

## Christmas Message

The team at ACA Health would like to wish you and your loved ones a happy Christmas and a safe and successful year to come.

This past year we have seen the restrictions and lockdowns from COVID-19 lifted. The ability to travel and to do more in our communities returned. We can again sing in public, worship in person, and celebrate together.

As 2022 closes it is time to reflect on the new patterns you have established in your life; what is working for you and if there are habits you would like to change. Keep the things that have served you well during lockdown, but re-establish important routines like scheduling medical appointments, optical appointments, dental check-ups and dropping by to check on a friend.

To assist you during this time ACA Health will have minimal staff available so please take note of the telephone hours during this time (below). Also so that everything proceeds to plan for you this holiday period on page 2 we have included ACA Health's list of things to consider before you start your well-earned break.

Finally we wish you a happy and safe Christmas and we look forward to continuing to support you in your life of purpose in 2023. ***Because we care.....***



## Christmas & New Year Holiday Phone Hours

Wednesday, 14th December	9.00am to 11.00am
Thursday, 22nd December	9.00am to 5.00pm
Friday, 23rd December	9.00am to 12.15pm
Monday, 26th December	Closed
Tuesday, 27th December	Closed
Wednesday, 28th December	9.00am to 5.00pm
Thursday, 29th December	9.00am to 5.00pm
Friday, 30th December	9.00am to 12.00pm
Monday, 2nd January	Closed
Tuesday, 3rd January	Normal Hours



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## 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](http://acahealth.com.au)  
Email: [info@acahealth.com.au](mailto: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

**Administrative Assistant**  
Janet Hyde

**Membership Team**  
Alisha Siulai  
Leigha Tew

**Claims Team**  
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](mailto:info@acahealth.com.au)  
Phone: 1300 368 390

Find us Online:  
"ACA Health Benefits Fund"



## From The Fund Manager

Let's consider the term 'pandemic profits'. A quick google search revealed that Moderna and Pfizer are expected to make \$64bn this year, 2022, from covid vaccines alone.

Now consider what happened during covid. The unprecedented closure of Australia. Anything that didn't help with COVID-19 was cancelled. Furthermore, the way to prevent its spread was to isolate. We missed church, weddings, school and early detection of disease. We delayed trips to see family and friends along with the doctor and diagnostic procedures and treatments.

For ACA Health, claims dropped and the task of identifying what was foregone as opposed to delayed (and therefore potentially more acute) commenced.

So far ACA Health has experienced 'catch-up' claim levels in Ancillary claims and returned \$1.2M in 'pandemic savings' to policy holders through the six-month deferral of the April 2020 premium increase and more recently a lower than required premium increase effective 1st April 2022.

I would like to thank you, ACA Health's loyal members, and the ACA Health team that work hard to satisfy customers each day, often sharing in your treatment success and frustrations. I would also like to thank ACA Health's Directors who volunteer their time and talent in support of you and ACA Health.

Finally, I would like to wish you all a wonderful Christmas, doing what you love best with those you love the most.

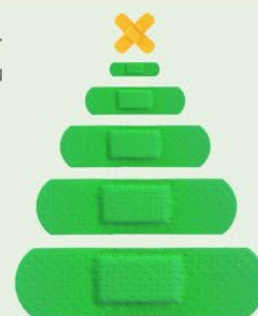
*Because we care...*

*Jody Burgoyne*



## Practical Things to Remember This Time of Year

- ✓ Your 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 overseas or domestically.
  - ✓ 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](http://acahealth.com.au).
  - ✓ Dependants who are leaving study or turning 25 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 31, 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. 1300 368 390**



**Correspondence** - All correspondence where possible will be emailed to the email address stored on the policy or where no email address is supplied it will be sent to the most recently supplied postal address or where no postal address has been supplied, the home address of the Policy Holder. These rules are available upon request.



