

Merry Christmas

From all the staff at ACA Health we would like to thank you, our valued members, for your support throughout 2021.

It has been a tough year for many people in our community with being apart from family, not being able to catch up with friends and feeling lonely and isolated. ACA Health supported our single, elderly members in lockdown by providing 'Care Calls' to see how our members were doing and if they needed anyone to talk to. Our Customer Service Team enjoyed these chats and our members appreciated the thought.

Now that restrictions are lifting there is a lot for us to catch up on and fit into our schedule. In particular the important medical, dental and optical visits. Then there is the overdue hair appointment, exercise classes and clothes shopping because we can't fit into anything without an elastic waist. We are also on our way back to the office after working from home for months on end and mentally planning our next holiday for when the borders are opened. It's going to be a busy month!

Also give yourself time to sit and think about the positive changes you have made during lockdown that you want to maintain. Maybe you have taken up a new hobby, started cooking or you are now a grandparent getting ready to enjoy babysitting duties. Keep doing what relaxes you and what you enjoy, it is good for your wellbeing.

During this time of faith and family, may the true meaning of Christmas fill you with joy, happiness and good health. Wishing you a very Merry Christmas and a blessed New Year.

Christmas & New Year Holiday Phone Hours

DATE	HOURS
Wednesday 8 Dec 2021*	Closes 12pm
Wednesday 22 Dec 2021*	9am - 5pm
Thursday 23 Dec 2021*	9am - 5pm
Friday 24 Dec 2021	CLOSED
Monday 27 Dec 2021	CLOSED
Tuesday 28 Dec 2021	CLOSED
Wednesday 29 Dec 2021*	9am - 5pm
Thursday 30 Dec 2021*	9am - 5pm
Friday 31 Dec 2021*	9am - 12pm
Monday 3 Jan 2022	CLOSED
Tuesday 4 Jan 2022	Normal Hours Resume

We plan to open our office to members from Tuesday, 4th January 2022 however, if anything unforeseen happens the office will remain closed to in-person member visits. **Please call ahead to make an appointment before you come in and see us on 1300 368 390.**

Inside this issue:

- Trust Survey Results
- Avondale Schools Health Resource
 Competition
- ACA Health Website Changes
- Dear ACA Health
- Patient Information About Implantable
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*Staffing will be at a minimum during this time and available for emergencies only.

ACA Health Benefits Fund

ACN: 128 673 923

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<mark>Office:</mark> 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

Finance & Operations Manager Nerolie Faull

Marketing & Communications Manager Nadene Caputo

Administrative Assistant Janet Hyde

Assistant Accountant Sharmila Saggurthi

Graphic Design & Social Media Officer Melissa Sciberras

Membership Team Emily Marsh Alisha Siulai

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 *Health*Wise?

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

With so much uncertainty, endlessly questioning media coverage and a gruelling schedule of APRA requirements, sometimes I need to stop and remind myself why ACA Health exists. Then I open my email and read this...

"ACA Health is amazing. I have been through so many major surgeries, treatments, therapies and the list goes on.

I am on a Trial now which is going well.

ACA Health have cared for expenses throughout, and I am forever grateful as there was no way we could have managed the cost of it all. We do thank you. The system is wonderful. Every time we use the Health Benefits Fund, they say "wow that is a great fund to belong to" as it gives such great coverage.

So, we say a huge thank you as without these treatments I wouldn't be here, it has saved my life.

Please share our gratitude with the other staff members and let them know their work is lifesaving. May God Bless you all."

- Email from Member 2021

It restores my soul, and I remember why ACA Health is so important and why those inspired men in 1934 started the Fund. It is for you.

I would like to thank those dedicated people that today support ACA Health and the church's mission with their talents and their time, the Directors, and the ACA Health Team. ACA Health is stronger because of you and continues because you care.

Because we care...

Jody Burgoyne



Practical Things to Remember this Time of the Year

- ✓ Most benefits renew on the 1st of January each year. Benefits are paid on date of service (not the date it is processed).
- ✓ 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
- \checkmark Student Declarations can be updated on the Portal.
- ✓ The office is open only for emergencies from 22/12/21 31/12/21. Please call us to make any changes or make a payment before this time.

