

Christmas Message

As the end of the year draws near and we begin the festive season, we extend heart felt gratitude to you, our valued members. From the entire team at ACA Health we would like to thank you for your support and loyalty. You all contribute to the Fund supporting the workers of God.

2023 has been another successful year for ACA Health, and we've made some great developments that mean we can provide even better service to our members. The introduction of a Silver Plus Hospital product gives members an opportunity to reduce their coverage and save money. While there is nothing as good as Gold, Silver Plus is the next best thing.

One of the highlights this year was attending the South QLD Big Camp. It gave us an opportunity to meet some of our members, assist new members with joining the Fund and provide comparisons for the right level of cover. We're pleased to say that planning is underway to attend more Big Camps in 2024 and look forward to meeting you and assisting more of our community with their health insurance needs.

One of the handy features of being an ACA Health Member, is that your family members are also eligible to join... because of you. Whether it's your siblings, parents or grand kids, your family members are also eligible to join your exclusive Adventist health fund. Make sure that everyone around the table this Christmas has the same great cover that you do.

During the upcoming festive 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.



And behold, an angel of the Lord stood before them, and the glory of the Lord shone around them, and they were greatly afraid. Then the angel said to them, "Do not be afraid, for behold, I bring you good tidings of great joy which will be to all people."

Luke 2:9-10 (NIV)

Inside this issue

- From The Fund Manager
- Practical Things to Remember this Time of Year
- Avondale Students Inspire Healthy Habits
- Empowering Health Education for Adventist Primary Schools
- Understanding Lifetime Health Cover (LHC)
- Starting a Family? Some Facts to Know
- Guarding Your Journey
- Puzzles
- Give Someone a Happier and Healthier Tomorrow
- Not Just a Logo

Christmas & New Year Holiday Phone Hours

Wednesday, 13th December	9.00am to 12.00pm
Friday, 22nd December	9.00am to 12.00pm
Monday, 25th December	Closed
Tuesday, 26th December	Closed
Wednesday, 27th December	9.00am to 5.00pm
Thursday, 28th December	9.00am to 5.00pm
Friday, 29th December	9.00am to 12.00pm
Monday, 1st January	Closed
Tuesday, 2nd January	Normal Hours

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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 - Search
"ACA Health Benefits Fund"



From The Fund Manager

Today started with an email from a member that said "(I) noticed this article in the Daily Telegraph (online) just now and thought I would say congrats on keeping up there with the cheapest policies available

Just thought I would thank you as a member

Must be a struggle to maintain and grow the member base. Good to see a wider catchment now and the ads in THE RECORD.

With esteem for you and the team and kind thoughts and wishes"
Member October 2023.

Reflecting on the year that was, I am satisfied. As in any year, there are successes and challenges.

As with any interesting story there are always challenges. Probably the biggest challenge for the Fund continues to be growth. In fact, the Fund actually contracted by 1.2% during FY2023. Growth remains the most important strategy of the Fund because smaller funds have to spend a larger portion of premium revenue on administration costs than larger funds.

While ACA Health's story has largely been positive the economic environment within which the Fund operates is complex, changing, and challenging. I would like to thank the ACA Health Board. Thank you also to ACA Health's capable team who keep our members at the heart of everything we do. Finally, I would like to thank ACA Health's members. They are the most loyal private health insurance members in Australia and one positive comment from them, like the email that started today, makes what we do each day worth it.

Because we care...

Jody Burgoyne

Practical Things to Remember This Time of Year



ACA Health benefits are paid on a Calendar Year period, so your annual limits finish on December 31 each year. You also have two years from the date of service to claim your benefits.



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. (see page 5)



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 you have a dependant that isn't studying and is between 21-30, we have an extension product for you to consider that allows them to remain on your membership.

Avondale Students Inspire Healthy Habits

For more than a decade, ACA Health has proudly collaborated with Avondale University final year teaching students to create educational resources for primary-aged school children. Avondale students channel their creativity into developing resources, with this year's focus centring on the vital role of drinking water in supporting students' health.

Beyond its role as a health fund, ACA Health believes it is important to educate children on the importance of health and well-being from an early age.

This year we were thrilled to review two dozen creative and diverse entries ranging from activity books, songs, story and picture books. The resources are judged on the originality and creativity of content, the quality of presentation, and the depth of research and application.

These educational resources delve into the benefits of drinking more water, emphasizing that hydration isn't a daily chore; it's a superpower that keeps kids alert, focused, and maintains a safe, healthy temperature in their bodies. Plus, it might even give their cognitive functions a little boost.

This initiative doesn't stop at water education. Over the years, we've explored various health-centric topics, from understanding the impact of cyberbullying on physical and emotional health to decoding the mysteries of sugar's effects on the body. We've covered the importance of building strong student relationships, packing a healthy lunchbox, fostering resilience, and reducing screen time.

