

Premium Review

We all dread 1st April because we know what is to come, another Private Health Insurance Price Rise! The good news is that we are living longer, and technology is advancing. The bad news is that the aging population and advanced technology is costing us more... and unfortunately it won't change.

Members take out Private Health Insurance to cover their most valuable asset, their health. There are a number of other insurances we take out like home, contents, car, income, pet, boat and travel to be on the safe side 'just in case' something happens, and they all have price hikes.

For those 'just in case' moments our members want to be covered, and those who have used their insurance know the value of being covered. Nobody likes to wait in lines. Nobody wants to live in pain. Nobody wants to prolong an injury or health problem. For this reason, we invest in our health.

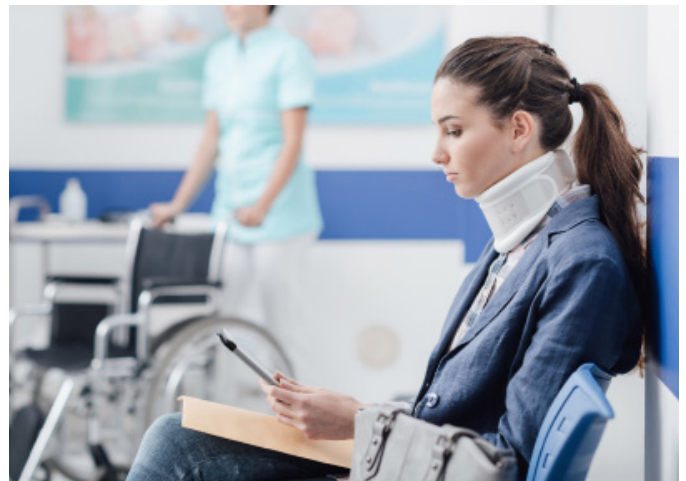
We understand that every dollar matters for families. In order to keep our premiums down ACA Health will use retained capital to keep the average premium down to sit at 3.94%.

To avoid the price rise members can pay their annual premium before 1st April 2020.

874,000 Reasons Why Private Health Insurance is Worth It!

Elective surgery waiting times 2017-18

- 874,000 patients were added to public hospital elective surgery waiting lists, showing continued growth.
- 871,000 patients were removed from elective surgery waiting lists. Most (86%) were admitted for their awaited procedure.
- The figures in the Australian Institute of Health and Welfare (AIHW) report reveals it took, on average, 268 days for 90 per cent of patients to undergo surgery in the last financial year, a 10-day increase on the previous year.
- Only 50% of patients were admitted for elective surgery within 40 days, up from 36 days in 2013-14.



What is the most valuable Insurance?

☐ Home

☐ Contents

☐ Car

☒ Health

☐ Income

☐ Travel

☐ Boat

☐ Pet

Inside this issue:

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Did you know ACA Health are on Facebook, Instagram, LinkedIn and YouTube?
Search "ACA Health Benefits Fund" on your favourite Social Media Channel and we'll be waiting to connect you with exclusive offers, tips, deals and contests.

ACA Health Benefits Fund

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What would
you like to read
in *HealthWise* ?

Send us your suggestions
and questions!

Email: info@acahealth.com.au

Phone: 1300 368 390

From the Fund Manager

Affordability, it is a concern.

I have received letters from people who have asked me to explain to them why they should continue to be covered by private health insurance. As you would understand individual advice requires detailed knowledge of your circumstances.

What I can offer, however, are some high-level observations on the matter.