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

Notices:

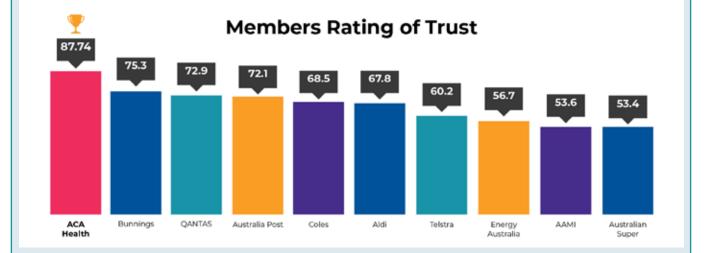
All necessary correspondence will be emailed to the email address stored on the policy or where no email address has been supplied it will be sent to the most recently supplied postal address or where no postal address has been supplied, the home address, or telephone number of the Policy Holder. These rules are available to Insured Persons upon request.

Trust Survey

Earlier this year, our Members had the opportunity to rank ACA Health against other trusted brands in the market. We are pleased to say that ACA Health come out on top! This is something we are happy to boast about! It comes as no surprise that we came in at number one of having the most loyal members with an average membership of 17 years. Other brands ACA Health was compared to were Bunnings, Qantas, Australia Post, Coles, ALDI, Telstra, Energy Australia, AAMI and Australian Super. Thank you to those members who participated in the survey. We appreciate your support in helping us improve our service to you.

How We Ranked Against Other Funds

Average Membership Years	Average Age of Members			
No. 1 – 17 years (ACA Health)	No. 1 – 61.8 years			
No. 2 – 15.6 years	No. 2 – 61.7 years			
No. 3 – 14.6 years	No. 3 – 61 years (ACA Health)			
Average – 12.5 years	Average – 59.5 years			



Membership Feedback Survey

Next month you will receive via email, our Member Feedback Survey. This survey provides you an opportunity to tell us what you think about our products and services. We value your feedback and would appreciate your participation. The results we get back from our members are reviewed by management to make changes where needed to best serve our members. As a thank you for taking the time to provide your feedback to us, you can choose to go into the draw to win some fantastic prizes.







Global Assistance

Travel insurance Available from April 2022

Whether you are travelling domestically or internationally, we will be here to assist you when you need it the most.



Avondale Schools Health Resource Competition

Adventist Primary Schools

Health Resource Competition

KOREY'S BAD DAY

kids journal

AGA.

\$1,000 Prize Money Up For Grabs!

Every year in conjunction with the Adventist Health Department and 10,000 Toes, ACA Health sponsor a Teaching Health Resource at Avondale University College for final year Primary School teaching students.

ACA Health were so impressed with the quality of submissions we had the top four Health Resources printed and will donate a copy to each Adventist Primary School Library.

ACA Health will run an Adventist Primary Schools Competition in the first term of 2022. Schools who use the Health Resources in the classroom and video their activity as part of their entry submission, will be listed on ACA Health Facebook Voting Poll*.

ACA Health will post each entry in a Facebook post so that students, teachers, parents, grandparents and other friends and family can view each entry and cast their vote for their favourite resource experience. The school/ class with the highest amount of votes* will win \$1,000 to purchase additional resources. *T&C apply

We will post out the Health Resources to each school Principal so they can let teachers know the resources are available for use in the classroom and to register their participation. If you have primary school children, be sure their school or class is registered for their chance to win!

Website Update

ACA Health are pleased to have launched our new look website. We like to make tasks easy for our members so we have listened to your feedback and rearranged our website so you can easily find what you are looking for.

Some of our Home Page Changes:

- Office Hours and Phone Number are on the top right hand side of the Home Page
- Brochures and Forms are now located in the top bar menu
- Shop & Share Savings Program is located on the Home Page with a click through for easy access
- Social Links have been added so you can follow us to get the most up to date information

Mobile Claiming App Update



The ACA Health Claiming App has launched an update with a new and improved design with a few changes made to help our members easily navigate and use the app.

SMILERS

Classroon

LARRY LUNCHBOX

Devotional

ACA

Some of the changes to the app:

- It is now easier to switch to a different person on your policy for the purpose of claiming. Simply go to 'My Details' and select your family member from the drop-down list
- You can now automatically view up to 12 months of your Extras Claim History
- Stay connected to us on Social Media links for our Shop & Share Savings Program, Facebook, Instagram, LinkedIn and Youtube Channels have been added to the Contact Us page

To update the app on an Andriod device head to the Google Play Store, Manage Apps & Devices, Check for Updates. For Apple Users head to the App Store and check for updates.