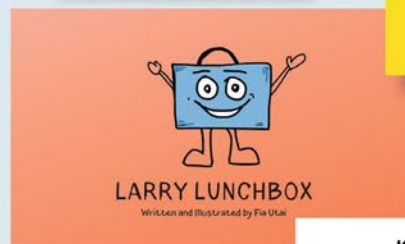
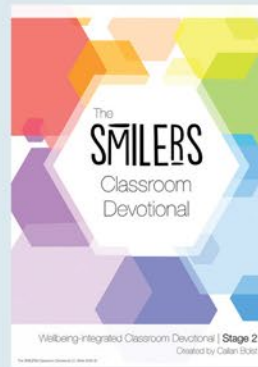
# Adventist Primary Schools Health Resource Competition



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 prepare an original Health Resource, to educate primary aged children on a health topic.

This year, ACA Health donated a copy of the top four Health Resources to each Adventist Primary School Library throughout Australia. Schools were also invited to use the Health Resource in the classroom, video record their activity and submit an entry to ACA Health to be in the running for a \$1,000 prize.

Please go to the ACA Health webpage if you would like to view or download the resources. <https://acahealth.com.au/>



## Congratulations

Congratulations to Wahroonga Adventist School Grade 6K on winning the \$1,000 prize money.

ACA Health appreciate the support received from the participating schools.

Teachers, look out for next year's competition for a chance to win \$1,000 in prize money for your class. Schools are not limited to the number of entries they wish to register.

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. **Because we care...**





## Trust Survey Results

In September 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 came out on top. Other brands that ACA Health was compared to included: Bunnings, Australia Post, Aldi, Coles, Qantas, Telstra, AAMI, Australian Super and Energy Australia.

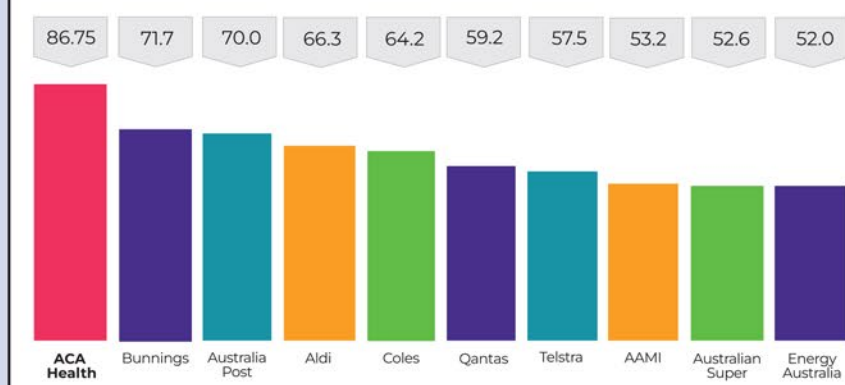
The ACA Health trust score continued to be far higher than the scores provided by ACA members for other businesses rated.

The ACA Health trust score was typically higher among older members, with those aged 66+ providing the highest scores.

The ACA Health Trust scores were relatively even across the length of membership tenures.

Thank you to those members who participated in the survey, we appreciate your support in helping us improve our service to you.

Members Rating Of Trust



## Ambulance Explained

Ambulance arrangements are based on the State or Territory in which you are a resident.

If you have an Ancillary policy or Ancillary lite policy, they include benefits for Ambulance in all states and territories as follows;

### What's Covered?

Your ACA Health Ambulance Cover provides benefits for all the full cost of ambulance charges when provided by a state ambulance service, in the following circumstances:

- When it is medically necessary for you to be transported to hospital in an ambulance. Medically necessary means that due to the patient's medical condition, ambulance transport is necessary as they could not be transported by any other means;
- When you need immediate medical attention at a hospital or approved facility;
- When an ambulance is called to attend to you, but you do not subsequently need to be taken to hospital;
- Transport required while travelling outside your state of residency, that meets the above criteria.
- Transport from a public to a private hospital when you request treatment in a private hospital.

### What's Not Covered?

Ambulance charges are not covered when:

- It is not medically necessary for you to be transported in an ambulance;
- Your transport is at the request of a hospital because the hospital does not have the medical facilities to treat you. These costs should be covered by the hospital requesting the transfer;
- The emergency transport provided is not part of a state or territory ambulance service. Please check with your state ambulance service before using: private ambulance services or patient transport, including transport by helicopter, water boat, or other transport.



