

## PHI Statements 2023

ACA Health now lodges information about your private health insurance premiums and private hospital cover with the ATO directly. This means you 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\* 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 are unable to view your information, you may have a privacy setting applied. Please contact our customer service team on 1300 368 390**

## Price Freeze until 1st October 2023

Consistent with typical winter weather, ACA Health's prices remain frozen until the 1st October 2023 (usually effective 1st April each year). There will be a headline increase of 3.92% but the not so chilly news is that prices remain frozen for now. The price freeze is part of ACA Health's COVID-19 give back strategy, and it effectively halves the premium increase for 2023.

There is further good news if you hold a Basic Hospital policy as there is no increase on this product!

If you hear your friends and family talk about their policy price rise (private health insurance premiums generally increase every April) invite them to compare ACA Health's prices.

It's as easy as a phone call to **1300 368 390**. Oh, and remember, if you prepay before 30th September 2023 you can avoid the price rise altogether (for the period you pay in advance to a maximum of 24 months).

## New July 2023 Rebate Tiers

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
<b>Singles</b>	under \$93,000	\$93,001 to \$108,000	\$108,001 to \$144,000	over \$144,001
<b>Family/Couples*</b>	under \$186,000	\$186,001 to \$216,000	\$216,001 to \$288,000	over \$288,001
<b>Aged under 65</b>	24.608%	16.405%	8.202%	0%
<b>Aged 65-69</b>	28.710%	20.507%	12.303%	0%
<b>Aged 70+</b>	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](http://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'**.

**"Jesus looked at them and said,  
'With man it is impossible, but not  
with God. For all things are possible  
with God.'"**

Mark 10:27

### Inside this issue:

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- Empowering Preparedness - Membership Matters
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- Travelling Without Insurance

## 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

### Finance Team

John Fui

### Administrative Assistant

Janet Hyde

### Marketing Manager

Alex Rodriguez

### Membership Team

Leigha Tew  
Alisha Siulai

### Claims Team

Delphine Derrick  
Raquel Jagan  
Dale Ramsey

### Risk and Compliance Manager

Norah Schott

### Systems Administrator

Helmut Hiebl

### Graphic Designer

Kelly Ryan

## 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

Lately I have been bombarded by Private Health Insurance online and television advertising. It strikes me that their advertisements, other than annoying me, just chant their slogans and state the obvious like "..... it's your health that helps you realise your potential." I know we are all looking to save right now but it remains important to invest in your health.

Affordability is a concern when it seems like the cost of everything is on the increase, including health care costs, so ACA Health tries to keep the balance right and the premium increases to a minimum.

ACA Health's six-month deferral of the premium increase until 1st October 2023 is part of our pandemic savings' return to members. While it isn't a once off splash of cash, the deferral is returning real value to members.

ACA Health also offers you the option to prepay your policy up to 24 months before 30th September 2023 effectively locking in the 2022 price.

ACA Health has also introduced a Silver Plus Product in April. Nothing compares to Gold cover but if you really can't afford Gold, then Silver Plus may be the next best thing.

Without health we can't live our life of purpose. I am glad that you continue to choose to invest in your health with ACA Health

***Because we care...***

*Jody Burgoyne*

## Primary Schools Resource Competition Launch

ACA Health is pleased to announce the launch of ACA Health's Adventist Primary Schools Health Resource Competition for 2023. The subject this year is reducing screen time. ACA Health will be attending the Teacher meetings at Avondale University in July so why don't you come and visit the ACA Health team and have a look at the competition health resources, ask any questions you may have about your cover or ask for an obligation free comparison.



For those of you who will not be at the Teachers meetings, if your employer is planning a work meeting or your Conference is planning an event for Local Church Officers and you would like to see ACA Health there, then why not tell your organiser or email ACA Health at [info@acahealth.com.au](mailto:info@acahealth.com.au) and we will do our best to attend.



2022 Competition

# Available Now

## “The next best thing to Gold”



ACA Health has introduced a Silver Plus Hospital product. We acknowledge that customers are making choices to reduce their coverage to save money. There is nothing as good as gold, but if you just can't afford the best cover available then Silver Plus is the next best thing.

### So here is what you need to know.

- **Gold covers everything. Silver does not.** *This is why it costs less.*

ACA Health's Silver Plus product includes Sleep Studies and Pain Management, which are Gold-level categories.

- **There is a per person excess**

The Silver Plus product includes a \$750 excess per person per calendar year. The excess will apply to dependants as well.

