

Premium Review

ACA Health's annual premium review isn't something we can avoid but the good news is the price increase is less than last year! We understand that every dollar matters for families so in order to keep our premiums as low as possible we will use retained capital to keep the weighted average premium increase down to 3.54%.

We have done this to minimise the increase while not sacrificing the benefits we offer our members, and to uphold our competitive advantage whilst balancing the ever increasing cost of benefit payments. Like every year, the aging population, rise of chronic disease and the cost of new medical technologies continue to add to health costs.

You can rest assured knowing that we work hard to continually provide you with quality, value-for-money health cover at the best price. To help offset your everyday living expenses we now offer the ACA Health Shop & Share Savings Program. Register now! It's FREE! See page 4 for further details.



Did you know?

ACA Health pay higher benefits per service than others in the industry in most ancillary areas.

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

Make This Year 2021, Not 2020 Won

Finally! We are out of 2020 but how are you going to make the most of a year that may not change much from the previous year?

People have expressed what they have missed out on in 2020. With the situation not changing much in the year ahead it's time to think of how we can get the most out of our current restrictions. Although 2021 won't be back to 'normal' we need to work with the 'new normal' and it's not all bad!

With COVID-19 still affecting so many worldwide, our borders won't be open anytime soon so overseas travel will be restricted for some time to come. Great news is we have the opportunity to travel and explore this beautiful country of ours! It will also put money back into our economy and create much needed jobs.

There are many who are missing loved ones who are located overseas and may not have an opportunity to see them for years to come. We need to have a think about the hundreds of thousands who have lost their lives over the

past 12 months and be grateful for those in our lives that we love so much even though they are afar.

Many have lost jobs and the financial burden for some would have to be enormous, however it provides time to spend with family, study, have 'me' time, read, learn a new instrument or attend to odd jobs around the house that we never have time for. It could also be time to think about your next career move!

We've had to wash our hands, not touch our face, cover our mouth and nose and keep our distance. All good general hygiene practice is what we should all be doing anyway. Not only do we sparkle but also our homes as we should be cleaning everything we touch and with the extra time at home we can pick up and put things away!

Our regular outings with friends and family have been limited, however with text, phone calls and all the other apps available there are plenty of options to keep in touch and see people even if it is on a screen.

As hard as things get there is always someone worse off, we just need to remember this and make the most of what we have. We need to appreciate today as we don't know what tomorrow will bring.

Inside this issue:

- Shop & Share Savings Program
- Time to Review Your Policy
- Activities to Improve Your Brain Health
- Important Information about Hospital Cover

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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

When offered the opportunity of having the good news or the bad news delivered first, I always save the best until last. Not that this news will be a shock to you as it is the same every year (except last year when ACA Health delayed its premium increase until 1st October to help our members), on April 1st ACA Health's prices will increase.

Now I am an ACA Health member and like all members, I do not like it when the price increases on the 1st April each year. I feel like everything costs more than it did before and that I am not getting anything more. This year, however, the good news is that you can get more than you did before by using ACA Health's Shop and Share Savings Program.

This is a loyalty program for ACA Health members where you purchase a discounted eCard and use them to do your grocery shop or buy your fuel. You can also look at a list of daily deals if you are looking to purchase something specific or you can do both.

I like the program because I can shop where I want, online or in person buying the things I was always going to buy, but with savings. I hope you will try and enjoy ACA Health's Shop & Share Savings Program.

Because we care...

Jody Burgoyne



New Pharmacy PBS Amount for 2021



The New Pharmaceutical Benefits Scheme amount is now \$41.30. Please be advised that you need to pay this amount first before you can claim on your prescriptions up to \$100 per standard quantity for Complete Ancillary and up to \$50 per standard quantity for Ancillary Lite.

Savings Tip – Dependant Extension



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 Hospital or Basic Hospital Cover.

Ambulance Alert!



Have you received an Ambulance bill? Please call our team before you pay the Ambulance, as you may not need to!

Members who have a hospital product and reside in NSW/ACT are covered by the Levy and do not have to pay for emergency Ambulance services. Simply inform the Ambulance service that you have cover with ACA Health and provide your membership number. We will do the rest.

Shop & Share Savings Program

Available To All Members

If you haven't done so already, register FREE for the Shop & Share Savings Program. It's our way of helping you, our member save money so you can afford the things you want like the best private health policy i.e. an ACA Health Policy.

By purchasing your everyday shopping through the Shop & Share Savings Program, you will receive:

- Discounted eCards ranging from 2.0% to 7.5% at over 70 Australian retailers
- Access to over 1,000 Online Shops and over 2,000 Sale Items every day
- Hundreds of Daily Specials
- Online Coupons
- Daily Deals
- Promo Codes

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.

The discounts you receive on thousands of everyday items will help balance the household budget so you can afford the best private health cover.

