

Christmas Message

As we wrap up another remarkable year and embrace the joy of the Christmas season, we wanted to take a moment to reflect on the positive changes we've made to enhance your health fund during 2024.

This year has been all about making your experience with us more seamless and accessible. We're proud to have launched several digital innovations that put quality healthcare literally at your fingertips.

Our revamped website and members portal now offer you a smoother, more intuitive experience to manage your health care coverage. And speaking of convenience, you can now access your digital membership card straight from your phone via your unique membership QR code* – no more fumbling through your wallet!

We understand that affordability matters more than ever, which is why we introduced two new hospital products* designed to give you more choice without compromising on quality. Plus, getting your clearance certificate is now just a few clicks away with our new online system.

For our members requiring hearing services, we've added audiology to our instant HICAPS claiming network** – because we believe faster rebates are more beneficial for you.

Furthermore, we enhanced our individual benefits for physiotherapy, optical, and some oral surgery items, ensuring that you receive even better value from your ACA health cover.

As we gather with loved ones this Christmas season, we're reminded of the greatest gift ever given – God's own Son. This divine gift inspires our mission to serve you with dedication and compassion. We're grateful for the trust you place in us to care for your family's health cover needs.

May the peace of Christ fill your hearts and homes this Christmas season. As we celebrate His birth, we pray that you and your loved ones experience the joy, hope, and love that the first Christmas brought to our world.



*refer to [HealthWise July 2024](#) for details

**refer to [HealthWise March 2024](#) for details

And suddenly there was with the angel a multitude of the heavenly host praising God and saying:

"Glory to God in the highest, And on earth peace, goodwill toward men!"

Luke 2:13-14 (KJV)

Inside this issue

- From The Fund Manager
- Practical Things to Remember this Time of Year
- Student Dependant Information
- Our Creative Schools
- Thank You for Sharing Your Feedback
- Nourishing Hearts and Souls

Christmas & New Year Holiday Phone Hours

Friday, 13th December	Closed (Christmas function)
Monday, 23rd December	9.00am to 5.00pm
Tuesday, 24th December	Closed
Wednesday, 25th December	Closed
Thursday, 26th December	Closed
Friday, 27th December	9.00am to 12.00pm*
Monday, 30th December	9.00am to 5.00pm*
Tuesday, 31st December	9.00am to 5.00pm*
Wednesday, 1st January	Closed
Thursday, 2nd January	9.00am to 5.00pm

*limited staff

ACA Health Benefits Fund

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Office Hours

Mon-Thur: 9.00am - 5.00pm

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ACA Health Team

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What would you like to read in *HealthWise*?

Send us your suggestions and questions

Email:

marketing@acahealth.com.au

Phone: 1300 368 390

Find us Online:

"ACA Health Benefits Fund"



From the Fund Manager

This year, ACA Health marked its 90th anniversary, celebrating nine decades of achievements and growth. From its humble beginnings in 1934, ACA Health has evolved into a national not-for-profit health fund supporting over ten thousand Adventist organisation employees, local church officers and their family members.

We're happy to report that our membership continues to grow, thanks to our versatile membership team and our new marketing strategy designed to reach the Adventist community.

We have introduced new products and services designed with your needs in mind and our dedicated team continues to work tirelessly to provide you with exceptional service and support.

ACA Health continues to maintain a strong capital position with assets exceeding capital adequacy requirements. A detailed table is available on ACA Health's [website](#).

While the environment has been beneficial for ACA Health in recent years, private health insurance remains a significant purchase in Australia today. There are many factors outside the Fund's control that impact pricing and even more that affect household disposable income. Having a strong, skilled, and committed team of directors and staff is vital, so I would like to thank the ACA Health team that work hard to satisfy customers each day. 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 thank you, ACA Health's loyal members, and 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



ACA Health benefits are paid on a Calendar Year period, so your annual limits finish on December 31 each year. Don't worry you 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. To get your discount you must add your membership number. *(if you have a 4 digit membership number you will need to add a zero (0) at the start to make up 5 characters).*



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.

