

Are You Paying Attention To Your Mental Health?

Lockdown has affected us all differently, however it has affected everyone in their daily life one way or another. As our nation continues to go in and out of lockdown to reduce the spread of COVID-19 it is important to keep our mental health intact. How are you doing?

Are you more happy than sad?

We hope the answer is yes however we all know that we are not always happy. If the answer is no, have a think about what can be done during the day to fix what you are not happy about and move forward.

Do you need some 'me' time?

We all do! Here are some good habits to help with your mental health:

- Take up a hobby. This will help keep your mind off things and give you a chance to try something new or do more of what you might enjoy like gardening, painting, singing (too bad if the neighbours hear you!).
- Relax and book your next holiday. While it is hard to plan these days with travel restrictions, pick your favourite place or a place you have yet to visit in your own state and start planning.
- Keep up your routine to reduce the effects of feeling anxious. This will help with the feeling of being panicked or stressed. Set clear priorities also, this will help with taking time to efficiently meet your goals.
- Think positively, one of the most important steps towards maintaining good mental health. Keep in contact with people that make you happy and bring you joy.

- Take time for yourself and self-indulge. Whether it is soaking in a bubble bath, reading a book, or going for a long walk. Do you for a while!
- Set some time aside for a workout to practice some stretching, meditation, deep breathing exercises or a walk to clear your mind. The release of endorphins will keep your mood positive.
- Sleep! Get at least 7 to 8 hours a night. Adequate sleep is a key part of a healthy lifestyle, and can benefit your heart, weight, and mind.

If you or someone you know needs help, contact Lifeline on 13 11 14 or Beyond Blue on 1300 224 636.



PHI Tax Statements 2021

ACA Health now lodge information about your private health insurance premiums and private hospital cover with the ATO directly. This means you will no longer receive your Tax Rebate Statement in the mail. When you lodge your tax return online using myTax or lodge using a registered tax agent, your health insurance details will be pre-filled.

If you lodge a paper tax return, you will need to contact ACA Health or login to our Online Member Services portal in order to get a Tax Rebate Statement and LHC Statement which will be made available from 15th July.

It is important to complete the private health insurance 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.

NOTE: If you have the 'Keep Private' flag ticked, you will need to contact us to gain access to your information or to your tax rebate statement.

Inside this issue:

- Step by Step Shop & Share Savings Program Registration Instructions
- In Case of an Emergency
- Dear ACA Health
- Medical Cost Finder

Dedication of the refurbished ACA Health offices will take place on **Wednesday, 7th July between **9.00am to 2.00pm**. All calls will go to message bank and followed up after this time. We apologise in advance for any inconvenience.**



ACA Health Benefits Fund

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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 Faulf

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Nadene Caputo

Administrative Assistant

Janet Hyde

Assistant Accountant

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Claims Team

Leigha Tew

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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

Find us Online:

"ACA Health Benefits Fund"



From the Fund Manager

Earlier this year I was preparing to present ACA Health's Shop & Share Savings Program to a Church group and I worked out that just by doing my usual grocery shop online, (without all of the fresh produce because I like to pick that myself), I would donate about \$104.00 a year to my church project.

It sounds too good to be true. Spending the same money, at the same shop and getting largely the same groceries BUT doing it online through Shop & Share Savings Program website. I have selected a church as my charity and the grocery store donates to my nominated church project the money I would spend on one weeks' worth of groceries. Terrific!

Imagine my surprise, however, when I discover that 44.7% of our members using the program have not nominated a Church or Charity. This means that even though people are spending and saving through the program the donations are not being made because members haven't selected a Church or Charity. Seems like a shame to me.

I would like to encourage you to select a Church or Charity to support. At present ACA Health is trialling the program with the Greater Sydney Conference Churches, Adventist Development and Relief Agency (ADRA) and the Leukaemia Foundation are also available to support. It's easy. We have provided step by step instructions on Page 4.

You can also find out more about each project you can support just by choosing the "Church and Charities" menu option.

ACA Health announce on our Facebook page when new Churches join the program so why not follow us and keep up with the latest news.

As an ACA Health member I can also buy an eCard at a 5% discount so now I only pay \$95.00 for \$100 worth of groceries. When purchasing my groceries through the Shop & Share Savings Program website and an average of 2% of my total spend will go towards my selected church project which contributes towards the \$104.00 a year. Oh and the \$260.00 I am saving over the year really helps my household budget.