Use the online Savings Calculator to help estimate your annual savings and fundraising capabilities.

Shop & Share Savings Program



Visit: shop.acahealth.com.au

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

Is Your Local Church Registered For Fundraising?

If your local church is located in the Greater Sydney Conference* they can register to raise funds through the ACA Health Shop & Share Savings Program. Our aim is not only to help our members save on their everyday living expenses but to also help raise money for their local church so we encourage you to have your church participate to reap the benefits.

Local Church Registration is easy:

- Request a Registration Form by emailing nadenecaputo@acahealth.com.au
- Complete the form as confirmation of your participation, by the appropriate authorised positions
- Return the Registration Form, your logo and a few sentences about either your church or project, to include on our website so that Church Members can select their local church to donate the funds to

The Benefits:

- It's FREE to register, simple to access and use
- There is no cost to the local church or their members
- An average of 2% of your online shopping total spend is paid to your local church at no cost to you
- By shopping online you will automatically generate fundraising revenue for your local church
- Each local church has the opportunity to select which project they would like the fundraising to be dedicated towards which can be changed at any time by notifying ACA Health
- Your local church will raise funds to support community projects

What it could add up to:

Conservative estimates show that by purchasing your everyday items through online shopping sites, via the Shop & Share Savings Program site, would result in the average family raising \$200 in donations. If your local church encouraged participation of 30 families in your congregation to shop online via this program, your local church could receive around \$6,000 in donations in a 12-month period.



*Following the success of the pilot program, we will roll it out to all Conferences in Australia.

Is It Time to Review Your Policy?



If your circumstances have changed recently, you may need to review your current policy to see if it is the right fit. Also, you may need to consider the following:

Turning 31 – Under the Federal Government Lifetime Health Cover (LHC) initiative, Health Funds are required to charge people 2% extra on top of the normal premiums for every year they are aged over 30 when they first take out hospital cover. So someone joining at age 40 will pay 20% more on their hospital premiums every year, than someone who joins before 31.

Having a Baby – Make sure you have family cover at least 2 months before the baby is born to ensure the waiting period is served and the baby will have immediate cover. Generally, newborn babies are not admitted hospital patients (unless they are admitted to an approved neonatal intensive care unit, are the subsequent baby in a multiple birth, or are in hospital without their mother). This means the cost for a baby treated by a paediatrician in hospital when not admitted, can only be claimed from Medicare.

Separation or Divorce – Moving from family to single or single parent cover.

Dependants Turning 21 – Children can remain on your family cover after age 21 if they are studying full-time.

ACA Health policy defines a 'student dependant' as a policy holder's child who:

- Does not have a spouse or de facto partner
- Is a full-time student at a school, college or university
- Is between 21 – 25 years of age
- Is not earning more than \$20,000 gross per annum
- Has been accepted by the fund as a 'student dependant'

Turning 25 – Once your adult child turns 25, whether they are studying or not, they can no longer be a dependent within a family policy or on a Dependent Extension product. They will need to take out their own cover.

High-Income Earner – Singles with an annual income greater than \$90,000 or Families/Couples with combined annual taxable income greater than \$180,000 who don't take out private hospital cover are charged an additional 1-1.5% on their taxable income on top of this usual 1.5% Medicare Levy.

Moving Overseas – The Fund may permit the suspension of a policy where a Policy Holder is moving overseas to work for the Seventh-day Adventist Church in an employed or volunteer basis. The minimum period of suspension is 12 weeks and no maximum time limited will be imposed.

Leaving Australia - The Fund may permit the suspension of a policy where a Policy Holder is leaving Australia to travel or to work other than for the Seventh-day Adventist Church. The minimum period of suspension is 12 weeks. A maximum period of suspension is 2 years.

Financial Hardship - Financial Hardship is defined as being on a Government short term income support payment paid by Centrelink including Youth, Jobsearch, Newstart & Sickness Allowances. A maximum period of suspension of up to 2 years maybe allowed – but only while the Policy Holder/spouse continues to receive the allowance. Periods beyond this will count towards "leave of absence" under the Lifetime Health Cover Legislation. A membership may not be suspended unless the premiums have been paid to the date of departure or date of commencement of any income support payment. All our policies enjoy a 30-day cooling-off period. We encourage you to call us with any questions and look forward to helping you choose the cover that is the perfect fit for your stage in life.

Please Note: Changes to policies are from the date you inform ACA Health in writing.

Activities to Improve Your Brain Health

1. Drinking Water: Great for improving concentration and cognition, balancing your mood, maintaining memory, preventing headaches and reducing stress.

2. Painting: Boosts memory recollection, problem-solving and motor skills and lowers the risk of memory loss illnesses in old age.