Student Dependant Information

With a new tertiary year commencing in 2025, we want to ensure that your student dependants remain covered on your membership. If they are aged 21 to 24, they are eligible for coverage at no extra cost while they remain full-time students, do not have a spouse or de facto partner, and are financially dependent on you (i.e. earning less than \$20,000 per year).

If your child still qualifies as a student dependant follow these 5 easy steps to update your details:

1. Login to Online Member Services via www.acahealth.com.au
2. Select 'My Account' from the left-hand menu
3. Scroll down to 'Student Dependant Status'
4. Complete the fields and upload proof of student status for the new student year
5. Click 'Submit'

If your child no longer qualifies as a student dependant, but you would like to keep them on your membership, you may wish to add Dependant Extension Cover to your policy*. To do this:

1. Login to Online Member Services via www.acahealth.com.au
2. Select 'My Cover' from the left-hand menu
3. Under 'review your cover via quick quote' select a Family/Single Parent Gold Hospital and Ancillary combined product.
4. In the Dependant Extension menu choose 'yes'
5. Click 'Submit'
6. Review the quotes shown on the screen, at the bottom of your preferred quote click the 'Request change to this cover' button.



If your child no longer qualifies as a student dependant, and you do not wish to take out the Dependant Extension, your child can re-join ACA Health in their own right.

For assistance, contact our Customer Service Team at 1300 368 390 or email info@acahealth.com.au

*The Dependant Extension allows your children between 21-30 years (inclusive) to remain on your membership, so long as they don't have a spouse or de facto partner.

Pay with HICAPS

Great news for Specsavers customers! You can now pay for your contact lens order online, via the Specsavers website using your optical benefit, through HICAPS. This new system integrates HICAPS claiming directly into the Specsavers website, streamlining the purchase and claiming process for contact lens wearers.



+ HICAPS +

MHFA Research Report

Members Health Funds Alliance (MHFA) launched an 'Economic and Social Impact of the Members Health funds of Australia' report featuring an ACA Health case study. The report outlines consumer reforms to support improved access to and affordability of private health insurance, in turn bolstering the state's productivity and reducing pressure on public hospitals. Visit <https://membershealth.com.au/economic-impact-report/> for details.



Our Creative Schools!

We're thrilled to announce the winners of the 2024 Adventist Primary Schools Health Resource Competition. This year's competition was a huge success, with schools from across the country participating and showcasing their creativity and commitment to health education.

The competition is aimed to promote health, happiness, and wellbeing among primary students. The Live More Happy Kids Journal is a fantastic resource created by Avondale University teaching students and is based on the work of Dr Darren Morton. The journals were printed and distributed to all schools thanks to the generosity of Adventist Schools Australia (ASA).

Teachers and students were invited to record their class engagement by creating a short video showcasing the journal and its principles.

We are delighted to congratulate year 2T at Mountain View Adventist College (MVAC) on winning the \$1,000 prize for the most votes on ACA Health's Facebook page!

MVAC's year 2T class teacher, Miss Tapaatouta said, "students loved engaging in conversations about how to intentionally make choices to improve their mood and participating in the various activities surrounding the different ways to do that."

We were delighted to hear that 2T will use part of their \$1,000 prize money to buy each class member a personal Bible to take home at the end of the year. We are blessed to have teachers in our schools that are dedicated.

Another school video that really stood out was Victoria Park Christian School's (VPCS) year 5/6 class, who incorporated the Live More Happy Journals into their 'Wellbeing Wednesday' initiative. This program supports students' physical, mental, and spiritual health, and the journals were a highlight of the initiative. Students used their journals each week and even presented the SMILERS acronym to a whole-school audience in their Term 3 Chapel. They also created a classroom display, shared some of the strategies with their Kindy buddy class, and had a lot of fun creating a video to share online.



Mountain View Adventist College Year 2T



Victoria Park Christian School Years 5/6

And it was this video that earned VPCS the prize for the most creative video! We're delighted to award them \$1,000 in recognition of their hard work and talent. The students have learnt that 'motion creates emotion' and plan to put the prize money towards an outdoor climbing frame for use by their upper primary students.

We'd like to thank all the schools that participated in this year's competition for their hard work and dedication to promoting health education. We're already looking forward to next year's competition and can't wait to see what amazing entries we'll receive!

