



The Seventh-day Adventist Church opened ACA Health Benefits Fund 86 years ago for the health and wellbeing of its employees and their families.

It's now available to all those who contribute to the work of the church.



**To join this highly sought after Private Health Insurer
Call 1300 368 390 for a FREE comparison**

Why Wouldn't You Join ACA Health?

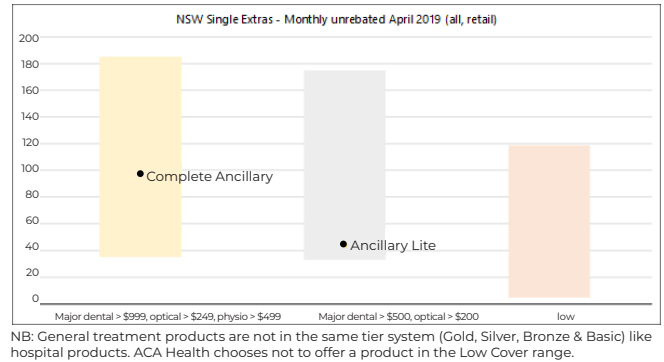
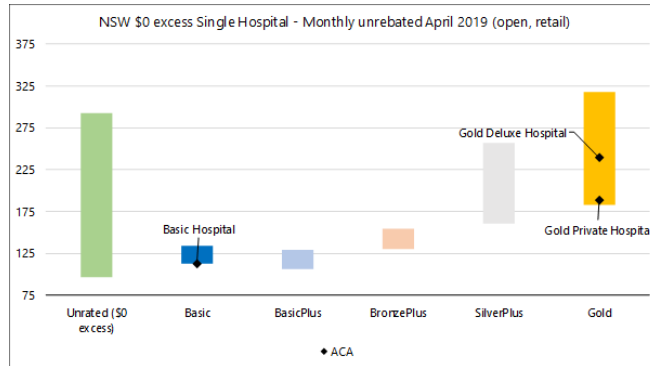


Value For Money Cover

We keep our Products simple and price competitive.

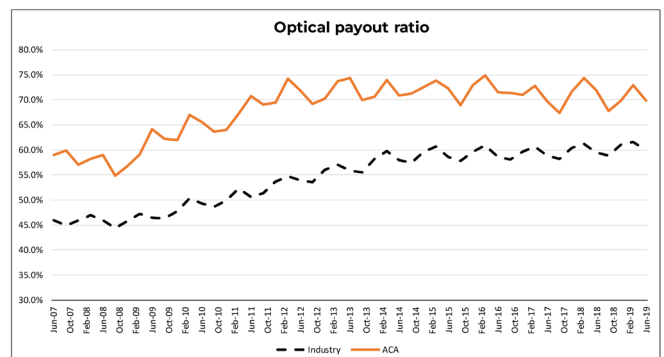
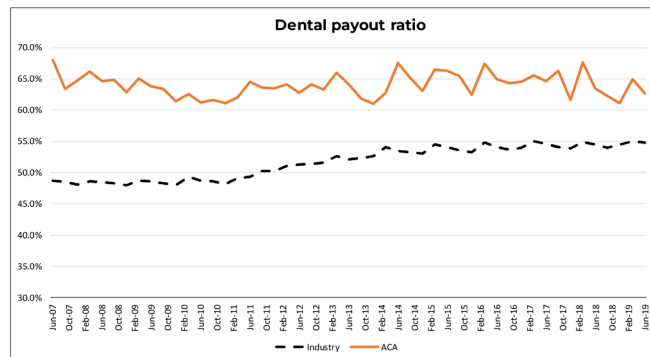
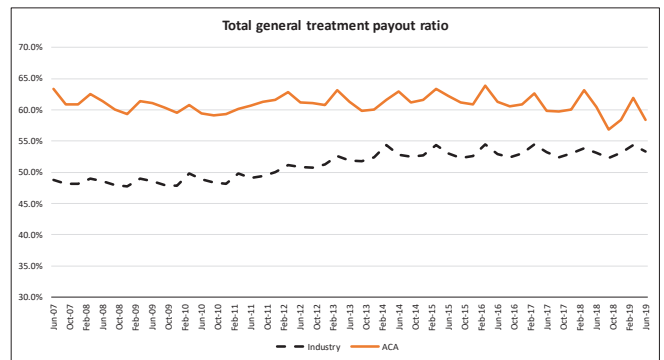
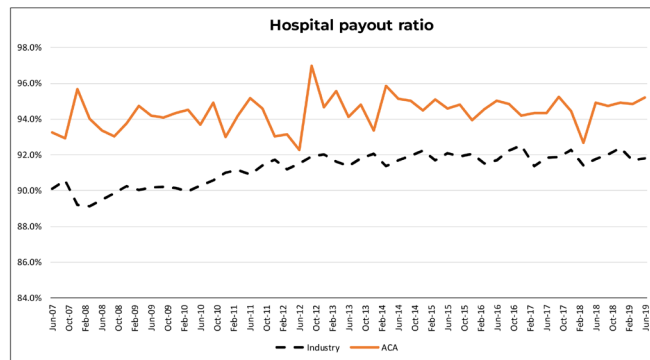
Competitive Pricing

