

PHI Statements 2022

ACA Health now lodges information about your private health insurance premiums and private hospital cover with the ATO directly. This means you will no longer receive your PHI 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 PHI 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.**



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Is Your Rebate Tier Right for You?

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 altered 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	\$90,001 to \$105,000	\$105,001 to \$140,000	over \$140,001
Family/Couples*	under \$180,000	\$180,001 to \$210,000	\$210,001 to \$280,000	over \$280,001
Aged under 65	24.608%	16.405%	8.202%	0%
Aged 65-69	28.710%	20.507%	12.303%	0%
Aged 70+	32.812%	24.608	16.405%	0%

**Income thresholds increase by \$1,500 for every child after the first.*

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'.

Authorise a Family Member

Do you need anyone else authorised on your Membership?
If you are ill, injured or travelling, ACA Health are unable to speak to anyone else regarding your policy unless we have written permission from you on file. In order for anyone to ask a question regarding your policy or make changes to your membership, **ACA Health must have authorisation**

in writing as required under the Privacy Act 1988. All Claims must be lodged with ACA Health within 24 months for benefits to be paid so contact our Customer Service Team for instructions on how to authorise an additional person to assist you with your cover.
It's one way to make things a little easier.

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

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Shane Bowditch
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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

Our worship speaker today finished with the A R Bernard quote "Life is God's gift to us. What we do with it is our gift to God." I had recently seen a variation of this quote that had captured my full attention and I tucked it away in my memory for my own use.

Why, you may ask. Well, I feel like I was meant to work at ACA Health. That the roles and experience that I had gathered on my career journey were all in preparation for this position. ACA Health Benefits Fund and the ACA Health Team are part of the support system, miraculously created, for you, to support you in living your best life in service to God.

I want to thank you for completing the Member Feedback Survey earlier this year. While the job is never done and there are things you would like us to work on, overall you are very satisfied with the Fund and the ACA Health Team. In fact, the survey told us that ACA Health has a Net Promoter Score of 42.7 which is a strong result.

So, if you share my belief that ACA Health was created for you; created at a time and in circumstances that could only be divine; or just that you think it is a good Fund; as a satisfied ACA Health member, I am asking you to speak up. I am asking you to tell your fellow workers, your leaders and your church friends and family about ACA Health.

You have my pledge to continue to listen to you and the things that are important to you. Do I have your pledge to speak up and share ACA Health?

Because we care...

Jody Burgoyne



Important Things for You to Do

At ACA Health we understand that you are busy and try not to bombard you with a lot of communication. However, it is important that you do read the emails we send you as they contain important information regarding your cover.

From time-to-time ACA Health need to either call or text our members regarding their membership.

So you know the call is not a scam put our number into your phone. This way you will know it is a genuine call.

Travel Insurance Now Available to ACA Health Members
Visit: acahealth.com.au

Diabetes and Eye Health



OPSM urges Australians to get their eyes tested this National Diabetes Awareness Week.

As diabetes continues to grow as the fastest growing chronic health condition in Australia, ACA Health optical partner OPSM is urging Australians to get their eyes tested this National Awareness Week (10-16 July).

Of the 1.4 million people in Australia living with diabetes, 10% are living with Type 1 and 85% are living with Type 2¹. These statistics highlight how the disease may affect overall health as well as eye health. Regular eye checks utilising OPSM's ultra-wide digital retinal scans are one of the many ways to detect signs of diabetes, such as diabetic retinopathy, before it can cause ongoing, long-term damage.

With up to an estimated 500,000² undiagnosed people living with diabetes currently in Australia, optometrists say it's important to attend regular eye check-ups.

Elizabeth Kodari, optometrist at OPSM, says:

"Many Australians aren't aware of the link between diabetes and their eye health, and that's why we're urging local residents to get their eyes tested as part of National Diabetes Awareness Week."

At OPSM, our Ultra-Wide Digital Retinal Scanners provide

a 200-degree view of the back of the eye allowing us to view 80 percent of the retina: this helps us identify early signs of eye health concerns, including diabetic retinopathy. To encourage further people to have their eyes checked for this debilitating disease, we will be offering 50% off Ultra-Wide Digital Retinal Scans[^]."

"If you are a person living with diabetes, you are at greater risk of developing eye health issues, such as diabetic retinopathy, which has the potential to cause severe vision loss, or even blindness. Regular eye exams can in fact help identify early symptoms of a wide range of health concerns, often leading to awareness, treatment and prevention of problems including diabetic retinopathy."