The winning educational resources are professionally printed and then distributed to all Adventist Primary Schools across Australia. Copies of the resources can be downloaded from www.acahealth.com.au or if you'd like us to send you a hard copy email us at marketing@acahealth.com.au.



The winning students from left to right: Kate Browning, Danae Grolimund, Joel Bennetts and Asa Newton, top left in screen is Megan Fitzgerald and bottom of screen is Jalena Campbell.

Empowering Health Education for Adventist Primary Schools

ACA Health recently concluded its 2023 Adventist Primary Schools Health Resource Competition, which saw Brisbane Adventist College (BAC) win the grand prize of \$1,000 cash for their video showcasing students engaging with the education resource books.

The competition is an initiative aimed at fostering health education among Adventist primary school students across Australia. The content for the health resource books were diligently crafted by previous final-year Primary School teaching students at Avondale University (see Avondale Students Inspire Healthy Habits story). The books are centred around the theme of reducing screen time for children and have become invaluable tools for educating our younger generation on the importance of health and well-being.

To make these resources accessible, ACA Health provided books to all Adventist Primary Schools across Australia along with copies of previous Health Resource Books for their library.

As part of an ongoing commitment to health promotion, ACA Health introduced the competition to encourage schools to incorporate the resource books into their classrooms. Participating schools had the chance to showcase their student engagement through video, vying for the coveted \$1,000 cash prize.

Brisbane Adventist College emerged as the competition winner with an impressive 158 votes via the Facebook voting system.

We appreciate the active participation and support from all the schools involved and consider it a privilege to contribute to the promotion of healthy lifestyle principles among our children.

We invite you to have a look at the short videos (approx. 1 minute each) on ACA Health Benefits Fund's Facebook page.

Remember to follow ACA Health's page while you are there to ensure you keep up to date on our regular news, industry updates, health tips and more.



Congratulations BAC Year 2

Follow ACA Health on Facebook for regular news, industry updates, health tips and more!



Understanding Lifetime Health Cover (LHC)

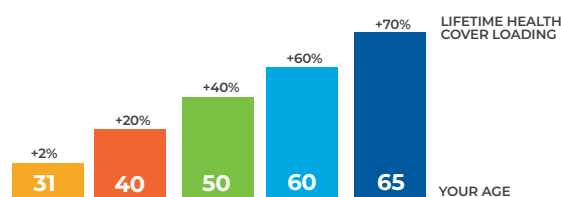
ACA Health believes in empowering members with knowledge for informed healthcare decisions. Lifetime Health Cover (LHC) is a key aspect of the Federal Government's initiative to encourage Australians to take out hospital cover early in life. Here's a quick guide to help you navigate the key points of LHC.

Under the Federal Government's Lifetime Health Cover initiative, individuals aged over 30, joining hospital cover after their 31st birthday, may incur a loading of 2% on top of normal premiums for each year beyond 30. For example, someone joining at 40 will pay 20% more annually than someone who joins before 31.

The key to avoiding LHC loading is to take out hospital cover by 1 July following your 31st birthday. Doing so ensures you won't incur any loading on your premium.

For those who had hospital cover after July 2000, you can drop your hospital cover for a cumulative period of 1094 days without affecting your premium (known as Absence Days). However, if you don't rejoin before 1094 days elapse, loadings will accrue.

JOIN BEFORE YOUR 31st BIRTHDAY



If you take out hospital cover later in life you could pay more

It's important to note that LHC loading applies for a maximum of 10 years. New migrants or individuals who have been overseas for extended periods may qualify for a lower loading.

ACA Health is dedicated to supporting members in navigating the complexities of healthcare choices. If you have any questions or need assistance in managing your health cover, our team is here for you.

Starting a Family? Some Facts to Know



If you're planning to start a family, there's more to think about and plan than just deciding on baby names or which type of pram to buy. Health Insurance is something that is important to consider for your growing family. The common questions that most Australian parents ask are:

- Which policy should we take up?
- How much is the monthly premium?
- Will my baby be admitted?
- Are there waiting periods to serve and when should I upgrade my policy to a family cover?

Let's try and simplify things and hopefully help you to decide on the best solution for you and your family.

Which policy should we take up and how much more will it cost?

Are you planning to have your baby in a private hospital? If so, it is important to ensure you have the correct level of hospital cover. Our top products, Gold Deluxe Hospital and Gold Private Hospital both include having a baby in a private hospital.* The cost for the level of cover will vary depending on what product you choose, and whether it is combined with an Ancillary product, Family, or a Single Parent policy and whether you are claiming the government rebate.

Will my baby be admitted into hospital?

Your baby will only be admitted if there is a complication, and needs to be in the Special Care Nursery, or if you have twins, twin two is always admitted. If your baby is admitted, the \$100 per day co-payment will be payable (for Gold Private but not for Gold Deluxe cover).

Are there waiting periods to serve and when should I upgrade my policy to a family cover?

