

Premium Review

Each year, we review our premiums to ensure ACA Health remains strong, sustainable and able to support members when they need us most.

From 1 April, ACA Health's average premium increase is 4.48%, aligning with the broader industry average. While this is the headline figure, individual product adjustments range from 2.5% to 6.5%, depending on your level of cover.

We understand that any cost increase news is undesirable - particularly during periods of ongoing cost-of-living pressure. We do not take this decision lightly. Our responsibility is to balance affordability with long-term sustainability, so your cover remains dependable not just today, but well into the future.

During Financial Year 2025, claims costs stepped up as more members accessed their hospital and health services. At the same time, the average cost per hospital service continues to rise. While you hope to never need to rely heavily on your policy, the reality is that members do use their cover.

This adjustment ensures:

- Your products remain competitively priced
- The Fund remains financially sound
- Premiums reflect claims experience
- ACA Health can continue supporting members when it matters most.

In real dollar terms, percentage increases can sometimes seem larger than they are. For example, a 4% increase on \$100 is very different to a 4% increase on \$1,000. We remain confident that, even following this adjustment, ACA Health products continue to be responsibly and competitively priced.

Our focus remains unchanged. Delivering value, stability and support to our members.

A cheerful heart is good medicine, but a crushed spirit dries up the bones.

Proverbs 17:22

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Complete Ancillary Benefits Improving 1 April

The Natural Therapy benefit will include:

- ✓ Naturopathy consults only
- ✓ Western Herbal Medicine consult only
- ✓ Chinese Herbal Medicine consult only
- ✓ Remedial Massage
- ✓ Shiatsu
- ✓ Acupuncture

Benefit Increases from 1 April

Benefits per treatment/consultation for Natural Therapies will be 50% of the treatment cost, up to a maximum of \$45 per consultation - an increase from the previous \$30 benefit.

The Remedial Massage and Acupuncture combined calendar year limit will change and increase to a Natural Therapies combined calendar year benefit limit of \$500.

Other benefit changes

The combined annual per person limit for Physio/Exercise Physiology/Hydrotherapy, Chiropractic/Osteopathy, Orthoptics, Speech Therapy and Occupational Therapy increases to \$950 combined.

Chiropractic initial consult increases to \$56, and Chiro subsequent treatment increases to \$40.

Please remember that any vitamins and minerals remain claimable (with a Doctors letter every 2 years) under the vitamins and minerals benefits which is 50% (up to \$20 per item and annual limit of \$200 per person).



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"ACA Health Benefits Fund"



From the Fund Manager

Affordability means different things to different people. What one person values can be different to what someone else values. Last financial year, ACA Health paid 86 cents in the dollar in benefits to members. I think being in ACA Health is valuable, even though I am a member who doesn't really claim (and I am thankful for that). I, however, think having private health insurance is valuable because if something happened to my family, I need to know that we can get the treatment that we need. I wouldn't want to wait.

So where am I going with this..... I always recommend that if finances are tight, keep your hospital policy and reduce or remove the cost of your general treatment policy (i.e. ancillary / extras). As someone who is working and has a combined hospital and ancillary policy with ACA Health, a visit to the dentist or orthodontist isn't as painful as it could be, because of the benefit, but paying off a dental bill is more achievable than paying up front for a hospitalisation.

Of course, if you want both, then ACA Health now has a range of Ancillary products from Complete, Mid, Lite and Flex (for the single young adult). In the end, real affordability isn't about paying the lowest premium - it's about protecting your family from the highest costs, and with ACA Health returning 86 cents in every dollar to members, that's where the true value and long-term savings lie.

Because we care...

Jody Burgoyne

Pharmacy PBS

New PBS Amount For 2026

The new Pharmaceutical Benefits Scheme amount is now \$25. This means you need to pay the first \$25, then you can claim benefits on the additional cost of your prescriptions up to \$100 per script for Complete Ancillary and mid-ancillary and up to \$50 per script for Ancillary Lite.



