

## NEW PRODUCTS

### Everyone Loves Affordable Extra Extras

ACA Health is thrilled to launch two new exciting products into its ancillary (commonly known as 'extras') range.

At ACA Health, we understand that many Australians are trying to find ways to save money wherever they can, but hospital cover is important, both for your health and wallet.

The ATO recently found that hundreds of thousands of people are stung with the Medicare Levy Surcharge each year, costing the average person an extra \$1,318 in tax.\* What catches many people off guard is that the ATO looks at your combined taxable income - not just your salary, but also fringe benefits, investment losses, and super contributions.

Rather than cutting back on hospital cover and risking this tax penalty, we've created a new product, Mid Ancillary, as a smarter solution.

**Mid Ancillary** provides mid-range cover that strikes a balance between comprehensive benefits and affordability, offering more coverage than ancillary lite options without the premium cost of the complete range.

**Flex Ancillary** - available for singles cover only, we have also introduced the new Flex Ancillary product. Flex offers 60% benefits on a core number of services, with a maximum benefit of \$650 annually according to individual needs and priorities.

*Both products are only available when purchased in combination with an ACA Health hospital cover.*

*If you are interested in further details call our customer service team on 1300 368 390.*



Mid Ancillary



Flex Ancillary

\*<https://au.finance.yahoo.com/news/medicare-levy-surcharge-warning-as-more-aussies-hit-with-1318-ato-tax-dont-even-know-234103171.html>

## New July 2025 Rebate Tiers - Time to Review

The Australian Government private health insurance rebate is aimed to assist with premium costs and encourage Australians to maintain private health coverage. This rebate is determined by income levels.

This year, the income thresholds for the rebate are set to rise. As a result, depending on your income, you may benefit from a higher rebate.

From 1 July 2025, the new income thresholds are as follows:

Rebate Tiers:	Base Tier	Tier 1	Tier 2	Tier 3
<b>Singles</b>	under \$101,000	\$101,001 to \$118,000	\$118,001 to \$158,000	over \$158,001
<b>Family/Couples*</b>	under \$202,000	\$202,001 to \$236,000	\$236,001 to \$316,000	over \$316,001
<b>Aged under 65</b>	24.288%	16.192%	8.095%	0%
<b>Aged 65-69</b>	28.337%	20.240%	12.143%	0%
<b>Aged 70+</b>	32.385%	24.288%	16.192%	0%

*\*Single parents and couples (including de facto couples) are subject to family tiers. For families with children the Income thresholds are increased by \$1,500 for every child after the first.*

If you need to change your Rebate Tier, log onto your **Online Member 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', or email [membership@acahealth.com.au](mailto:membership@acahealth.com.au).

### Inside this issue:

- New Products - Everybody Loves Extra Extras!
- Strong at Every Stage - The Kieser Difference
- Teaching our Kids to Get Outdoors into the Fresh Air and Sunshine
- Lights, Camera, Health, 2025 Primary Schools Video Competition
- Access Groundbreaking Diabetes Trial

May the God of hope fill you with all joy and peace as you trust in him, so that you may overflow with hope by the power of the Holy Spirit.

Romans 15:13 (NIV)

## ACA Health Benefits Fund

ACN: 128 673 923

### Postal Address:

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### Office Hours

Mon-Thur: 9.00am - 5.00pm

Friday: 9.00am - 12.15pm

## ACA Health Team

### Fund Manager

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### Finance & Operations Manager

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### Finance Team

David Billing

### Administrative Assistant

Janet Hyde

### Marketing Manager

Alex Rodriguez

### Membership Team

Esther Ng

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Norah Schott

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### Graphic Designer

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## What would you like to read in **HealthWise**?

Send us your suggestions and questions

Email: [marketing@acahealth.com.au](mailto:marketing@acahealth.com.au)

Phone: 1300 368 390

## Find us Online:

**"ACA Health Benefits Fund"**



## From the Fund Manager

Announcing ACA Health's Chronic Disease Management Program (CDMP) with Kieser (Physiotherapy & Strength Training), available to members with a combined Gold Deluxe and Complete or Mid Ancillary, or Gold Private and Complete or Mid Ancillary Policy.

As ACA Health's Fund Manager, I was approached to visit a new CDMP provider, Kieser, I politely declined due to lack of time. Then at an industry event Kieser's CEO presented.

I am always studious, but he captured my full attention. Firstly, with the phrase that the program is designed for minimum movement, maximum outcome. Then a quick exploration of their studies to date, kept me mesmerised. At the break the Kieser representative that had been inviting me to tour their service, again, extended the invitation and I made the time.

