

A Christmas Gift of Rest

As December unfolds, take time to pause, unplug, and connect or reconnect with God, with family, and with your own wellbeing.

In the rush toward year's end, it's easy to lose ourselves in lists, screens, and schedules. But true renewal begins in rest - the kind that restores body, mind, and spirit. The Sabbath reminds us that rest is not simply a break from work; it's a divine invitation to remember who we are and whose we are. There is a reason for the season, and He says, "Come to me, all you who are weary and burdened, and I will give you rest." (Matthew 11:28). Jesus invites us - and Christmas reminds us that God himself entered our world to bring rest to restless hearts.

When we embrace this rhythm, our hearts slow, our relationships strengthen, and our faith deepens. Turning off devices for a day, sharing a meal without distraction, or taking a quiet walk with loved ones can do more for our wellbeing than any to-do list ever could.

As Christmas draws near, may you experience the peace that comes from stillness and the joy found in simple moments shared with those you love. This revered season invites us to be fully present - to notice blessings, express gratitude, and let kindness overflow.

As a community and family of Adventist institutions, church volunteers and employees the like - this December offers an opportunity to embrace a Sabbath of unplugging. A time to unplug from technology and plug back into what matters most: family, faith, reflection and Sabbath rest. You might find that the greatest gift you can give isn't wrapped at all - it's your presence.

May this Christmas bring you quiet joy, renewed strength, and the gentle assurance that God's peace still meets us in the pause.



For God so loved the world that he gave his one and only son, that whoever believes in him shall not perish but have eternal life.

John 3:16

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Christmas & New Year Holiday Office/Phone Hours

Monday, 1st December	9.00am to 5.00pm*
Tuesday, 9th December	Closed (Christmas function)
Monday, 22nd December	9.00am to 5.00pm
Tuesday, 23rd December	9.00am to 5.00pm
Wednesday, 24th December	9.00am to 12.15pm
Thursday, 25th December	Closed
Friday, 26th December	Closed
Monday, 29th December	9.00am to 5.00pm
Tuesday, 30th December	9.00am to 5.00pm
Wednesday, 31st December	9.00am to 12.15pm
Thursday, 1st January	Closed
Friday, 2nd January	Closed

*limited staff

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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

As we reflect on the year that's been, I'm proud to share how ACA Health has continued to deliver on our mission - supporting the health and wellbeing of our members through value, innovation, and care.

Enhanced member value remains at the heart of what we do. This year (FY2025) we expanded our Chronic Disease Management Programs (CDMPs) – Pathways To Better Health, focusing on prevention and long-term support for those living with chronic conditions.

Our digital transformation journey has also gained momentum. We launched a new online comparison tool, making it easier for potential members to compare their current health cover with ACA Health, and introduced a digital membership card via the ACA Health App - all designed to make healthcare simpler and more accessible.

In our clinical partnerships, ACA Health remains committed to contracting with all private hospitals to maximise choice and access for our members.

Finally, our community initiatives continue to grow. Through our partnership with Avondale University, student-created wellbeing resources are shared with Adventist primary schools, supported by our annual Health Video Competition, which inspires children to live well and learn joyfully.

I'd like to express my sincere thanks to the wider ACA Health team - our Board and dedicated staff for their commitment and care. Together, you help keep our members at the heart of everything we do.

And most importantly, thank you to our members. You are the reason we exist, and we deeply appreciate your trust and ongoing support.

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 - simply login to update.



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.

Enhancing Your Online Security and Access

Important Changes for Member Log-in

We're making important updates to our Member Portal and Mobile App to give you **stronger protection** and **easier access** to your personal information.

Why We're Making These Changes

Your privacy and security are our top priorities. These updates will:

- **Improve security** by introducing **Multi-Factor Authentication (MFA)**. You'll now confirm your identity via a text message to your mobile phone.
- **Provide access to more personal information** through the member portal, including your **tax statements**, **claims history**, and other key documents.

What's Changing

We're moving from a **membership-based login** to a **person-based login**. This means:

- Each person aged **14 years or older** can have their own individual access.
- The **policy owner** can manage who else on the policy has access and who can submit claims.
- Every person will **register using their email address** and set up MFA to sign in to the member portal and mobile app.