If you are currently on a single policy, you will need to upgrade to a family cover or single parent to ensure that your new family member will be covered. This needs to occur at least 2 months prior to giving birth for your new addition to be covered. We recommend you leave plenty of time to ensure that your services and products related to your pregnancy and your child's birth are covered.

For the best advice and assistance to help you make the most suitable decision for your family, please call our customer service team on **1300 368 390**.

*If you are new to a hospital product, please note that there is a 12-month waiting period on obstetrics

Guarding Your Journey

In the ever-evolving landscape of post-pandemic travel, Australians are seizing the opportunity to explore the world once again. With international travel on the rise, the allure of reuniting with family, indulging in a long-awaited holiday, or a well-deserved rest and relaxation is stronger than ever. However, alongside this new found enthusiasm are challenges and risks associated with the current global climate, including flight cancellations, lost baggage, and unforeseen outbreaks.

Managing these uncertainties becomes paramount, and one effective way to do so is by embracing travel insurance. A simple fall or injury can result in medical bills reaching tens of thousands of dollars, underscoring the importance of protective measures.

While the initial cost of travel insurance may seem deterring as an additional expense, it serves as a crucial safety net, and an essential travel companion when the unexpected occurs, especially in non-English speaking countries.

Guarding your journey with travel insurance is a prudent decision ensuring that your adventures remain filled with joy, not financial worry.

As a service to our members, ACA Health has partnered with Allianz Global Assistance, offering quality travel insurance cover options at competitive prices*. While ACA Health doesn't provide advice on travel insurance, members can direct all enquiries by calling Allianz on 1800 787 457 or visit www.acahealth.com.au/travel-insurance for a quote. *ACA Health receives a commission and passes it on as a discount to members.*

To get your discount, when entering your details online via the link above, if you have a 4 digit membership number, you will need to add a zero (0) at the start to make up 5 characters.



*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/. 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.

Puzzles



Sudoku

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

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



Give Someone a Happier and Healthier Tomorrow

ACA Health is building a community that believes in making quality healthcare accessible to all who are eligible. We're on a mission to share the benefits of ACA Health far and wide, and we invite you to be a part of this mission to all who are eligible.

As an Australian Prudential Regulation Authority (APRA) regulated private health insurer, ACA Health faces the challenge of growing compliance costs. By expanding our membership community, we can collectively reduce the administrative burden for each member, ensuring affordability without compromising quality.

Why ACA Health?

- **Affordable Gold products:** Great value and quality coverage.
- **Diverse Silver Plus:** More choices to suit individual healthcare needs.
- **Unbeatable Extras:** We pay up to 80% in benefits on a majority of our Ancillary products including Dental, Optical, Physiotherapy and Chiropractic.

Did you know that most people at church or your workplace (if Adventist affiliated) may be eligible for ACA Health without realising it? If they are or have been a Local Church Officer (LCO), or if worked for an Adventist Entity, they qualify. And the eligibility extends to your relatives!

Spread the word about ACA Health – your community for health and well-being. Share this message with those who might be eligible. Let's build a community that understands the importance of affordable and comprehensive health coverage with the added assurance that ethics are put before profits.

We're a members own, Not-For-Profit fund, meaning that 100% of operating surplus goes back to members.

Join us in spreading the word about ACA Health – a community-driven approach to healthcare that benefits everyone. Your recommendation could be the key to someone's healthier and happier tomorrow.




ACA Health's purpose is to support the paid and unpaid workers of God, enabling them to live their best life in service to God.

Not Just a Logo



The ACA Health Benefits Fund logo is more than just a visual representation of the Fund, it is an embodiment of the organisation's Christian values and commitment to its members.

The ACA Health Benefits Fund logo is a combination of three symbols that represent our Christian values as a company.

	The Butterfly reflects freedom and new life in Christ.
	The Flame comes from the Adventist Church logo where we come from and reflects our purpose to support church workers.
	The Cross represents our faith in Jesus and where our values stem from.

The Flame leads out of the highlighted Cross and transforms into a Butterfly – alluding to our church beliefs of freedom through Christ – but also to the freedom you receive knowing you are covered by a fund that cares.

We truly want to see our members live life to their fullest potential. Our three brand colours help build upon this ideal.

Blue is for trust, loyalty and community, all things that God is to us.

Green is for life and its newness every waking moment.

Orange is for vitality, vibrance and having the assurance that you are covered.

The logo is not merely a visual element but a reflection of ACA Health's core values and dedication to its members' well-being with the ultimate aim of supporting the workers of God.

Thank you for being a part of the ACA Health community. We look forward to continuing this journey of faith, freedom, and vitality with you.

The steadfast love of the LORD never ceases; His mercies never come to an end; they are new every morning; great is your faithfulness. Lamentations 3:22-23 (ESV)

Travel Insurance Is Available to ACA Health Members

Visit: <https://acahealth.com.au/travel-insurance>