While I was there, they extended to me an offer to try the service so that is what I have been doing.

I have learnt so much. I was assessed by the Physiotherapist. Had a consultation with an Exercise Physiologist in which we explored the role of Nutmeat and its contribution to my protein needs as a vegetarian. I also bravely faced the results of my body composition. Clearly not what it once was. Since then Exercise Scientists have been supervising my sessions, keeping me safe and helping me to work to capacity. So what have I learnt? Kieser makes me happy. Exercise can be quick, literally 30 minutes and you're done. I need an Exercise Scientist to push myself and it isn't like going to a gym. That 30 minutes exercise three times a week is not what's recommended, it's way more. That the Kieser people are professional, personal and they have lots of data, which they use to help you.

If you have the relevant health cover with ACA Health, osteoarthritis and are considering surgery why not try the CDMP offered by Kieser. The program could reduce or remove pain which can delay or even avoid surgery. Or, like me, it could just make you happy.

ACA Health has a number of CDMP available for different conditions and a Diabetes CDMP Trial with ELIA.

A chronic disease management program means a program that is intended to either:

- reduce complications in a person with a diagnosed chronic disease; or
- prevent or delay the onset of chronic disease for a person with identified multiple risk factors for chronic disease; and
- requires the development of a written plan
- is coordinated by a person who has accepted responsibility for:
  - ensuring the services are provided according to the plan; and
  - monitoring the patient's compliance with the agreed goals and activities specified in the plan.

**Because we care...**

*Jody Burgoyne*

## Tax Time - PHI Statements 2025 Now Available

Your health insurance details will be pre-filled if you lodge your tax return online using myTax or lodge using a registered tax agent. If you lodge a paper tax return, you will need to contact ACA Health or login to our [Online Member Portal](#)\* to get a PHI Statement which is available now.

**\*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**



## Strong at Every Stage: The Kieser Difference

Since 1967, Kieser has championed one powerful belief: strength is essential to health. Founded in Switzerland by Werner Kieser, our model was born from exercise science principles and we've stayed true to that vision for over 60 years. Today, Kieser operates nearly 200 clinics globally, with over 30 locations across Australia.

From rehabilitation and injury treatment or prevention to chronic condition management and healthy ageing, Kieser offers something unique: a fully integrated, clinician-led strength training experience.

### What Makes Kieser Different?

At Kieser, you won't find mirrors, loud music or rows of treadmills. Instead, you'll experience a calm, focused environment - designed to help people of all ages build strength with confidence.

- **Clinician Oversight:** Every Kieser program is developed and supervised by qualified Physiotherapists, Exercise Physiologists, or Exercise Scientists.
- **Efficient Training:** Just two 30-minute sessions per week deliver measurable results.
- **Exclusive Equipment:** Our Swiss-engineered machines are unique to Kieser and specifically designed to target and isolate muscles, safely strengthening the body without overloading joints.
- **Inclusive Environment:** Whether you're 25 or 85, new to exercise or an experienced athlete, you'll train in a space that prioritises your comfort and safety.

### Kieser Hip, Knee, and Spinal Health Funded Programs

Are you managing hip or knee osteoarthritis or a spinal condition and facing the possibility of surgery? Kieser offers Health Funded Programs designed to help you manage your condition and your quality of life.

Kieser Hip & Knee Osteoarthritis and Spinal Programs offer:

- **Symptom Relief:** Reduce pain, stiffness, and discomfort through targeted strength training.



- **Education:** Understand your condition and how to manage it long-term.
- **Surgical Alternatives:** Clinically backed exercise programs with the aim of delaying or avoiding surgery.
- **Regain Quality of Life:** Reclaim your mobility, independence, and the activities you enjoy most.
- **Supervised Support:** Train under clinician supervision in a structured, proven program.

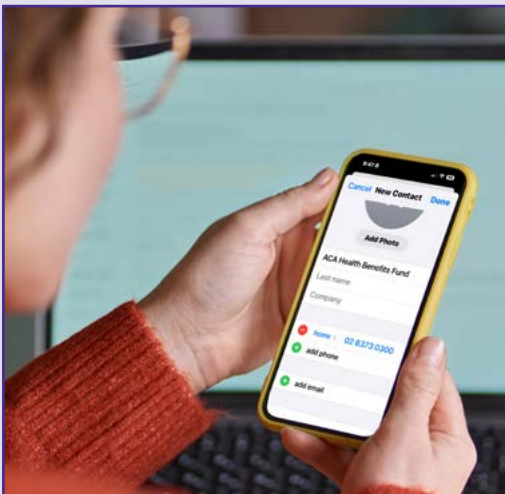
### Strength to Improve Your Health

At Kieser, we believe no one should be held back by pain or muscle weakness. With our science-based approach, professional guidance and supportive environment, we help Australians of all ages live stronger, healthier lives - one session at a time.