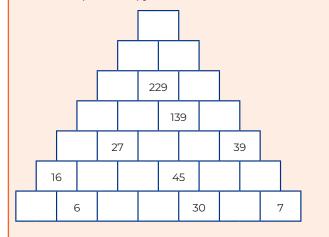


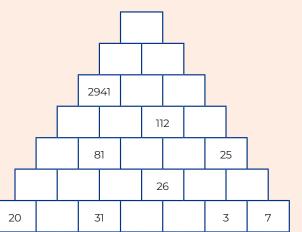
Puzzles

Sports Find-A-Word															
I	С	S	А	Т	Н	L	Е	Т	Ι	С	S	L	М	Х	All sports on the list below appear in the grid reading in
Ζ	R	S	L	J	L	L	М	G	Ν	Ι	F	R	U	S	straight lines in any direction. Letters may be used more than once.
Κ	T	Ι	Ν	А	В	А	S	Κ	Е	Т	В	А	L	L	
S	С	D	В	М	D	В	Q	Х	Х	Т	Е	Q	Т	G	Archery Gold Soccer
Y	К	Т	L	D	W	Y	С	W	0	G	W	А	Y	Ν	Athletics Hockey Surfing
G	Е	W	V	0	S	Е	Н	V	G	D	В	В	Y	ī	Badminton Judo Swimming
-	с т		v D	0	Ŭ		-		-		_	_			Baseball Netball Table Tennis
Ν	I	K	В	0	G	L	I	U	С	L	U	R	V	М	Basketball Rowing Tennis
I	С	Q	С	В	Т	L	Н	Е	Е	L	Е	J	Y	М	Cricket Rugby Volleyball
W	S	С	G	0	W	0	Т	Т	Ν	Н	Ι	В	Н	Ι	Cycling Sailing
0	Е	0	Ν	Н	Н	V	Е	Ν	С	Ν	G	Ν	J	W	Fencing Skiing
R	S	А	Т	L	Ι	Ν	G	R	J	U	Т	L	G	S	
Т	U	F	Ι	Т	Ν	В	А	М	R	F	Ρ	S	А	0	
Y	В	Х	K	Ι	L	L	А	В	Е	S	А	В	G	S	
U	I	U	S	G	Ν	Ι	С	Ν	Е	F	R	А	Y	Ι	
Ν	0	Т	Ν	Ι	М	D	А	В	Κ	Н	Ζ	Y	Е	0	

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.







Dear ACA Health

How long can my dependant children stay on family cover?

If your children are aged between 21 and 25, without a spouse/partner, not studying full time and earning less than \$20,000 per annum, 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 without private health insurance, 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 product with a General Treatments product. It is not available with Bronze Essentials Hospital or Basic Hospital Cover.



Patient Information about Implantable Medical Devices

From 1 December 2021, suppliers of implantable medical devices are required to have patient information materials available in the form of Patient Information Cards (PIC) and Patient Information Leaflets (PIL). These information materials provide patients and medical practitioners with important information about specific implantable medical devices.

The PIC is used to record the details of the specific device that a patient has implanted – including the name of the device, the manufacturer, the model and batch number and who to contact if they experience any issues. The details on the card can be recorded in patient electronic records, discharge summaries or if a physical card, be carried by the patient in their wallet. The information recorded on the card enables improved traceability of the device if there are any issues or recalls. Many suppliers of medical devices already provide these cards (eg: pacemakers and spinal rods) that patients display when having MRIs' or go through airport security screening.

The PIL offers a source of information that can be used to inform discussions on the decision to implant a type of medical device. Leaflets should be available prior to surgery to assist patient-doctor discussions regarding the type of medical device being considered and the type of medical condition the device is used for. The leaflet may also be used to provide patients with the name and manufacturer of the device, information about what may happen after the surgery, and information about possible adverse events and malfunctions.

More information regarding the patient information materials is available on the Therapeutic Goods Administration (TGA) website: https://www.tga.gov.au/ resource/medical-device-patient-information-leaflets-andimplant-cards

Suppliers of medical devices may provide the patient information materials in various formats over the next few years. It is important that suppliers discuss with hospitals and surgeons how they plan to provide these materials, in what format and how to access them.

The TGA has published advice on their website to advise healthcare facilities of the requirements and that suppliers may have a range of ways to provide the information, including to patients (https://www.tga.gov.au/patientinformation-material-implantable-medical-devices).

If you have not received information from your existing suppliers about their plans for patient information materials about implantable medical devices, after 1 December 2021, your first point of contact should be the supplier of the device. If you need further information you can contact the TGA at mdconsent@health.gov.au

Information Source: Department of Health