- **Introductory price**

Here's an important tip. When comparing private health insurance policy prices, you have to compare products that cover the same clinical categories e.g Silver Plus with Silver Plus. Comparing the cost of Gold with Silver isn't useful. It also isn't helpful to try to compare a Silver Plus product with a Silver product. You may not think they are much different but when it comes to being admitted to hospital.....they are.

The full monthly cost for ACA Health's Silver Plus product before any Federal Government Rebate is applied for is \$167 for a Single policy and \$334 for a Couple/Family.

**Cautions** – When buying a product that does not cover everything there are always people who find out they are not covered for things they inevitably require. So we would like to draw your attention to what we think you should be aware of when purchasing ACA Health's Silver Plus product.

1. If you, or someone on your policy, is aged 50-65 years or over, note this product does not provide any benefit for cataracts and joint replacements. These categories are not included in the Silver Plus product. They are included in Gold Deluxe Hospital and Gold Private Hospital. Gold products may be the most suitable product for you.
2. If you, or someone on your policy, is 20-50 years, note this product does not provide any benefit for assisted reproductive services, pregnancy and birth, or insulin pumps. Gold products may be the most suitable product for you.
3. If you, or someone on your policy, experience signs or symptoms of an ailment, illness or condition (in the opinion of the Fund's Medical Advisor) that is excluded from your current level of cover (be it Basic, Bronze or Silver Plus) there is a 12-month pre-existing waiting period which will apply to you when joining or upgrading to a higher level of cover. If you can't wait the 12 months for the surgery then you will need to pay for the surgery yourself or be admitted in a public hospital as a public patient subject to their waiting lists.

## Empowering Preparedness - Authorising Someone For Membership Matters

As a fund member or policy holder, you are the only person who can make enquiries or make changes to your membership unless you authorise someone else in advance. Strict privacy laws and ACA Health Policy protect your personal information.

Have you considered nominating a trusted person to be authorised to make enquiries, claims, changes, or updates to your membership?

In the event of an emergency or unforeseen circumstances preventing you from contacting us to make a claim or membership update, authorising a trusted person in advance becomes crucial.

Without written consent, your family, spouse, or friends may be unable to contact us on your behalf, even in an emergency. By pre-authorising someone you trust, they can step in on your behalf.

Granting this authority ensures that your membership remains managed, even when you're unavailable. It brings peace of mind, knowing that a trusted person can make necessary decisions during critical situations.

If you would like to nominate a trusted person to have equal authority when dealing with your membership, please contact our Customer Support Team on 1300 368 390 to request a form. Be sure to inform your nominated person before you complete the 'Authorised Member Assistance Permission Form'.

Taking this proactive approach not only ensures that your membership remains up to date and well-managed during unforeseen circumstances, but it also provides peace of mind for you and your loved ones. Knowing that someone you trust has the authority to act on your behalf in critical situations can alleviate stress and facilitate smoother transitions during emergencies.

We are committed to our members, and that includes maintaining the privacy of members personal information in accordance with the Australian Privacy Principles and the Privacy Act. ***Because we care...***

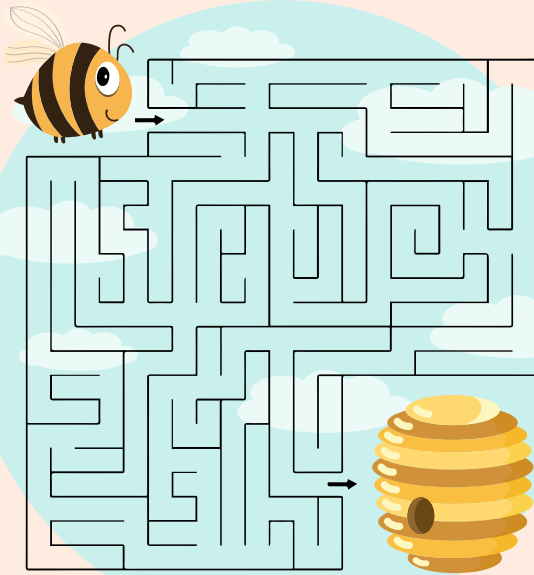


**ACA Health Benefits Fund  
is run for people, not profits**

**Alongside 25 like-minded not-for-profit funds, with over 5 million health insurance policy holders, that exist to deliver the best possible service and benefits to you the member.**



## Puzzles



### Sudoku

4	2				3	8	
1	9	6		7	4		
	8	3			1		6
	9		3				4
	2	3	9	6	4	7	1
8			1			6	
9	7			6	5		
	5	8		9	6		2
4	6				8		9

	8	4	2				
9	3		8	4			
	5	7					
6			4	1	7		
4				7			2
		5	6	2			9
					9	8	
			2	8		4	7
			3	2	1		



### Healthy Food Fact

Broccoli contains twice the amount of Vitamin C than an orange. It contains as much calcium as whole milk, and is more readily absorbed by our bodies.