[View the videos and follow ACA Health on Facebook](#)



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

 **Members Health
FUND ALLIANCE**

Travel Insurance Is Available to ACA Health Members

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

Thank You for Sharing Your Feedback!

During September to October, we asked you, our valued members for your feedback via an email survey. We would like to thank all our members who participated and took the time to complete the survey. Your thoughts and suggestions will help us improve our service and products for you.

The survey is conducted every two years, and we eagerly await the results to be reported early next year. We look forward to examining your feedback and applying the insights gained, as well as integrating new themes over the next 24 months.

In return for completing the survey, members were given the opportunity to opt-in to win a number of fabulous prizes. As a not-for-profit organisation, we rely on the support and generosity of businesses to donate prizes.



Our Snowgoose hamper and ABC book pack winners

A big thank you to the following businesses for their prize donations:



The Adventist Book Centre mixed book pack www.adventistbookcentre.com.au



Sanitarium – weet-bix merchandise www.weetbix.com.au/shop/



Snowgoose – Immunity Booster gift hamper www.snowgoose.com.au

Puzzles

Find a Word

S	G	N	I	T	E	E	R	G	L
P	E	A	C	E	M	E	E	O	U
I	R	C	H	R	C	C	Y	O	F
H	C	E	E	C	O	I	M	D	E
S	H	L	E	G	M	O	E	W	T
D	A	E	R	N	M	J	R	I	A
N	R	B	H	I	U	E	R	L	R
E	I	R	R	R	N	R	Y	L	G
I	T	A	I	A	I	J	O	Y	E
R	Y	T	D	C	T	S	T	L	V
F	S	E	M	N	Y	A	G	I	E
A	U	S	L	T	I	O	I	M	I
I	O	Y	O	O	U	K	V	A	L
T	I	E	V	I	T	S	E	F	E
H	P	R	E	Y	A	R	P	X	B

- CELEBRATE
- COMMUNITY
- PRAYER
- PEACE
- GRATEFUL
- FESTIVE
- GIVE
- CHEER
- GREETINGS
- CARING
- JOY
- BELIEVE
- CHARITY
- MERRY
- KIND
- GOODWILL
- PIOUS
- FAMILY
- FRIENDSHIP
- FAITH
- LOVE
- REJOICE

Sudoku

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

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

Nourishing Hearts and Souls

As Christians, we are called to care for the poor and feed the hungry, a mission echoed throughout the Bible with over 20 direct references. This profound commitment to service inspires both individuals and organisations to take action in their communities.

One such initiative making a positive impact in the Hornsby area is The Dish, a program that has been providing meals, companionship, and compassion to the vulnerable and less fortunate for the past 20 years. The individuals served by The Dish often face challenges such as financial hardship, unemployment, physical and mental health issues, addiction, or loneliness. Motivated by Jesus' love, the volunteers at The Dish strive to extend hope and kindness to those in need.

For nearly eight years, the staff at ACA Health have actively supported The Dish by donating dessert items. Every other month, staff members bring a variety of dessert items such as fresh fruit, dried and canned fruit, muesli bars, and cakes to the office for donation. These contributions are then taken across the road to the Sydney Adventist Hospital, where a volunteer group incorporates them into meals served at The Dish bi-monthly.

While there are many organisations who support similar programs through financial donations or designated volunteer days, ACA Health's initiative is driven and supported by ACA Health employee's personal contributions. Our employees volunteer to be rostered bi-monthly and bring in their donations personally. This hands-on approach creates a deeper, more meaningful impact. It fosters a sense of community engagement and personal investment among our staff.



Community Meal at The Dish

Your Optical Health Fund Partner

Q Optical Network is a national group of quality eyecare providers, delivering premium service to the members of many private health funds including ACA Health Benefits Fund members.

Did you know that as an ACA Health Benefits Fund member that you are entitled to special benefits and discounts through Q Optical Network optometrists?



TO FIND YOUR NEAREST Q OPTICAL NETWORK OPTOMETRIST VISIT:

[OPTICALNETWORK.COM.AU](https://www.opticalnetwork.com.au)