A Small Phone Hiccup in February



During February, some members experienced difficulty reaching us via our 1300 number due to a third-party telecommunications issue linked to the 3G network shutdown. This affected some Vodafone customers and took longer than expected to resolve.

We apologise for the frustration and inconvenience caused, and we thank you for your patience. As a reminder, members can always reach ACA Health on 02 8373 0300 should they experience any difficulty with our 1300 number.

Your Member Portal is Now Even More Accessible and Secure

We're pleased to share recent improvements to the ACA Health Member Portal, designed to strengthen security while making access more flexible for today's families.

As part of a recent upgrade, individuals can now register for and use the portal - not just the primary member on the policy. Access rights are clearly defined for each person, allowing secure and appropriate visibility of information. Protecting your personal information remains a priority, and the enhancements further strengthen portal security. It's encouraging that around 50% of members have already registered under the new system.

If you previously logged in using your membership number, the first step now is to complete a new registration. You'll find a 'Register' link directly on the login page of the redesigned portal.

A few helpful tips:

- The registration process is easiest to complete on a desktop or laptop computer. This allows you to receive your verification email and SMS on your phone without switching between screens.
- Under the "Register Now" button, you'll find a helpful "Instructions" link to guide you through the steps.
- The email address you use to register must match the one recorded in our system. If it doesn't, the system won't allow access.

If you run into any difficulty, please do not hesitate to contact our friendly Customer Service team on 02 8373 0300 or 1300 368 390. Our team can quickly resolve most issues while you're on the phone. This small investment in time is worth the effort.

Website Member Portal Login Screen

Website Member Portal Login

1 Please click the login below to begin your registration:

Member Login

Not registered yet?

Register

Mobile App Login

1 Please open your ACA Health App on your mobile

Mobile App Login Screen

Begin pre-registration validation

2 Enter the following and click Register.

Pre-registration validation

Email

First Name Surname

Date of Birth Membership Number

Register

Verify your email

3 Enter your email address and click Send verification code.

User Details

Please provide the following details:

Email Address

Send verification code

New Password

Confirm New Password

Create Cancel

Enter the verification code

4 Retrieve the code sent to your email and click Verify Code.

User Details

Please provide the following details:

Email Address

Verification Code

Verify code

Send verification code

New Password

Confirm New Password

Create Cancel

(remember to check your spam/junk folder)

Create your password

5 Enter a password of your choice and click Create.

User Details

Please provide the following details:

Email address confirmed. You can change it now.

Email Address

Change e-mail

New Password

Confirm New Password

Create Cancel

Set up Multi-Factor Authentication (MFA)

6 Enter your phone number and select Send Code or Call Me.

Multi-factor authentication

Enter a number below that we can send a code via SMS or phone to authenticate you.

Country Code

Australia (+61)

Phone Number

Send Code Call Me Cancel

Verify your phone

7 Enter the code sent to your phone and click verify code, or press # if you have selected the call option

Multi-factor authentication

Enter a number below that we can send a code via SMS or phone to authenticate you.

+610414303800

Enter your verification code below, or send a new code

Verify Code Cancel

Why Individual Member Portal Logins?

Individual logins help create a **secure, personalised and convenient** experience for members while maintaining appropriate policy controls. With individual logins, each person on the policy, **aged 14 and over**, can securely access the features that relate to them. This means members can manage their own details, upload documents, make payments and interact with their health cover online, while sensitive information remains protected.