## Join Our Team

### Financial Accountant

ACA Health Benefits Fund is seeking a qualified financial accountant (CPA/CA).

The role is permanent full-time based in the ACA Health office in Wahroonga.

Key responsibilities include:

- preparing financial accounts and APRA returns
- management of small payroll
- daily cash management
- reports to the CFO

If this sounds like you or perhaps you know someone suitable, please email [hr@acahealth.com.au](mailto:hr@acahealth.com.au) for more details.

## Important Things To Know

Your benefits are per calendar year - from January 1 to December 31. Please send us your receipts for your healthcare services when you receive them as this helps you to monitor your remaining limits. Remember that if you find an old receipt, you have 24 months to make a claim from the date of service.

At ACA Health we understand that you are busy and we 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.

## Travelling Without Insurance – is it worth the risk?



It may come as no surprise that Australians are travelling significantly more now compared to the last few years. While international travel is not quite at pre-pandemic levels, international travel has more than doubled over the past 12 months.<sup>1</sup>

On one hand many of us want to “get back out there” and travel, whether it be to visit family, take a long-awaited holiday or even just for a bit of R&R, and on the other hand, there are still pandemic related challenges and risks including cancelled flights, missing luggage, and coronavirus outbreaks.

Taking out travel insurance is a way to manage the risks involved with travel, especially abroad. An injury or fall while travelling overseas can lead to medical bills in the tens of thousands of dollars.

While travel insurance can add to the initial cost of a holiday, it can act as a safety net if things do go wrong, especially in non-English speaking countries.

A 20-year-old Australian man, Brett (not his real name), is grateful he took a travel insurance policy with Allianz before heading on a European trip in April last year, which left him languishing in a Spanish hospital with almost \$50,000 in medical bills after contracting a rare illness called Lemierre’s syndrome.

*“I started to get flu-like symptoms that progressed heavily and quickly,” Brett said.*

*“(After a few days), I contacted the hotel’s doctor who advised I should go to hospital (and) from there it was found that I had contracted a throat infection that progressed through the jugular vein in my neck, which caused it to spread to some of my organs.”*

Brett issued a warning for travellers considering trips without insurance. *“As a 20-year-old. I don’t have the funds to cover a medical bill like that,”* he said.

*“For the low price it costs, it is well worth it for the coverage it gives, as you never know what could happen,”* Brett said.

As a service to members, ACA Health has partnered with Allianz Global Assistance offering quality travel insurance cover options<sup>2</sup> at competitive prices.

ACA Health do not give advice to members on travel insurance. All questions are referred directly to Allianz by calling 1800 787 457 or visit: <https://acahealth.com.au/travel-insurance> for a quote.

*Please note – when entering your details online via the link above, adding your member number is important because **ACA Health members get a discount**. If you have a 4 digit membership number, you will need to **add a zero (0) at the start to make up 5 characters**.*

<sup>1</sup> Source: Australian Bureau of Statistics

<sup>2</sup> ACA Health Benefits Fund Limited ABN 79 128 673 923 AR 341511 (ACA Health) arranges this insurance as authorised representative for AWP Australia Pty Ltd ABN 52 097 227 177 AFSL 245631 trading as Allianz Global Assistance (AGA). AGA issues and manages travel insurance as agent for the insurer Allianz Australia Insurance Limited ABN 15 000 122 850 AFSL 234708 (Allianz). Terms, conditions, limits and exclusions apply. ACA Health, Allianz and AGA do not provide any advice on this insurance based on any consideration of your objectives, financial situation or needs. Therefore, you should consider whether the advice is appropriate for you. Before making a decision please consider the Product Disclosure Statement. The Target Market Determination is available at [www.allianzpartners.com.au/policies/](http://www.allianzpartners.com.au/policies/). ACA Health and AGA receive a commission which is a percentage of the premium you pay for a policy - ask us for further details prior to purchasing.

**Travel Insurance Now Available to ACA Health Members**  
**Visit: <https://acahealth.com.au/travel-insurance>**