"We recommend adults should visit their optometrist at least once every 24 months to ensure their eyes and general health remain in top condition."

If you have any questions or concerns, book an eye test at your OPSM store to take advantage of our eyecare technology. Visit www.opsm.com.au.

Note: ACA Health does not pay benefits on this service.

¹ ^About Diabetes Australia, Internet 2020 Available: [www. http://www.diabetesaustralia.com.au/About-Diabetes-Australia/](http://www.diabetesaustralia.com.au/About-Diabetes-Australia/)

² Diabetes Australia, 2015 <https://www.diabetesaustralia.com.au/about-diabetes>

[^]T&Cs 50% off Optical Ultra-Wide Digital Retinal Scan available with a standard eye test. To redeem this offer please mention the promotion in store. Subject to appointment and store availability. Ask your optometrist if this scan is suitable for you. Bulk billing available to eligible Medicare cardholders for standard eye tests. Offer available once per person until 10/10/22. Excludes contact lens examinations. Offer is not transferable to another person. Available at participating OPSM stores. Discount code: DAS

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

 **Members Health
FUND ALLIANCE**

In Need of a Gift Idea?

If you are struggling for birthday gift ideas for your young adult children, we have the perfect idea for you...[a Gift of Health Cover](#).

ACA Health offer Dependant Extensions if your children are aged between 21 and 31, without a spouse/partner and not studying full time.

All you need to do is 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 adult children covered until they are 31, rather than leaving them without cover, 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 (Ancillary/Extras) Treatments policy.

Note: It is not available with Bronze Essentials or Basic Hospital Cover



Dear ACA Health

I need some physio after my surgery, am I covered?

Physio treatment post-surgery can refer to a number of different things.

- Are you going to a physio as an out-patient in their clinic?
- Are they coming to your house?
- Are you going to a hospital as a day only patient for Rehab services?

If you are going to a physio as an out-patient in their clinic to receive standard physio or hydrotherapy services, this would be included as a benefit as part of your Ancillary/Extras cover.

If you have the Complete Ancillary cover, you can also receive benefits on exercise physio. If the provider does not have a HICAPS terminal to swipe your ACA Health Card, you can submit the invoice through your ACA Health Mobile Claiming App or your Online Member Services – our Claims Team will process and pay benefits into your account within 3-5 business days!

If you are going to a hospital as a day rehab patient, or a physio is coming to your house as part of Rehab at home service by a hospital-type provider, benefits would be paid according to your hospital product (see below). You will not have to submit the hospital claims yourself, but you should speak to our Customer Service Team on 1300 368 390 for more information on how to claim the Physio's services if they charge you out-of-pocket costs.



Basic Hospital

- you may have some out-of-pocket costs.

Bronze Essentials Hospital

- rehab treatment is only payable in a public hospital and there are no benefits on rehab at home.

Gold Private Hospital

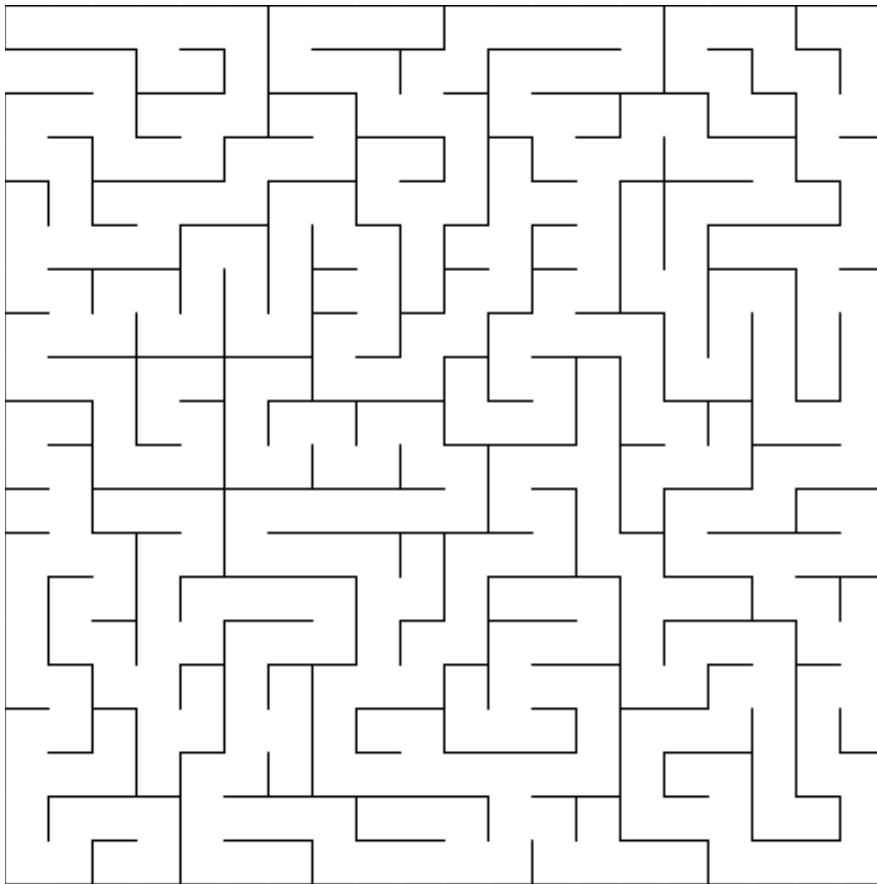
- you will have a \$100 co-payment for every day of admitted day rehab treatment in a private hospital; including rehab at home.

