expenses. Most Members Own funds have just as many, and in some cases more private hospital agreements than the larger funds.

#### As secure financially as the household name funds

Collectively the well-known for-profit funds often don't perform as well as the Members Own funds on the most important elements of health insurance value: the amount of benefit you get back, hospital coverage and customer service. The market share of the Members Own funds has grown every year since 2009.

#### Not for profit means more benefits for members

The Members Own funds believe passionately that health insurance is about protecting the health of members, not making profits for others. They are thinking about how they can help you, now and for generations to come.

The Members Own funds are committed to returning more to members – providing more appropriate products, better service and returning more of your premium dollar back to you in benefits.

#### On average, the research shows members are happier year after year

As a group the Members Own funds receive fewer than their fair share of complaints than other funds and members stay with their fund longer, too. This is another indicator of satisfaction.

#### The Members Own group of funds gives more premiums back to members in benefits

Australian Government data shows that on average over the past 5 years, the Members Own funds collectively gave a higher percentage of premium contributions back to members in benefits.



## Our Products Summed Up – Are You On The Right Policy?

### Hospital:

**Gold Deluxe Hospital, Our premium hospital cover – for the ultimate peace of mind** - At this level of cover you receive one of the most comprehensive covers available in hospital insurance, at a very competitive price.

**Gold Private Hospital, Our quality hospital cover – at discounted rate** At this level of cover you receive the same level of protection and benefits as Gold Deluxe Hospital cover, however a co-payment from your own pocket applies if you actually go to hospital. A co-payment is a daily amount that you pay to contribute to your accommodation and theatre fees in a hospital or day surgery facility...we take care of the rest!

**Bronze Essentials Hospital, Our essentials cover – covering you only for the essentials** With this level of cover, ACA Health pays benefit on included services and limited benefit on restricted services (rehabilitation and psychiatric services). There is no benefit payable on excluded services. There is an excess payable of \$750 per adult person, per calendar year (whether in a private or public hospital) which does not apply to child dependants. It is recommended members call us before booking a treatment and ask about the benefits members can expect to receive and any out-of-pocket expenses you may incur.

**Basic Hospital, Our budget hospital cover - giving you private treatment in a public hospital** At this level of cover you receive treatment in a public hospital as a private patient. This means that you can choose your own doctor and have shared room accommodation. Remember, theatre fees are not covered under Basic Hospital and there is limited cover for private room accommodation. Basic Hospital is designed for treatment in a public hospital, if you are admitted to a private hospital, be prepared for significant out-of-pocket expenses.

### Extras:

**Complete Ancillary, Our top extras cover – with generous benefits on a wide-range of general treatments** The Complete Ancillary product offers you cover for a wide range of general treatment services including general and high-cost dental, orthodontics, optical, physiotherapy, natural therapies and much more for the whole family. We believe Complete Ancillary to be one of the best general treatment covers available, frequently offering higher benefits than may other health insurance products.

**Ancillary Lite, Lite on benefits – lite on price** With Ancillary Lite we offer cover for just the essentials such as general dental, optical, physiotherapy and remedial massage. Being 'lite' on the benefits means you don't have to pay for the complete package of health services you don't need.



## Avondale Health Resource Award



Each year ACA Health supports final year education students at Avondale College in a Health Resource Project. This year, they developed resources to teach primary aged children about Building Fellow Student Relationships.

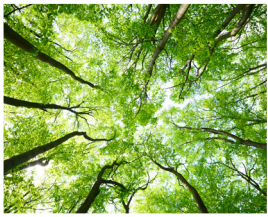
The winning resources are used in Adventist Primary Schools throughout classrooms in Australia to educate children on the effects of Building Fellow Student Relationships.

We congratulate the winners of this year's project:

- Zachery Cowley** - ACA Health Choice Award
- Linden Chuang** - 10,000 Toes 1st Prize
- Hayley Chapman** - ACA Health Production Quality Award
- Georgia Burley** - ACA Health Original Idea Award

ACA Health also offer our members a copy of the winning resource. Email or call us to order your FREE resource. Resources are available on our website to download and use.

## We're Working Towards Paperless Communication



Our members have asked for paperless communication and we love the idea. So, where our members have provided email address, we have emailed their Tax Statements along with the HealthWise this year.

We urge our members to ensure that they have provided an email address along with current contact details. You can check the contact details you have provided by either logging into ACA Health's Online Member Service or giving us a call.

Although the total elimination of paper may not be feasible, every small reduction will yield cost savings and increased efficiency. There are always advantages to reducing paper usage and here are some of the benefits:

- Members will receive their communication faster as most people have immediate access to emails;
- The Fund will save money on storage costs, paper, ink cartridges, upgrades or replacement of expensive office equipment such as copiers, using less energy and postage; and
- We will all contribute to saving trees.

## Tips & Tricks

### Update Your Restrictions

The *Privacy Act 1988 (Cth)* outlines that each individual who is able to make decisions about their medical services has the choice to keep their personal and sensitive information private and confidential. ACA Health takes your privacy seriously. **It has been our policy in the past to automatically apply a privacy setting to anyone over the age of 13 which restricts us from sharing private and sensitive information to anyone other than the individual themselves.** If you would like to change that setting so that ACA Health are able to speak to other individuals on the policy on their behalf, please ask to remove this setting by contacting our Customer Service Team on 1300 368 390 or fill in the below form and send it to us via email or post.



ACA Health,

Member Number: \_\_\_\_\_

I, \_\_\_\_\_ give permission for my personal details and claim history to be shared with other individuals on my policy. I understand that this means they can claim benefits on my behalf, ask questions about my membership, and make changes to my policy. I understand that this arrangement will continue until I inform ACA Health Benefits Fund that this arrangement is to cease.

Individual's Signature: \_\_\_\_\_ Date: \_\_\_\_\_