



Is it 2021 Yet?

Although this year may only go out with party poppers instead of the usual big bang of fireworks, either way, I'm sure we will all be welcoming 2021 with open arms.

It's been a challenging year for many without a doubt but most of us have got through it one way or another. Lockdown certainly provided more time for reading, learning a new instrument or odd jobs around the house.

Our hands are cleaner, we're not touching our face as much, we're covering our mouth and nose more, we keep our distance, we're cleaning everything we touch so our home is sparkling and we're staying home more so there is always something to pick up and put away!

The COVID-19 pandemic has completely changed our lives. Aside from washing our hands, covering our mouths and social distancing, our waistlines have expanded due to 22% of people eating more snack food; the shutdown of gyms and temporary closure of some beaches also affected fitness levels with 20% of people doing less exercise. One good thing was the amount of lives saved during flu season due to lockdown.

Inside this issue:

- From the Fund Manager
- Shop & Share Savings Program
- Getting To Know Your Fund
- Keep Up To Date & Informed
- Dear ACA
- Tips & Tricks



Financial hardship hit so many this year, so to help our members with their family budgets we have introduced the Shop & Share Savings Program. It provides discounts on your everyday shopping while donating an average of 2% to your selected local church or charity. This program is available to all members and registration is FREE. See inside for more details on how to register and the benefits on offer.

As another year closes, the team at ACA Health would like to thank our members for your ongoing support and loyalty.

We wish you and your family a happy, safe and joyous Christmas and New Year!

Christmas & New Years Holiday Phone Hours

DATE	HOURS
Wed 2 Dec 2020	Closes 12:30pm
Thurs 24 Dec 2020	CLOSED
Fri 25 Dec 2020	CLOSED
Mon 28 Dec 2020	CLOSED
Tues 29 Dec 2020	9am - 5pm
Wed 30 Dec 2020	9am - 5pm
Thurs 31 Dec 2020	9am - 12pm
Fri 1 Jan 2021	CLOSED
Mon 4 Jan 2021	Normal Phone Hours Resume

Find us Online:
"ACA Health Benefits Fund"



ACA Health Benefits Fund

ACN: 128 673 923

Postal Address:
Locked Bag 2014
Wahroonga NSW 2076

Office:
148 Fox Valley Road
Wahroonga NSW 2076

Call: 1300 368 390
Web: acahealth.com.au
Email: info@acahealth.com.au

Office Hours
Mon-Thur: 9.00am - 5.00pm
Friday: 9.00am - 12.15pm

ACA Health Team

Fund Manager

Jody Burgoyne

Assistant Manager - Finance & Operations

Nerolie Faull

Marketing & Communications Manager

Nadene Caputo

Administrative Assistant

Janet Hyde

Assistant Accountant

Sharmila Saggurthi

Graphic Design & Social Media Officer

Melissa Sciberras

Membership Team

Simon Harrold
Leonora Pakoti
Carol Gianniodis

Claims Team

Leigha Tew
Shane Bowditch
Delphine Derrick

Training Officer

Danielle Pennington

Risk and Compliance Manager

Norah Schott

Systems Administrator

Helmut Hiebl

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



2020 has been an interesting year, so different and yet the same in so many ways. In retrospect ACA Health was well prepared for the sudden arrival of COVID-19 and its associated impacts. ACA Health already had in place Financial Suspension rules, and delayed its premium increase for 6 months. The Fund also introduced telehealth services for our members and used our available resources to telephone check-in with our older isolated members. It was also pleasing that when the pandemic challenged the normal operation of the office, the ACA Health team was able to adapt, splitting into two teams which alternated working from home and within the office without disruption of service to our members.

The Fund continues to strive for long term sustainability and to pursue its strategic goals of growth and retention, customer experience, culture and credibility.

ACA Health continues to have the lowest lapse rate in the country because our price/benefit balance is competitive (i.e. within category Gold, Bronze and Basic) and although there has been a lot of press about the availability of elective surgery, ACA Health claims experience is expected to have increased over the period once the 'catchup claims' have been received. While the value of the Fund's investment activity is down at the end of the 2020 financial year, the Fund's approach to investing is prudent and recovery is expected over the longer term. ACA Health's capital position remains sound despite the flow-on economic effects of COVID-19.

I would like to thank the ACA Health Board. ACA Health's preparedness and adaptability in the face of a once-in-a-century pandemic is a testament to the commitment, quality and skill of the Fund's Directors and the foundations that they have laid for the Fund.

As Australia starts the climb back to the 'new normal', ACA Health will be here. ***Because we care...***

Jody Burgoyne

Practical Things to Remember this Time of the Year



- ✓ Most benefits renew on the 1st 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.
- ✓ 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.
- ✓ 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.