Just get started, support a church project, encourage your own church to join the program and other church members to get involved. Let's see the big difference little things make.

Because we care...

Jody Burgoyne

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, 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
Singles	under \$90,000	\$90,000 to \$105,000	\$105,001 to \$140,000	over \$140,001
Couples	under \$180,000	\$180,001 to \$210,000	\$210,001 to \$280,000	over \$280,001

If you need to change your Rebate Tier, log into your Online Member Services Portal at 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'**.

Avondale Health Resource Competition

Every year in conjunction with the Adventist Health Department and 10,000 Toes, ACA Health sponsors a Teaching Health Resource Competition at Avondale University College for final year Primary School teaching students. In line with course requirements students are to prepare an original health resource, to educate primary aged children on reducing screen time for children and the importance it has on student and the community wellbeing.

The time and effort the students put into their health resources is evident in the outstanding presentations that we see when judging.

We would like to congratulate this year's resource winners:

- ACA Health Choice Award - **Tiarna Lewis & Kristan Wigglesworth** – Ava's Week of Discovery. An illustrated story book with ideas of activities to do that don't involve screen time, and daily challenges.
- Production Quality Award: **Cassandra Saunders** – Tablet Workbook. A workbook which includes activities, games, spelling, puzzles and much more.
- Original Idea Award: **Julia Prescott** – Unplug to Recharge, Screen-Free Brain Break Ideas For Kids. 72 suggested activities and goal tracker.
- 10,000 Toes Award: **Liam Alderson & Amber Henderson** – Moments for Me. A workbook that provides hints and activities for children to experience nature and local environments.



The health resources will all be available to download at acahealth.com.au. The resources created in this competition are distributed to Adventist schools across Australia. At ACA Health, we count it a privilege to be part of something that promotes healthy lifestyle principles to children at a time when they are learning things for life.

What We Have Done to Reduce Our Operating Costs

Stewardship of money is important to us. That is why ACA Health are always looking at ways to save on our operating cost. It also helps us to maintain our generous member benefits. Since March last year we made the following changes to save on our operating costs:



- Reduced the amount of printing we do by emailing out member documentation rather than send it through the post. This also saves on all the associated printing costs.
- Upgraded our Online Member Services Portal to make it easier for members to claim online rather than send in paper claims.
- Updated our online membership application to reduce the amount of paper applications.
- Reduced our office working space to reduce our costs.

How you can help...

Every member can do their bit to help us save money by:

- Claiming through our Mobile Claiming App or through our Online Member Services Portal.
- Going to our website acahealth.com.au for information rather than asking for information to be mailed out.
- Changing your communication preference from mail to email on our Online Member Services Portal or giving us a call to request the change.



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.

**Due to privacy requirements, contribution receipts and claims remittance need to be sent by post.*



Shop & Share Savings Program

FREE Registration To All Members

Join the hundreds of members who are saving on thousands of dollars on their everyday living expenses and raising funds for their local church or charity by shopping online through the S&SSP website.

Shop & Share
Savings Program

Step by Step Registration Instructions:

1 Register at: www.shop.acahealth.com.au

2 Go to 'Get started' & click 'Start here'



3 Fill in your details on the 'Register' form. Select ACA Health Member (enter in your Membership Number). Click on 'Send One Time Pin' (you will receive a text message).

4 Enter the Pin in the space provided and click on 'I'm not a robot'.

5 Once you have registered, you will receive an email to confirm your registration, following the instructions (you will need to click on a registration link).

6 Login to the Shop & Share Savings Program website and go to 'Member Dashboard', Click on 'Update my Account'



7 Select your local church from the 'Select charity' drop down box

You are now ready to start fundraising by simply shopping through the ACA Health Shop & Share Program website.

Enjoy your shopping!

And don't forget to tell your Local Church community about the fundraising program.



To fundraise for your Local Church you must always login to the Shop & Share Savings Program website www.shop.acahealth.com.au and shop online.

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

Another member benefit.

Because we care...



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

Members Health
FUND ALLIANCE

In Case of an Emergency

A medical emergency can happen at any time to you or your family. Being prepared will help you know what to do and what your options are if urgent medical assistance is needed.