*ACA Health members eligible for Chronic Disease Management Programs on either a combined Gold Deluxe and Complete or Mid Ancillary, or Gold Private and Complete or Mid Ancillary Policy, may be able to take advantage of this program.*

Discover the Kieser difference. Visit [kieser.com.au/about-us](https://kieser.com.au/about-us) to learn more or contact the Kieser Pymble team at (02)8459 9999.

## Add Our Number and Stay Safe



From time-to-time ACA Health need to call members regarding their membership. Reasons for the call may be important policy changes or updates, claims processing or entitlements just to name a few.

Protect yourself from scam calls - add us to your contacts now.

So, you know the call is from us and not a scam, simply add ACA Health's number, **02 8373 0300** into your phone's contacts list. This way, you'll immediately recognise the number and know it's a genuine call.

To call us, you are welcome to call either **02 8373 0300** or our toll free number **1300 368 390**.

**PROTECT YOURSELF FROM SCAM CALLS  
ADD ACA HEALTH TO YOUR CONTACTS NOW  
02 8373 0300**



## We're Streamlining and Safeguarding Your Digital Experience

ACA Health will soon be changing how you login to the member portal and mobile app. Instead of a single login for your membership, each person (14 years or older) on your policy will have the option to have their own login. The login will require a unique email address for each person.

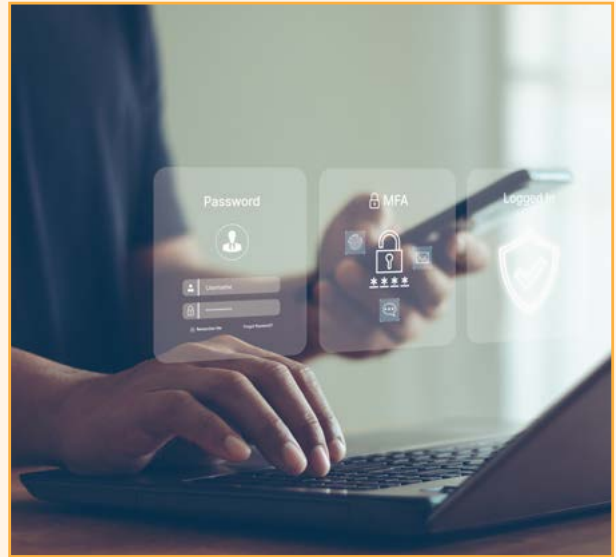
### What this means for you:

- Enhanced security with multi-factor authentication (MFA)
- Streamlined claims and communication for your family
- Faster, personalised service for each member

### What we need from you:

Each person who wants their own login needs a unique email address. The primary member / policyholder is compulsory, and it's optional for other people on the membership (aged 14+).

We'll send you more details as we get closer to the launch date.



## Teaching our Kids to Get Outdoors Into The Fresh Air and Sunshine

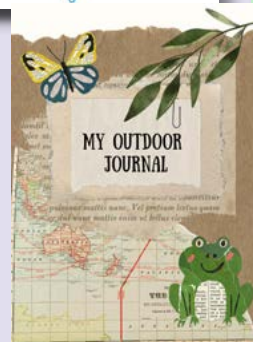
For more than a decade, ACA Health has proudly collaborated with Avondale University third year teaching and Masters students to create original educational resources for primary-aged school children. Avondale students channel their creativity into developing resources, with this year's topic being the Importance of outdoor play – nature, playgrounds, and open spaces.

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 over a dozen creative and diverse entries ranging from activity books, songs, story books, websites and even a board game. 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 going outside to play in the fresh air and sunshine and the significant physical and mental health benefits. Projects covered the types of outdoor play activities – play equipment, games and nature exploration. The aim is to encourage outdoor play with consideration to safety and social development. The winning educational resources are professionally printed and distributed to Adventist Primary Schools across Australia.

Copies of the resources can be downloaded from [www.acahealth.com.au](http://www.acahealth.com.au) or contact us at [marketing@acahealth.com.au](mailto:marketing@acahealth.com.au) and we will happily email you one.