Give ACA Health a call and we can explain the options.

Shop & Share Savings Program



Shop & Share Savings Program



ACA Health's Shop & Share Savings Program is our way of helping you, our member, save money.

Fund Members can save just by purchasing their everyday shopping through the **Shop & Share Savings Program**.

You save money by purchasing discounted eCards, ranging from 2.0% to 7.5%, at over 70 Australian retailers.

The eCard savings are our gift to you to help with your everyday living expenses.

Existing program members are saving approximately \$850 per single, \$1,500 per couple and over \$2,500 for a family, per year.

You also help raise funds by shopping online at over 500 stores, where on average 2% of your spend is paid to your nominated local church or charity.

Use the **Shop & Share Savings Program** to purchase

products online and you automatically generate fundraising revenue.

Existing program members are raising an average of \$280 per year without it costing them a cent.

The Shop & Share Savings Program offers discounts on thousands of everyday items, helping balance the household budget so you can afford the best private health cover.

Find out how much you can save with our online savings calculator to help estimate your annual savings and fundraising capabilities.

Another member benefit. **Because we care...**

How to Register* for the Shop & Share Savings Program:

1

Go to:
shop.acahealth.com.au

2

Click 'Get Started' and fill out the online form

3

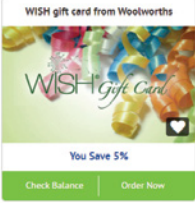
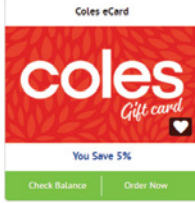
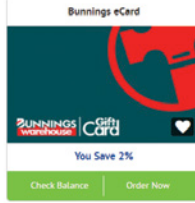
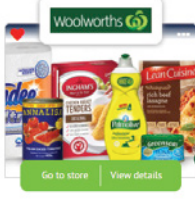


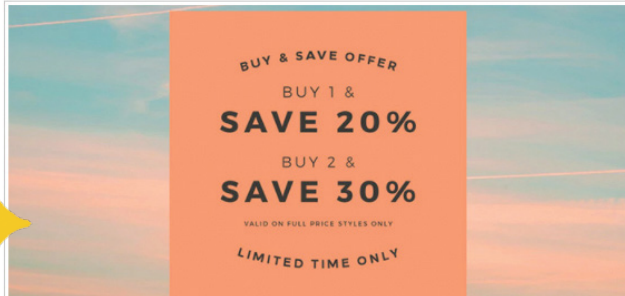
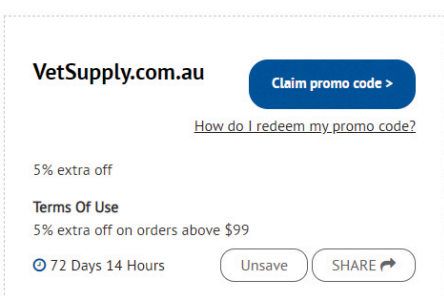
You will receive an email to activate your account

Happy Shopping, Sharing & Saving!

*Registration is FREE

Shop & Share Savings Program

Fund Members have access to:

eCards	Online Stores
  	  
Shop Sales	Promo Codes
	

Amazing Benefits for Members:

Shop & Share Savings Program Member Benefits	ACA Health Fund Members
Shop online at over 500 stores, where on average 2.0% of your spend ¹ is paid to your local church or charity. Note: This excludes some items including flights where fundraising is less than 2.0%.	✓
Shop Sales with direct links to retailers best daily deals.	✓
Access to Promo Codes with hundreds of special offers redeemable via coupons.	✓
Online Expedia travel portal with access to hotels, flights, package holidays, activities, special deals, and much more.	✓
Access to over 70 discounted eCards with savings ranging from 2.0% to 7.5% (average 5.4%) at Australia's largest retailers.	✓
ACA Health Fund members save approx. \$850 (single), \$1,500 (couple) and \$2,500+ (family) per year.	✓
Welcome Pack featuring increased eCard discounts on many of our eCards available exclusively for your first 30 days.	✓
Exclusive ACA Health members benefits discount coupons	✓
8% discount on hotel accommodation with Expedia	✓
eBooks covering seasonal sales (ie Black Friday, EOFY, Christmas, etc) and annual events (Mother's Day and Father's Day) saving you time searching for the best deals.	✓
Mobile app* complete with eWallet to save and access your discounted eCards. *Apple App Coming Soon.	✓



Getting To Know Your Fund

You and your family are at the centre of everything we do, rather than the concerns of shareholders, or overseas owners.

ACA Health promotes a culture of caring and compassion, believing in ethics before profits. There is peace of mind in knowing that an ACA Health Policy can cover you for hundreds of thousands of dollars in the event you need it.