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

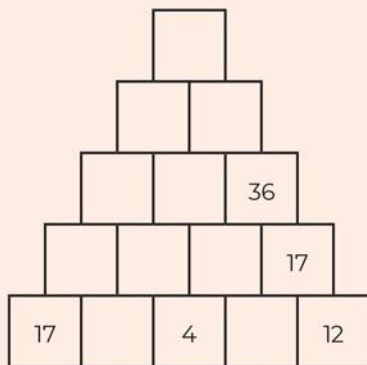
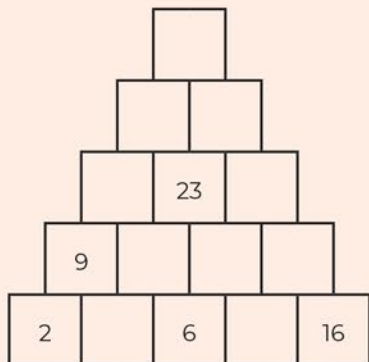
 **Members Health**  
FUND ALLIANCE



# Puzzles

## 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

	+		+	7	+	12	36
+		+		+		+	
	+		+		+	11	26
+		+		+		+	
	+	5	+	6	+	1	28
+		+		+		+	
15	+	13	+		+		46
43		28		37		28	





## Dear ACA Health

### What am I covered for if I must go to hospital as an emergency?

In NSW or in ACT, you are covered in full for ambulance transportation with hospital or extras cover. In all other states, ambulance is covered only under general treatment "extras" products.

If you go to an emergency department of a private hospital, you will be classed as an 'out-patient' and as such ACA Health is not permitted to pay benefits on these services or any blood tests or x-rays that may be taken at this time. These fees are instead reimbursed by Medicare, as services provided to "not admitted patients", at 85% of the Medicare Schedule Fee.

Many private hospitals also charge a 'facility fee' for attendance at their emergency department to help off-set their running costs. ACA Health does pay a benefit towards this fee under the Complete Ancillary product.

If, after emergency treatment, you require admission to the hospital, you will then be covered by your Hospital cover with ACA Health (provided all waiting periods are served and the treatment is covered by your hospital product).

### What do I need to do if I have to go to hospital?

If you need hospital treatment, we recommend the following steps to determine your benefit and the amount of gap fees you may need to pay:

1. Contact us straight away about your hospital product and whether you will be covered for the treatment you need.
2. Ask your doctor(s) whether they participate in the [Access Gap Cover Scheme](#) and if so, to bill accordingly. This may help you avoid or lower your out-of-pocket expenses.
3. Check that the private hospital is contracted with ACA Health through the Australian Health Service Alliance (AHSA) by using our Hospital Search on your Online Member Portal Dashboard.

*If your hospital stay is longer than 35 days and your doctor considers that you no longer need acute care, you will need to pay a contribution to your living costs in much the same way as nursing home type residents contribute to the cost of their care. The patient contribution is payable by public and private hospital patients and ACA Health is unable to pay benefits on this fee. [Contact us](#) for more information.*



## Supporting Our Community

We are leading into the season where kindness really matters. ACA Health staff are proud to personally support Hornsby Fusion and The Dish Christmas Hamper collection for the local community.



Since 2003, The Dish have been feeding the vulnerable of Hornsby with a hot meal together with friendship and compassion.

As Christians we love others as a reflection of Jesus's great love for us. In addition to food, they provide an accepting and inclusive community, helping each person know they are valued.

In collaboration with Fusion and local volunteers, The Dish serves up to 40 meals a night, five nights a week, year round.

They also rescue left-over food from supermarkets so that our community has some fresh food to take home as well.

[The Dish of St John's - uca.org.au](http://TheDishofStJohns-uca.org.au)

**"In all things I have shown you that by working hard in this way we must help the weak and remember the words of the Lord Jesus, how he himself said "It is more blessed to give than to receive"**

Acts 20:35

**Travel Insurance Now Available to ACA Health Members**  
**Visit: [acahealth.com.au](http://acahealth.com.au)**