Congratulations to the class of 2025 winners: (left to right) Tamarah Neuschulz, Benjamin Crowther and Melissa Currie. (Distant student Lindy Garzon not pictured)

## Puzzles - Sudoku

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

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

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

## Lights, Camera, Health! 2025 Primary Schools Video Competition

ACA Health is excited to announce the video competition for Adventist primary schools, offering \$2,000 in total prize money to promote health, happiness, and fun in Adventist Primary Schools classrooms is back for 2025.

Adventist Primary Schools across Australia are invited to claim ACA Health's education resource books and make a short video showcasing their students learning. The resources are produced by teaching students at Avondale University (refer to the 'Teaching our kids to get outdoors into the fresh air and sunshine' article on page 4)

Teachers are invited to:

- Request their free resources from ACA Health
- Film their classroom activity showcasing the health resources in action\*
- Submit their entry for a chance to win cash prizes

All video entries will be posted on ACA Health's Facebook page, where students, teachers, parents, grandparents, and community members can vote for their favourite entry.



### Prize Categories

**\$1,000 Judges Prize** – Awarded to the most creative video submission.

**\$1,000 Voters Choice Prize** – Awarded to the video receiving the most votes through our Facebook poll.

### 2024 Success Stories

Last year's competition showcased incredible creativity and engagement:

**Mountain View Adventist College (MVAC) – Year 2T** won the Voters Choice Prize. Their teacher, Miss Tapaatouta, shared that "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."

**Victoria Park Christian School (VPCS) – Year 5/6 class** won the Judges Prize for their innovative approach, incorporating the education resources into their 'Wellbeing Wednesday' initiative, which supports students' physical, mental, and spiritual health.

### Get Involved

Help us educate our young children about important health topics. Encourage your local Adventist school to participate, or if you're a primary teacher, contact us directly to receive free education resources for your school.

**Who knows, your school could be the next \$1,000 winner!**

For more information or to enter the competition email [marketing@acahealth.com.au](mailto:marketing@acahealth.com.au) today.

\* Any concerns about filming children, some previous entries have filmed from behind the children to avoid showing their faces.

## Access Groundbreaking Diabetes Trial



### Type 2 diabetes

ACA Health Benefits Fund members with Silver or Gold policies combined with Complete or Mid Ancillary (extras) cover, now have access to an innovative diabetes treatment program through a government-approved research trial with the ELIA Lifestyle Medicine Centre.

#### What You Need to Know

This isn't just another healthcare service—it's a clinical research pilot study that's reshaping the approach to diabetes treatment. The trial is designed to provide a holistic, evidence-based approach to diabetes management, reflecting the latest evidence that diabetes remission is possible.\*

**Eligible Members:** ACA Health Benefits Fund members with Silver or Gold policies combined with Complete or Mid Ancillary (extras) cover who have prediabetes or type 2 diabetes and are based in Sydney and surrounding areas. Silver Plus members are included because it is a trial.

**What's Covered:** *The fund covers eligible members' participation in the comprehensive 12-week ELIA Diabetes Clinical Program as part of this research trial.*

#### The Program Includes:

- Personalised care from medical doctors and registered nurses certified in lifestyle medicine
- Individual consultations with specialist healthcare professionals
- Group exercise classes led by exercise physiologists
- Nutrition workshops conducted by qualified dietitians
- Health coaching sessions for ongoing motivation and progress tracking

#### Why This Matters

With diabetes rates in Australia having surged by 220% since 2000, this government-approved pilot study represents a significant step forward in diabetes care. The program takes a holistic, evidence-based approach that goes beyond traditional medication management.

"By working together, we can offer members greater support, education and resources to manage their health more effectively," says ACA Health Executive Director and Fund Manager, Jody Burgoyne.

If you are eligible and have prediabetes or type 2 diabetes, this research trial could be your pathway to better health outcomes. As a pilot study, your commitment and results are really important to the success of the study.

**Ready to participate?** Contact ELIA Lifestyle Medicine Centre on 02 9480 6140 or visit [elialmc.com](https://elialmc.com) to learn more about eligibility and enrolment.

*Remember: This is a research trial with government approval, offering you access to cutting-edge diabetes treatment approaches while contributing to important medical research.*



\* Shibib, L., Al-Qaisi, M., Ahmed, A., Miras, A. D., Nott, D., Pelling, M., Greenwald, S. E., & Guess, N. (2022). Reversal and Remission of T2DM - An Update for Practitioners. *Vasc Health Risk Manag*, 18, 417-443. <https://doi.org/10.2147/vhrm.S345810>

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

 **Members Health**  
FUND ALLIANCE