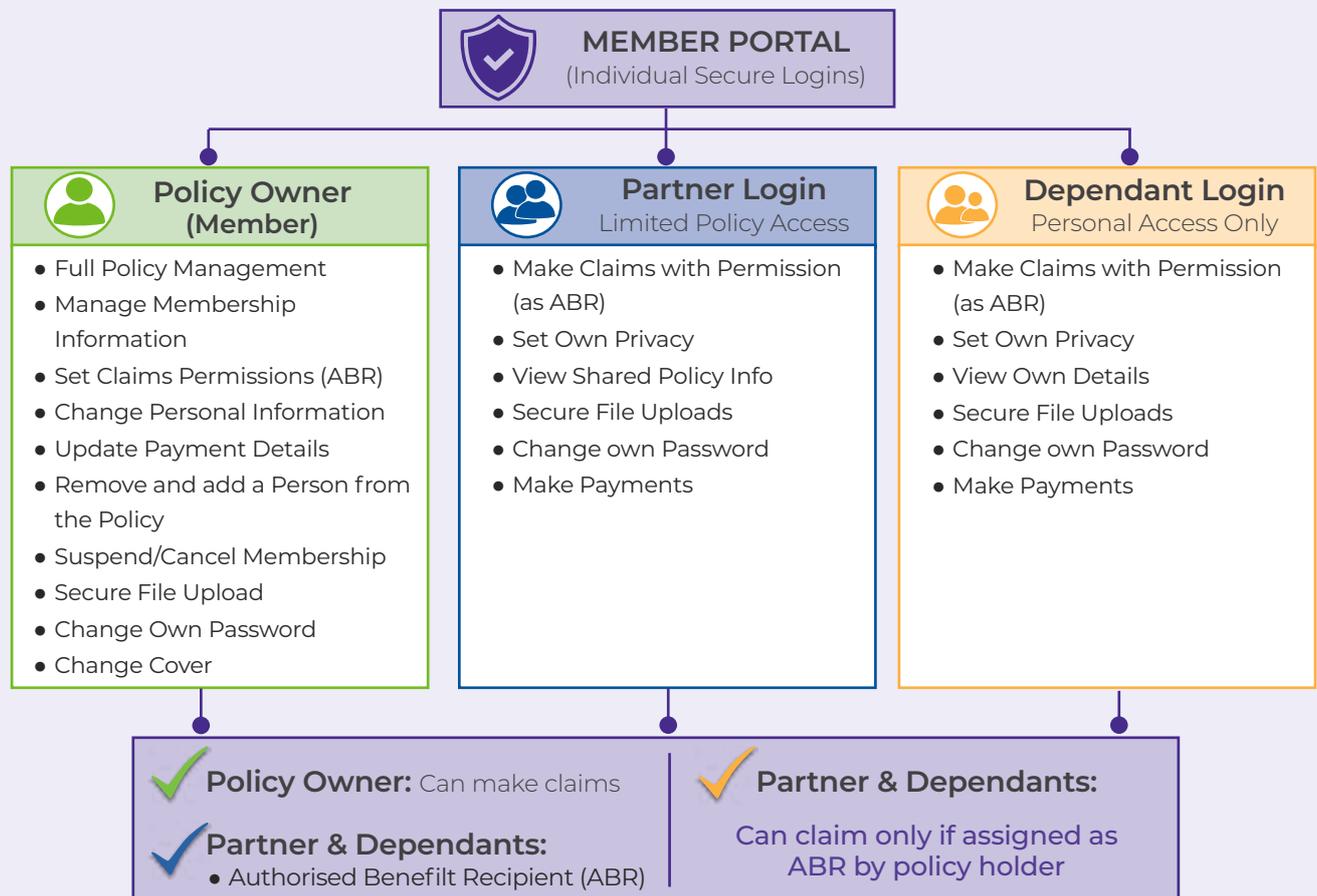
Importantly, overall policy **control remains with the policy owner**. The policy owner manages key aspects of the membership and can also provide authority for others (Authorised Benefit Recipients) on the policy to claim benefits if required.



Individual logins also offer practical benefits for modern family structures. For example, an **adult child can have their own login** even if their elderly parents are on a separate policy, making it easier to assist with claims or administration when appropriate permissions are provided. Where parents have taken out a Dependant Extension for their adult child (see 'Student Dependants' on page 6), the dependant can use their individual login to make payments toward the family policy premium, providing a secure and transparent way to contribute to the cost of cover.