- **Price** is the

combination of benefit expense

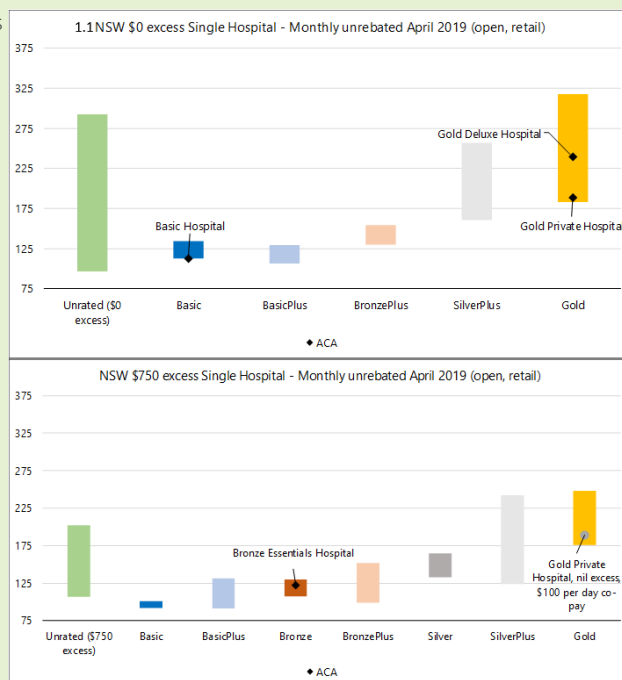
and the number of claims. ACA Health's comparative price is low (as per figure 1.1 - you can see that ACA Health products are at the bottom end of the price range).

- **Benefits.** ACA Health's benefit payments are comparatively high. The Australian Health System is one of the best in the world. Consider what you are paying for. It is expensive to build, staff and run a hospital, supply the best and latest technology, prosthesis, pharmaceutical or lifesaving technique and access to highly trained and skilled surgeons, nurses, pathologists, radiographers, physiotherapists and the list goes on.
- **Increasing number of claims.** Prices increase more than inflation because we are using more and more services.
- A cheaper private health insurance product that is cheaper because it has **restrictions** is like buying an umbrella with holes in it. In a light drizzle it is better than nothing but in a down pour, no help at all. Is it really worth saving a thousand dollars a year just to find out that you do not have cover for the one thing you need it for? The term 'junk policy' is used widely because although statistically unlikely, it happens to real people and often enough for surgeons to suggest it is a regular issue for their practice.
- There will always be those people that 'have private health insurance all their life and never need it'. Lucky them. A waste? This depends on your **priorities**. I pray this will be the case for me and my family. What about the reverse scenario, unlucky/unprepared? Isn't this what insurance is all about?
- There is a public health system. It is not the same as the **private health** system. It costs a lot to run and we all pay for this system through our taxes. The taxes we pay are just not enough so if your life is immediate danger, they will save your life but, for anything else (as painful and life limiting as your condition may be) you will have to wait.

The ACA Health Board are always looking for ways to provide a sustainable Fund for the future with valuable products so that you have the freedom to live a life of purpose.

Because we care...

Jody Burgoyne



NB: Gold Private Hospital is not a \$750 excess product (it has a nil excess) but includes a \$100 per day co-pay

My Health Record - What are the Benefits?

The Government Electronic Health Record is the systemised collection of patient and population health information stored in a digital format. These records can be shared across different health care settings.

Whether you're visiting a GP for a check-up, or in an emergency room following an accident and are unable to talk, healthcare providers involved in your care can access important health information, such as:

- allergies
- medicines you are taking
- medical conditions you have been diagnosed with
- pathology test results like blood tests
- medical history
- immunisation
- vaccination dates
- vitamins taken
- specialist visits.

With healthcare providers having access to this information, it can help you get the right treatment. You don't need to be sick to benefit from having a My Health Record. It's a convenient way to record and track your health information over time. It is particularly helpful for those from non-English speaking backgrounds and low health literacy. Patients don't need to keep track of every single medicine they are on nor the specialist they have seen nor when they have been in hospital as it is all stored in one safe place.

It is particularly beneficial for people who travel as it gives

them a sense of safety as there is always a record following them around so if they suddenly need to see another health professional or are admitted into hospital, their medical history is available for them to read. It also allows patients and healthcare providers to keep track of what is happening and the changes that have taken place in their illness and medication particularly if they have complex needs and allergies.

Pharmacists can review medication and dosages to give you the best care, ensuring there are no contraindications (or side effects) with other drugs you are on.

By allowing your doctors to upload, view and share documents in your My Health Record, they will have a more detailed picture with which to make decisions, diagnose and provide treatment to you. You can also ask that some information not be uploaded to your record.