3. Sleeping: Promotes the consolidation of experiences and ideas, it plays a central role in memory, and has been shown to enhance attention, problem-solving, and creativity.

4. Being in Silence: Promotes development in the hippocampus, the brain region which impacts memory, emotion, and the nervous system.

5. Chess & Checkers: Have been found to improve creativity, problem-solving, memory, concentration, reading, and decision-making skills.

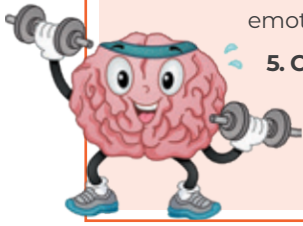
6. Knitting: Can reduce the risk of mild-cognitive impairment, depression and developing Alzheimer's disease. It can also boost the reward centres of the brain.

7. Being in Love: Feeling close to another person can reduce stress and anxiety.

8. Drinking Tea: Drinking tea regularly has a protective effect against age-related decline and promotes healthy cognitive function.

9. Using Technology: Engaging with social media can boost social connections, enhancing mood and a sense of purpose. It may also require learning new skills, and engaging fine motor skills to operate a computer or smart phone.

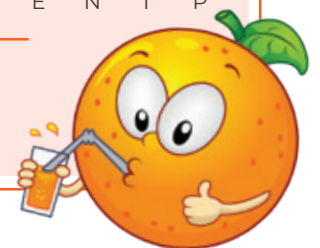
10. Doing a Puzzle: Word puzzles can help older adults' brains functioning at levels up to 10 years younger. Doing a puzzle each day can improve attention, reasoning, and memory.



Fruits and Vegetables Find-A-Word Puzzle

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

squash	apples	carrots	honeydew	potatoes	peas
cantaloupe	avocados	cherries	oranges	pears	pineapple
lime	watermelon	corn	peaches	grapefruits	pomegranates
lemon	banana				



Important Information About Hospital Cover



Waiting Periods

On joining health insurance for the first time, waiting periods must be served before benefits will be paid on all hospital covers with ACA Health.

If you transfer from another fund to ACA Health within 60 days and with no gap in contribution payments, then normal waiting periods are waived and benefits up to the level of your previous cover may be paid immediately.

If you upgrade your cover, normal waiting periods apply before the higher benefits are paid.

Pre-Existing Conditions

If you are suffering from a medical condition, illness or ailment at the time of commencing membership there will be a 12-month waiting period before hospital benefits can be paid on claims relating to that condition.

A pre-existing condition (PEA) is defined as an ailment or illness where, in the opinion of a medical practitioner (appointed by the Fund), the signs or symptoms existed at any time during the six months before or on the day which a member joins private health insurance or upgrades to a higher level of cover.

All hospital admissions during the first 12 months of joining or upgrading your cover will not be guaranteed payment until the Fund has verified that the treatment does not relate to a pre-existing condition. This can take time so it is important to notify us as soon as you become aware you need to be admitted to hospital.

Doctor's Fees - Access Gap Cover

ACA Health offers the Access Gap Cover Scheme to help cover some or all of the gap between the standard fee set by Medicare (MBS fee) and additional amount charged by your doctor for in-hospital medical services.

ACA Health is limited to benefits up to a restricted amount. Please contact the Fund and your doctor for more details about your out-of-pocket.

In-hospital medical services are the medical services you receive while an in-patient in a hospital, or approved day facility, and may include services received from your

specialist doctor, assisting surgeon, anaesthetist, or in pathology or radiology.

We are restricted by law to paying 25% of the MBS fee, while Medicare pays the other 75%. If the charges are more than the MBS fee, this is where your gap payment arises.

If your doctor chooses to participate in the scheme, and bills in accordance with these arrangements, we can pay a higher benefit and you will either have:

- ZERO gap expenses, or
- A known gap of up to \$500 per service (or \$800 for obstetrics)

It is your doctor's choice to bill using the Access Gap Cover Scheme, and they may do so on a case-by-case basis, so it's important to discuss this with them before your treatment begins.



Surgically Implanted Prosthesis

These include pacemakers, defibrillators, joint replacements and other devices that are surgically implanted during a stay in hospital. There are often a number of different choices available with any particular prosthesis, which can vary in cost and benefits.

The Department of Health has a Prosthesis List with gap and no gap items. You and your surgeon will be able to choose from this list a prosthesis that is most appropriate for you. If you agree to a prosthesis which has a gap, you will need to pay the gap amount.

How To Find A No Gap Or Known Gap Doctor

Visit acahealth.com.au and login through the Member login button. The **Find a Specialist that Participates in ACCESS Gap Cover** search is at the bottom of that page. Perform a search for doctors who have previously used the Access Gap Cover scheme.

If you can't access our website, call us on 1300 368 390 and we can help you find a no gap or known gap doctor.