The graphs below, from industry data, show our price is at the low-end of the market spread.



Market-Leading Benefit Payments

Our payout ratio (percentage of service cost which we pay) for hospital and general treatment are consistently above the industry average.



Our Products



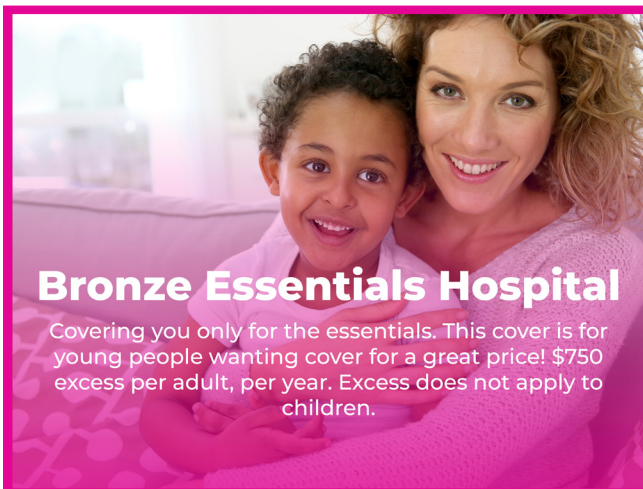
Gold Deluxe Hospital

One of the most comprehensive covers available in hospital insurance, at a very competitive price. This means no excess and no exclusions, you are covered for all Medicare recognised procedures. This cover gives you the ultimate peace of mind and ideal for those wanting complete coverage!



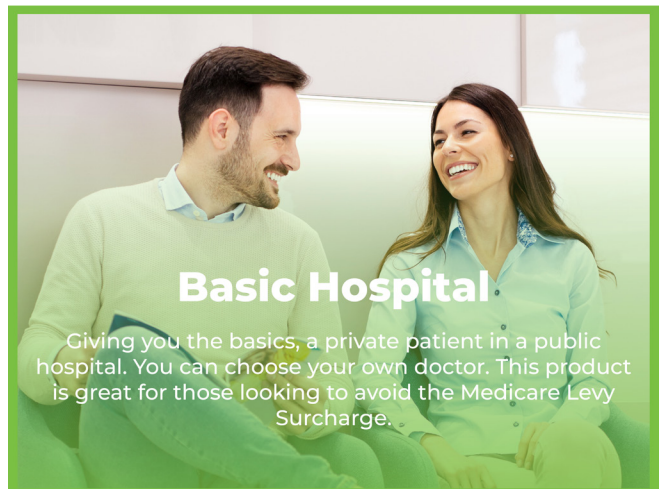
Gold Private Hospital

The same cover as Gold Deluxe Hospital however, a \$100 co-payment is contributed per day of admission. This means lower monthly premiums with same peace of mind coverage. Ideal for those who don't go to hospital often but want full cover.