We're getting better healthcare when health professionals are working together.

Better connected care for you and your family. The numbers stack up...

- 90.1% national participation rate
- 16K+ health organisations are connected
- 28M+ clinical documents uploaded
- 64M+ medication prescription and dispense records have been uploaded

For more information regarding My Health Record please visit www.myhealthrecord.gov.au

Australian Spirit and the Bushfires

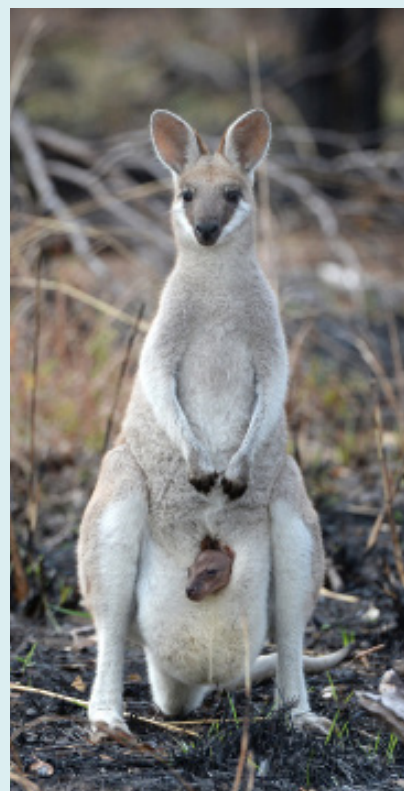
The start of the new decade has definitely been memorable. We as a nation entered into the new year battling the raging bushfires and are now coping with the destruction that has been left behind.

Bushland has been destroyed, native animals have perished, communities burnt to the ground, many are struggling physically from poor air quality, others mentally and emotionally as we deal with the loss of homes, memories and for some our dear loved ones. We are deeply saddened by this on-going tragedy which will impact Australia for many years to come.

However, amidst all of this tragedy we have hope. Australians have joined hands together and we've been able to help each other in amazing ways. Our firefighters and volunteers have been working around the clock to keep us safe, others are providing places of refuge for those in need, many are helping care for injured animals, and many have contributed generously to the relief efforts.

Can we encourage you to go one step further to care for our precious environment? Help us work towards 'paperless' communication. In doing so, we will ease the burden on our environment as well as saving money, boosting productivity and keeping personal information more secure. All you need to do is login to your Member Portal, Click on 'My Account' and scroll down to 'Communication Preferences' and select 'Email'. It's that simple.

There are some documents that we cannot email you at this time due to privacy requirements. But our commitment to you is that we will continue to work towards a paperless office.



Extras Pharmacy Benefits

As of the 1st January the Pharmaceutical Benefits Scheme (PBS) amount increased to \$41.00 for each pharmacy item. The below table outlines the benefits you receive for each of our ancillary products.

Do you have the right cover for your needs?

| Extras Product | Service | Description | Benefits per service | Annual limit per person (calendar year) |
|--------------------|----------|---|---|---|
| Complete Ancillary | Pharmacy | Prescription only medicine related to a medical condition costing over the PBS amount | Up to \$100 per item after deducting the PBS amount | \$800 |
| Ancillary Lite | Pharmacy | Prescription only medicine related to a medical condition costing over the PBS amount | Up to \$50 per item after deducting the PBS amount | \$250 |

Tips to Keeping a Healthy Mouth

Continuing good mouth and tooth care as an adult can help you avoid tooth loss, painful gums, or other problems. If you have any problems with your teeth or concerns about your mouth, see your doctor or dentist right away.

Here are some helpful things you can do:

- Brush your teeth at least twice a day with a fluoride toothpaste.
- Floss your teeth at least once a day.
- Be mindful that tea, coffee and tobacco all stain teeth
- Ask your doctor if your medicines have side effects that might damage your teeth. (For example, some medicines may cause you to have a dry mouth.)
- Look inside your mouth regularly for sores that don't heal, irritated gums, or other changes.
- See your dentist every 6 months for regular check-ups and cleaning.