Updates to the Member Portal

- With the new design, you'll enjoy a more personalised and secure experience.
- **Policy owners** can decide which members have access to the portal by ensuring each has an email address on record.
- **Claim permissions** can be managed easily - assign authorised benefit recipients directly in the portal or by submitting a form.
- **Privacy settings** can now be managed by each person - update online or contact us by email.
- Access a **copy of key communications** such as tax statements and benefit remittance advices (coming soon).
- Benefit from a **simplified, more intuitive navigation**.

Updates to the Mobile App

We're aligning the mobile app with the new portal for a consistent experience.

Enhanced claims submission process, including:

- ✓ A comments field for extra details.
- ✓ Claim category selection.
- ✓ Option to provide one-time bank details for benefit payments.

NOTE: Only the policy holder or an individual with Authorised Benefit Recipient status can submit claims. Individuals linked to the policy without this authority cannot lodge claims.

What this Means for You

These upgrades make it easier than ever to manage your membership securely.

You'll have **more control, better visibility, and enhanced protection**.

If you have any questions, please contact our Customer Service Team on **1300 368 390** or membership@acahealth.com.au

We're here to help make this transition smooth and secure for you.

CALL TO ACTION

What's Changing and What You Need to Do



Portal Log in

In the coming days, you'll notice a change to the login screen. Instead of using your membership number, you'll now log in with your email address.

When this change appears:

1. Click "Register."
2. Perform a pre-registration validation
3. Register your email address and set up your phone number for Multi-Factor Authentication (MFA).
4. Once you've completed sign-up, you'll use your email address to log in from then on.

Mobile App

A new version 3.0 of our mobile app will soon be available from your mobile's app store.

After installing the update, you'll be prompted to log in using your email address.

- If you've already completed sign-up via the portal, simply log in - no need to sign up again.
- If not, you can register your email and set up MFA directly from the app.

These changes will also allow us to **start emailing your remittance advice** (instead of posting it) in the coming weeks - making communication faster, safer, and more sustainable.

OLD PORTAL LOGIN

NEW PORTAL LOGIN

Empowering Healthy Futures Through Education

At ACA Health Benefits Fund, we believe the foundations of lifelong wellbeing start young. That's why we're pleased to announce another successful **2025 Primary Schools Health Video Competition** - an annual event that inspires creativity, encourages healthy habits, and educates the next generation on key health and wellbeing topics.

This year's competition centred on the themes of the importance of hydration and drinking water, as well as previous topics such as reducing screen time. Students across Adventist primary schools in Australia were encouraged to explore the themes using specially developed health resource activity books - created by final-year Education students at Avondale University and distributed by ACA Health. Teachers and students were tasked to create short videos showing how they brought these learnings to life in the classroom and playground.

Congratulations to Our 2025 Winners!

Macarthur Adventist College, Year 4GU

Winner - Most Facebook Votes

Their creative, informative, and community-loved video earned the highest number of votes on ACA Health's Facebook page. Their \$1,000 prize will be used to purchase new sports equipment and support active play in the primary school - with a small portion going toward a well-deserved class celebration.

Mrs Giovanna Ufagalilo, Year 4GU Teacher at Macarthur Adventist College said, "It was such a joy to see our students work together creatively and share their message with the wider community. They loved the process of planning, filming, and reflecting on what it means to live healthily in body, mind, and spirit."

Toronto Adventist School, Years 2-6 Winner Judges' Choice - Most Creative Video

Their highly original and engaging video stood out to the judging panel for its creativity and strong educational message.

Celia Moncrieff, Principal and Teacher, Toronto Adventist School said, "Toronto Adventist School teachers and students would like to thank ACA Health for investing in children's health by providing engaging resources for primary school children. The video competition gave students an opportunity to share their knowledge about water and hydration."