Gold Deluxe Hospital

- included with no co-payment or excess.

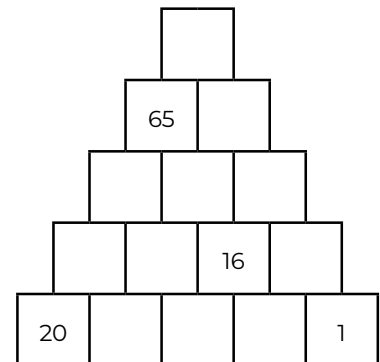
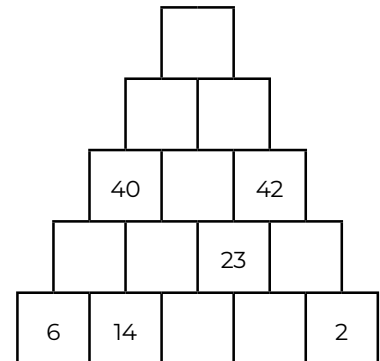
Puzzles

Maze Puzzle



Number Pyramid

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.



Maths Squares

25	+	13	+	6	×	11	+		125
-		+		-		+		+	
4	×	23	-	15	+	19	+		98
+		-		×		+		-	
	×		-		-		÷		51
-		-		+		-		-	
3	-	9	+		+		×		274
×		-		-		-		-	
	-		-		×		-		-453
-2		5		-17		10		-11	

Number Block Puzzle

				11
	3		2	11
		5		14
		0	5	7
			3	11
11	7	14	11	8

				13
				7
4				13
		2	3	11
		1	4	9
14	5	10	11	10

Avondale University Health Resource Competition

Every year ACA Health sponsors a Teaching Health Resource Competition at Avondale University for final year Primary School teaching students. In line with course requirements students were to prepare an original health resource, to educate primary aged children on self-confidence and the importance it has on a student. The time and effort the students put into their health resources was evident in the outstanding presentations that we saw when judging.

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

- **ACA Health Choice Award – Elyse Atkins – My Confidence Backpack.** A booklet on Self-Confidence, perseverance and God's love and promises.
- **Production Quality Award: Jeremy Borrott & Zachary Hobson – Self-Confidence Journal.** Celebrating Me! A journal that looks at all of the things that make me uniquely me.
- **Original Idea Award: Emily Garney, Haylee Adamson, Jade Harkins & Loren Russell – Self-Confidence Journal.** 72 suggested activities and goal tracker.
- **Jaz Award: Craig Colledge & Rachael Butcher – Mirror Mirror Who Am I?** An illustrated book that encourages children to develop self-confidence. The self-confidence issues of Australian animals are explored throughout the book. However, the features that each animal perceives as a weakness in themselves is recognised as a strength by their classmates. They are reminded that God made each of them unique and they should support their friends.

The resources created in this competition will be distributed to Adventist Primary 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.



Pages from: My Confidence Backpack
Aca Health Choice Award



Pages from: Self-Confidence Journal
Production Quality Award



Pages from: Self-Confidence Journal
Original Idea Award

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 via email

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
- There is a Forgot Password link to help if you have forgotten your password or wish to reset it