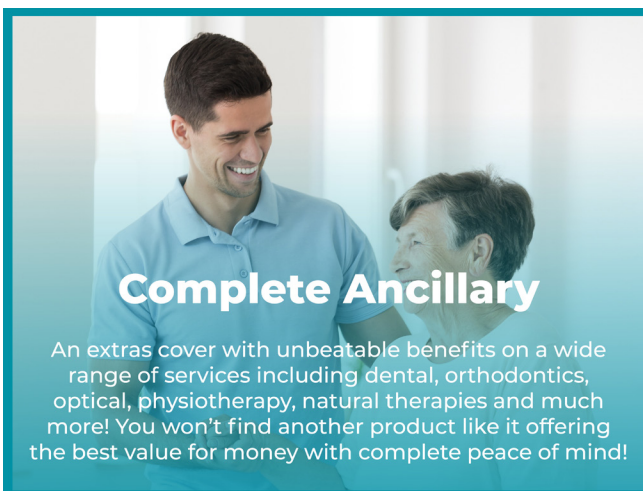
Bronze Essentials Hospital

Covering you only for the essentials. This cover is for young people wanting cover for a great price! \$750 excess per adult, per year. Excess does not apply to children.



Basic Hospital

Giving you the basics, a private patient in a public hospital. You can choose your own doctor. This product is great for those looking to avoid the Medicare Levy Surcharge.



Complete Ancillary

An extras cover with unbeatable benefits on a wide range of services including dental, orthodontics, optical, physiotherapy, natural therapies and much more! You won't find another product like it offering the best value for money with complete peace of mind!



Ancillary Lite

Lite on benefits, Lite on price. Cover for all the essentials such as general dental, optical, physiotherapy and remedial massage. Being 'lite' on benefits means you don't have to pay for the complete package of health services you don't need. Great for young people.

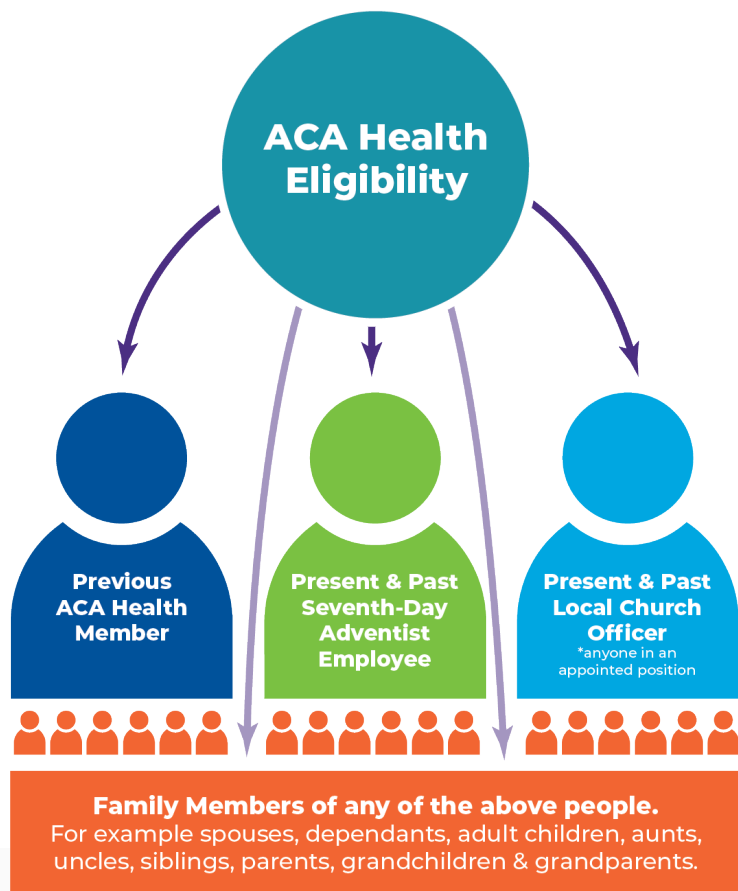
**ACA Health Benefits Fund
is run for people, not for profits.**



**Members Health
FUND ALLIANCE**

You Can Join

If you fit any of the criteria in the diagram below you are eligible to join ACA Health. For more information about your eligibility please go to: acahealth.com.au/eligibility



I am very proud to be in ACA, even the other day when I had to go to the dentist and swiped my card and the lady at the desk said, *“this is the best fund to be in”* as ACA paid a good amount again. Thank you.

- ACA Member for more than 20 years, NSW.



Because We Care...