Ms Moncrieff added, "students had so much fun creating



Macarthur Adventist College Year 4GU



Macarthur Adventist College Year 4GU Teacher Giovanna Ufagalilo, Head of Primary Fiona Fidow, Principal Samuel Lett, and ACA Health Marketing Manager Alex Rodriguez.

a video that emphasised the importance of staying hydrated."

By supporting this initiative year after year, ACA Health continues to promote healthy lifestyle principles among the next generation - combining fun, learning, and creativity to encourage long-term health and wellbeing.

"We're continually inspired by the creativity and heart shown by our Adventist schools," said Alex Rodriguez, Marketing Manager at ACA Health. "It's a privilege to contribute to the education and promotion of health among our children."

We warmly invite all Adventist primary schools to participate in future competitions, and we encourage everyone to look at this year's inspiring entries on the ACA Health Benefits Fund Facebook page.

View the videos and follow ACA Health on Facebook.



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



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

Counselling vs Psychology – Which One is Covered?

When looking into mental-health support, the terms counselling and psychology often get used interchangeably. It's important to note that they differ in significant ways, especially when it comes to how your ACA Health cover applies.



What is Counselling?

Counselling generally refers to a therapeutic conversation with a practitioner who helps you work through challenges such as stress, life-transitions, interpersonal conflict or general wellbeing. Counsellors focus on helping you understand emotions, develop coping strategies and find direction.

While counsellors are trained and may belong to professional associations such as the Australian Counselling Association (ACA), counselling is not a government-registered profession. Counselling sessions are valuable for personal support and growth but are distinct from clinical psychological services.

What is Psychology?

Psychology is a regulated health profession. Psychologists are registered with the Australian Health Practitioner Regulation Agency (AHPRA) and qualified to assess, diagnose and treat mental-health conditions. They use evidence-based therapies such as Cognitive Behavioural Therapy (CBT), Acceptance and Commitment Therapy (ACT) and other structured interventions to support recovery and long-term wellbeing.

How This Affects Your Cover

At ACA Health, your level of Ancillary (Extras) cover determines what mental-health benefits you can claim.

Complete Ancillary and Mid Ancillary members are eligible for benefits on psychology services.

By contrast, counselling services (sessions with a counsellor who is not a registered psychologist) are not covered under ACA Health's Ancillary policies.

Understanding the distinction helps ensure you're accessing the right professional support and making full use of your cover.

- If you're seeking guidance for everyday stress or life transitions, counselling can be helpful - but it won't attract a benefit from ACA Health unless your cover explicitly lists it.
- If you need assessment or treatment for a diagnosed mental-health condition, seeing a registered psychologist (covered under your plan) can provide both professional support and health fund benefits.

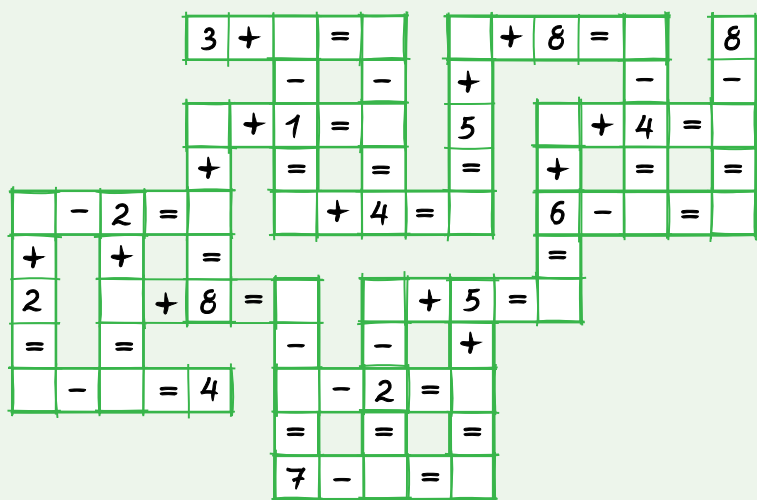
In summary, ACA Health covers psychology under Complete Ancillary and Mid Ancillary - but not counselling. Psychologists are registered professionals who can assess and treat mental health conditions, whereas counsellors provide general guidance and emotional support but are not covered under ACA Health Ancillary (Extras) benefits.