We have provided a list of things you need to consider about your cover so that you are prepared and have the best cover in case of an emergency.

Please go online, or contact our team to review the following:

Do you know who to call?

- You can contact our Customer Service Team on 1300 368 390. Our friendly team are here to answer your questions, and have the conversation with you about out of pocket costs.

Is someone else authorised on your policy?

- If something happens to you and a family member or friend needs to speak with us on your behalf, we can only do so if we have written permission. You can update these details by emailing our team with their full name and contact details.

Is your information private from your partner or parent?

- Individuals have the right to keep their personal information and health details private. This means their details cannot be viewed online, or that anyone else can speak with us about that person's unique details even if you are a partner, spouse or parent. If you want other authorised people on the policy to speak with us about you, check to see if your unique limits/benefits can be viewed online, on the Claiming Mobile App, or contact our team.

Are you on the right level of cover?

- If you want care in a private hospital, you will need to be on the correct policy for treatment at that kind of facility – even if it is an emergency. You can check your Hospital Product through the Online Member Services Portal, and view the details of what is covered in the product summary on the Our Products page at acahealth.com.au.



Have you served your waiting periods?

- There are no waiting periods for accidents or emergencies if you have taken up a hospital policy, but other services such as exacerbating an existing health condition or emergency dental care can be subject to waiting periods. You can view your waiting periods and their end times on the My Account page of your Online Member Services Portal.

Do you have ambulance cover?

- NSW or ACT, you are covered for emergency ambulance transport only, in your state under your Hospital Cover policy. However if you'd like to be covered for ambulance transport in all states and territories you will also need Complete Ancillary or Ancillary Lite cover.
- QLD, VIC, TAS, SA, WA & NT, you are covered for emergency ambulance transport in all states and territories under your Complete Ancillary or Ancillary Lite Cover.

ACA Health is here to help you if you need assistance to gain further understanding of your current policy or changes you would like made, please give one of our friendly Customer Service Representatives a call on 1300 368 390.

Dear ACA Health

What are ACA Health's values?

You can be confident that we are always here to assist and support you, when and where you need it most.



Members First and Last

Our interactions and service will exceed expectations



Unbeatable Extras

We listen to our members when they tell us what is most important to them



Ethics Before Profits

We will be fair and do the right thing every time



Supporting Each Other

We will support each other to get the job done and meet our goals

Medical Cost Finder

The Medical Costs Finder helps you understand the cost of common medical procedures provided by specialists in Australia.

What the Medical Costs Finder Is

The Medical Costs Finder is an online tool. It lets you find out more about the cost of specialist medical services. It covers common services in and out of hospital that patients want to know more about.

The tool's results are based on the most recent publicly available Government data about what people have paid for medical services.

How the Medical Costs Finder Helps You

You can use the tool to:

- see how much people have paid out of pocket for a medical service
- compare the costs estimated by your specialists and other health providers for a service with the typical costs for the same service

This helps you better understand what is typically paid and whether your likely out of pocket costs are high or low, compared with what others have paid for the same service.

You will also see the Medicare and any private health insurance payments, which could affect the out of pocket costs you may pay.



Future upgrades to the Medical Costs Finder will include the costs of individual specialists who notify the Government of their fees for common medical services.

Visit

<https://www.health.gov.au/resources/apps-and-tools/medical-costs-finder/medical-costs-finder#/choose-hospital-option>

For More Support For Making Financial Decisions Visit

<https://www.health.gov.au/resources/apps-and-tools/medical-costs-finder>

Medical Costs Finder disclaimer

This tool is a general guide to the costs of specialist services. It shows general information on typical costs, it cannot be used to determine a person's actual costs.

To determine your individual cost, you must talk to your health providers (for example, your doctor, specialist or hospital) about their fees and your health insurer about your policy coverage before you agree to treatment.

**Information taken from the Department of Health Website*



Your Optical Health Fund Partner

Q Optical Network is a national group of quality eyecare providers, delivering premium service to the members of many private health funds including ACA Health Benefits Fund members.

Did you know that as an ACA Health Benefits Fund member that you are entitled to special benefits and discounts through Q Optical Network optometrists?



TO FIND YOUR NEAREST Q OPTICAL NETWORK OPTOMETRIST VISIT:

[OPTICALNETWORK.COM.AU](https://www.opticalnetwork.com.au)