ACA Health has generous dental benefits which can be found on our Ancillary product sheets at acahealth.com.au/extras-only



Membership Feedback Survey

Mid-January we emailed members our Member Feedback Survey. The survey provided members an opportunity to tell us what you think about our products and service. The results are in and are currently being collated. The results we get back from our members, will be reviewed by management to make changes where needed to best service our members.

Thank you to our members that participated. We value your feedback and appreciate your time.

We'd also like to congratulate the following prize draw winners:

Pr Tony Knight – ACA Health: 2 Months Free Membership
Sandy Haccha – Specsavers: 2 Complementary Pairs of Glasses
Alisha Santiago – Snowgoose: Voucher
Marilyn Hansen – Luxottica: Ray Bans Sunglasses
Andrew Parmeter – Luxottica: Ray Bans Sunglasses
Pr Peter Cousins – Wahroonga Valley Dentistry: Electric Toothbrush
Samantha Willis – Wahroonga Valley Dentistry: Electric Toothbrush
Jenny Tiller – Wahroonga Valley Dentistry: Electric Toothbrush

Thank you also to our generous partners that support us in the way of donating prizes.



Get to know your Fund

The ACA Health Benefits Fund logo is a combination of three symbols that represent our Christian values as a company.



Butterfly reflects freedom and new life in Christ.



Flame is taken from the Adventist Church logo where we come from and reflects our purpose to support church workers.



Cross represents our faith in Jesus and where our values stem from. Again the Fund supports the workers of Jesus.



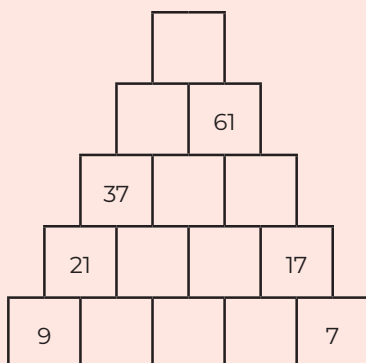
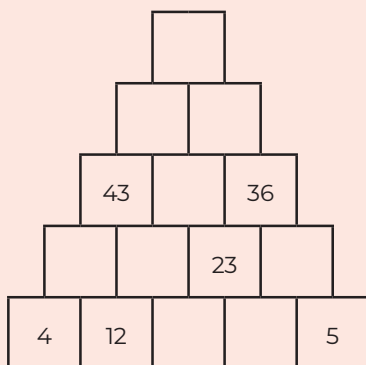
We truly want to see our members live life to their fullest potential. Our three brand colours - blue, green and orange help build upon this ideal. Blue is for trust, loyalty and community, all things that God is to humans. Green is for life and its newness every waking moment. Orange is for vitality, vibrance and having the assurance that you are covered.

And the believers were together and had everything in common. They sold property and possessions to give to anyone who had need. Acts 2:44-45

Puzzles

Number Pyramids

Each block in a pyramid contains the sum of the two blocks beneath it. Use your skills to fill in the blocks and reach the top of each pyramid.



Vegetable Word Search

All vegetables on the list below appears in the grid reading in straight lines in any direction. Letters may be used more than once.

| | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| P | R | T | U | R | N | I | P | A | R | S | N | I | P | D |
| E | A | T | Q | C | P | C | N | R | E | A | E | D | O | A |
| P | D | R | E | C | H | E | Y | T | A | E | J | G | G | S |
| P | I | Q | S | E | I | L | D | I | D | D | K | F | L | P |
| E | C | O | C | L | J | E | F | C | H | X | I | U | F | A |
| R | C | G | F | E | E | R | A | H | B | B | J | S | G | R |
| S | H | R | A | R | L | Y | P | O | R | U | I | A | H | A |
| P | I | Z | M | I | B | P | S | K | A | L | E | K | I | G |
| I | O | B | A | A | E | I | F | E | N | N | E | L | L | U |
| N | W | T | R | C | E | V | Z | L | E | G | U | M | E | S |
| A | R | O | A | B | T | B | U | T | P | I | L | H | T | R |
| C | U | M | N | T | R | W | C | Z | F | N | H | C | T | T |
| H | T | A | T | S | O | L | C | H | C | G | M | Z | U | D |
| C | A | T | H | E | O | N | H | O | K | E | S | M | C | N |
| A | B | O | N | W | T | Q | I | C | D | R | U | R | E | W |
| R | A | O | Y | J | M | R | N | O | A | O | X | H | Y | X |
| R | G | G | K | B | U | G | I | R | N | B | Y | U | W | T |
| O | A | C | L | C | V | X | U | N | A | Y | B | B | M | J |
| T | Q | C | T | Q | H | A | R | U | G | U | L | A | X | Z |
| F | A | D | A | I | K | O | N | S | E | N | T | R | G | C |
| X | J | Z | P | K | R | N | Y | O | K | V | M | B | Z | E |
| A | V | I | S | W | V | M | U | S | H | R | O | O | M | S |
| B | R | U | S | S | E | L | S | S | P | R | O | U | T | S |

ARTICHOKE
ARUGULA
AMARANTH
ASPARAGUS
BEETROOT
BOK CHOY
BRUSSEL SPROUTS
CABBAGE
CARROT
CELERIAC
CELERY
CORN
DAIKON
FENNEL
GINGER
KALE
LEGUMES
LETTUCE
MUSHROOMS
ONION
PARSLEY
PARSNIP
PEPPERS
POTATO
RADICCHIO
RADISH
RHUBARB
RUTABAGA
SPINACH
TOMATO
TURNIP
ZUCCHINI

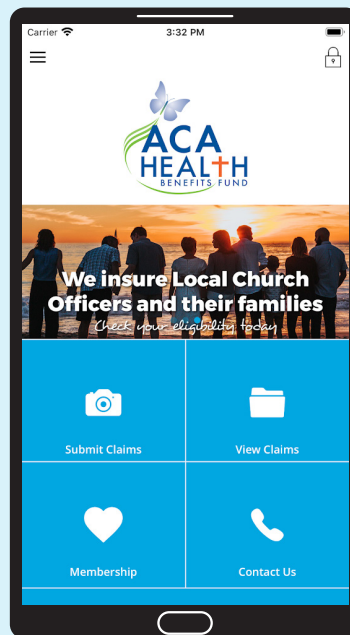
ACA Health Claims Mobile App

It's App-end! The ACA Health Claiming App is up and running and our members are loving it. Use the app to update your details and submit your claims.

More Options

Click the **Submit Claims** button to take you through the simple process of submitting your claims.

Click the **Membership** button to view your policy, benefit limits, edit your contact details and change your password.



Click the **View Claims** button to view a history of claims you have made.

Click the **Contact Us** button will take you to ACA Health's phone, web and email details.

Here's what our members have been telling us...



"I usually do all my claims online. The app is so easy to use and going to keep claiming this way from now on."

"The app is so user-friendly; I know exactly what stage I am at."



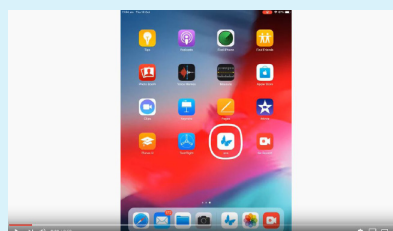
Download our App

To download our app search 'ACA Health' in the search bar of Google Play, or the App Store. Click on and download the icon with the blue butterfly labelled 'ACA Health'.



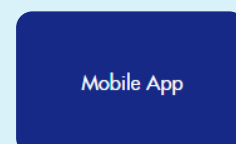
Watch our YouTube Video

Our quick YouTube tutorial video outlines the simple steps required to submit your claim on our mobile app. Watch it at: acahealth.com.au/mobile-app



Read our FAQs

We have already answered a number of Frequently Asked Questions about our mobile app. Go to: acahealth.com.au/frequently-asked-questions/ and click on the 'Mobile App' button or simply type in your question and click 'Search'.



ACA Health Benefits Fund
is run for people, not for profits.



Members Health
FUND ALLIANCE