Check Your Policy

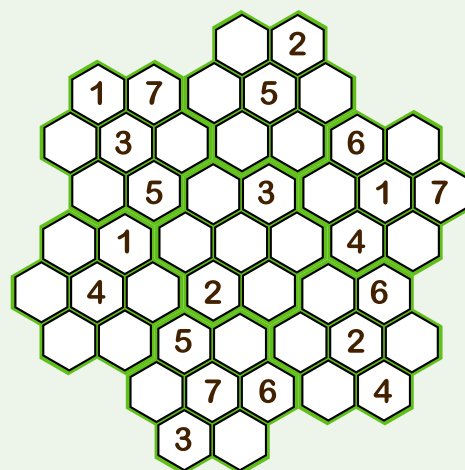
Always confirm your cover details, waiting periods and benefit limits through your Member Portal or via our website acahealth.com.au.

If you're unsure, contact our Customer Service Team on **1300 368 390** to confirm what's included under your policy before you book an appointment.

Math Puzzles



Find a solution for all equations and write in the numbers



Solve the Sudoku task so that each honeycomb cell, each horizontal row and each diagonal have different numbers from 1 to 7.

Pathways to Better Health are Chronic Disease Management Programs (CDMP) and are intended to reduce complications in an individual with a diagnosed chronic disease or prevent the onset of chronic disease. These practical programs aim to prevent, manage, or improve chronic health conditions, and best of all there is no extra cost for eligible members.*

Kieser — Physiotherapy & Strength Training

ACA Health partners with Kieser to offer a specialised Program combining physiotherapy and strength training. It is designed for members managing hip or knee osteoarthritis or a spinal condition and facing the possibility of surgery.

What's included:

- Clinician Oversight by Physiotherapists or Exercise Scientists
- Efficient Training on Specialised Equipment
- Inclusive Environment: regardless of your age or experience



Visit kieser.com.au for locations or to learn more. Alternatively contact the Kieser team on (02)8459 9999 or (03) 9977 5990.

ELIA Lifestyle Medicine Centre - Diabetes Program (Trial)

Eligible members can join a government approved research trial run by the ELIA Lifestyle Medicine Centre. It's a 12-week, evidence-based diabetes program aiming to demonstrate that type 2 diabetes remission is possible.

What's included:

- Comprehensive lifestyle medicine assessment
- Group exercise, nutrition and health coaching
- Diabetes self management education and monitoring
- Regular follow up and outcome tracking

Why completion matters (trial)

Your outcomes help determine whether this service can continue. If sufficient benefits are not demonstrated from patient results, the Health Department may not grant approval to continue the program. Please commit to completing all modules and reviews.



Contact ELIA Lifestyle Medicine Centre on 02 9480 6140 or visit elialmc.com to learn more or enrol

Valion Health Cancer Support Complete Program

This Cancer Support Complete Program is delivered by our partner Valion Health - designed for people with a current or past cancer diagnosis. Sessions are performed remotely, via telephone or videocall. The program runs for 12-16 weeks.



What's included:

- Nursing Care Coordination
- Exercise, Physiology and Dietitian Support
- Video or Phone Coaching Sessions with care navigation and post-program follow-up review session.

Valion Mental Health Coaching Program

Mental Health Coaching is a remote program supporting individuals who are experiencing or at risk of mental health challenges.



What's included:

- Nursing Assessment: Initial consultation to understand needs and set goals
- Video or Phone Coaching Sessions with care navigation and post-program follow-up review session.

Contact Valion Health on 1300 561 020 or visit valionhealth.com.au to learn more or enrol

CHECK YOUR ELIGIBILITY

*For all programs (except ELIA – see below) members must have a Gold Hospital (Deluxe or Private) AND Complete or Mid Ancillary cover and have held that level for at least 12 months.

ELIA - Silver Plus members are also eligible (trial basis), must have prediabetes or type 2 diabetes, and reside in Sydney or surrounding areas.

The Pathways to Better Health Programs are invaluable to you. ACA Health pays for these programs, so they are available to you at no additional cost. Because we care...