Great Benefits

We pay up to 4 times your annual premium with an unbeatable range of extras including per treatment payments more than double other health funds.



Provider Choice

We won't dictate to you which recognised health provider you need to see and the type of treatment you receive. It's all about choices, value for money, service and peace of mind.



Value For Money Cover

We keep our Products simple and price competitive.



Unbeatable Extras

We pay up to 80% in benefits on a majority of our Ancillary products and services including Dental, Optical, Physiotherapy and Chiropractic.



Members Health Fund Alliance

Alongside 26 like-minded not-for-profit funds that exist to deliver the best possible service and benefits to you – the member.



Infinite Hospital

Most hospital policies will help close the gap indefinitely on all Medicare approved hospital items.



Our Long History

For 86 years, we have been proving cover for members of the Seventh-day Adventist employee community and their families. Today we also welcome appointed Local Church Officers and their families.



Not-For-Profit

100% of our operating surplus goes back to members.



Generous Payouts

We provide immediate access to the level of care and treatment you require, while being financially protected.



High Member Satisfaction

With 98% satisfaction on our products and service, we remain at an industry high.

Keep Up To Date and Informed

Our Online Member Services is a great tool for you to keep your membership details up to date and stay informed about your ACA Health Membership. The benefit of setting up your Online Member Services is that you can get all the information you need 24/7.

With this tool, you can:

- View your details and update changes to your address, email address and dependant information
- View your cover level and change the type of cover
- Change your payment details
- Calculate how much you need to pay to get your membership up-to-date
- Make credit card payments
- Review your past claims and check remaining ancillary limits
- Print out tax statements
- Sign up to receive HealthWise newsletters

Visit acahealth.com.au

- Go to Member Login on the top right hand side of the page
- Login by entering your membership number and password



Temporary Office Relocation



The office that ACA Health leases at 148 Fox Valley Road, Wahroonga (South Pacific Division building) is undergoing renovations. **ACA Health has relocated to 146 Fox Valley Road, Wahroonga until the renovation are completed.**

Like all of you, ACA Health is looking forward to life returning to normal and being able to assist our members face to face. We don't know when that will be but as soon as we do, we will let you know. In the meantime, give us a call, send us an email or checkout our website and we will be happy to assist you with timely, personal service.



Dear ACA Health

I've been told I need Hearing Aids, what now?

If an audiologist has advised you to purchase hearing aids, follow the checklist below:

- Am I eligible for benefits?
- What are the benefits available?
- How do I pay and how can I claim?

To be eligible for benefits on Hearing Aids, you must have the Complete Ancillary product and have served your 12 month waiting period for Hearing Aids.

You can claim a benefit on hearing aids purchased in Australia, or from a website registered to operate as a business in Australia (i.e. the business must have an ABN). The benefit is 80% of the cost of the hearing aids up to a maximum benefit paid of \$1,500 every 3 calendar years. If you were to purchase hearing aids and claim the full benefit of \$1,500 in 2020, you won't

have any further benefits available for hearing aids until 1 January 2023. Benefits are available on Hearing Aids, hearing aid batteries, and on the hearing aid maintenance fee* (with conditions).

Hearing Aids cannot be claimed through HICAPS. You can pay for the item upfront and claim through our Online Member Service portal or via the ACA Health Mobile App to receive Funds into your account. Alternatively, you can ask your provider if they will initially accept only the out-of-pocket Gap, and after you claim with ACA Health we will send a cheque to you that you can present to the provider.

As Hearing Aids can be very expensive, please check your limits online or contact our friendly Customer Service Team to ensure you will have a benefit available prior to making your purchase.

Tips and Tricks

Hearing Aid Maintenance Agreement

If you have been fitted with a hearing device through the Hearing Services Program, you have the option to enter a 12 month maintenance program with your service provider which is designed to keep the cost of maintaining your hearing device to a once off annual fee. This agreement allows you the opportunity to receive batteries, repairs and services for your hearing device at no additional cost (other than the annual fee) for the duration of 12 months. The benefit of entering into this program is the cost saving you will experience, not having to pay the full cost of batteries, servicing and repairs for your hearing device. For more information on this Maintenance Agreement, contact your service provider to see how you can enrol in the program.

Is it too late to claim?

Did you know that you have 24 months from the date of service to claim your benefit from ACA Health Benefits Fund? So, locate that invoice or receipt before your 24 months is up.

Really, I can negotiate?

Have you ever thought to shop around or negotiate your specialist fees with the provider before you accept the cost of your upcoming services? We negotiate on most aspects to do with our lives, so why not on how much we pay on specialised services. You will be surprised at how this can significantly reduce your out of pocket expenses if you ask the question.