They are also particularly useful for **blended families**, where access can be tailored so dependants only see the information that relates to them. This helps protect privacy while still allowing convenient access to relevant features.

Another important benefit is improved communication. Individual logins allow **ACA Health to communicate directly with individuals on a policy**, rather than only with the policy holder. This ensures important regulatory or tax information reaches the right person while maintaining strong privacy and security controls.



Understanding Your Ambulance Cover – State by State

When it comes to ambulance cover in Australia, it's not quite one-size-fits-all. Ambulance services are managed by each state and territory, so where you live makes a difference to how you're covered.

If you live in NSW or ACT

Good news - you're covered for emergency ambulance transport through your Hospital Cover policy. However, this only covers you within NSW and ACT.

Planning a trip interstate? You'll want to add Complete Ancillary, Mid-Ancillary or Ancillary Lite cover to ensure you're covered for ambulance transport anywhere in Australia.

If you live in other states (not NSW or ACT)

Complete Ancillary, Mid-Ancillary or Ancillary Lite has you covered for ambulance transport across all Australian states and territories.

What's included in your ambulance cover?

Your ACA Health Ambulance Cover takes care of the full cost of state ambulance service charges when:

- You need medically necessary ambulance transport to hospital (meaning your condition requires ambulance transport and you couldn't travel any other way).
- You require immediate medical attention at a hospital or approved facility.
- An ambulance is called to attend to you, even if you don't end up needing to be transported to hospital.
- You need emergency transport while travelling outside your home state that meets the criteria above



What's not covered?

It's worth knowing that ambulance cover doesn't extend to:

- Transport that isn't medically necessary.
- Hospital-to-hospital transfers requested because a hospital lacks certain facilities (these costs should be covered by the requesting hospital).
- Private emergency transport options that could include private ambulance, helicopter, or water transport. Check with your local ambulance service before you need it.
- Non-emergency transport.
- For NSW and ACT residents: interstate transport may not be covered under your hospital policy alone. You may need an Ancillary cover mentioned above to ensure you're covered for ambulance transport while travelling interstate.

Understanding your ambulance cover helps ensure you're covered when it matters most. If you're ever unsure about your coverage, we're here to help – just reach out to our Customer Service Team on 1300 368 390 or membership@acahealth.com.au

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.



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

Student Dependants

With a new tertiary year commencing in 2026, we want to ensure that your student dependants remain covered on your membership.

Children are considered dependent until the age of 21. ACA Health does not ask you if your dependant child (under 21) is still studying. 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 \$30,000 taxable income per year).

If your dependant aged 21 to 30 stops studying, goes to part-time study, or gets married (spouse or defacto), you need to tell us in writing as they can no longer be covered under your standard family membership. In this case - the good news is that we have a dependant extension product that allows them to remain on your membership until the age of 31 with a premium increase of 30%.* Alternatively they can take out their own cover, and we have a new graduate offer available until 31 March 2026.

New Graduate Offer

New Graduates (no longer a student dependant) who come off their parents' policies can continue with the protection of uninterrupted cover and enjoy valuable benefits. Join on an eligible policy by 31 March 2026:

- **\$200 gift voucher** when you take out any combined Hospital and Extras cover
- **\$150 gift voucher** when you take out Hospital-only cover
- **\$50 gift voucher** when you take out Extras-only cover

Plus, no waiting periods for Ancillary (Extras) cover.

This graduate offer is available to eligible dependants transitioning to their own ACA Health policy and must be taken up by 31 March 2026.

Flex Ancillary - Simple, Budget-Friendly Cover

ACA Health's FLEX Ancillary / Extras cover offers a practical, affordable way to maintain 60% benefits on a core number of services designed to help you stay covered while making every dollar count.**

*The Dependant Extension is available to families who have a combined Gold Deluxe Hospital, Gold Private Hospital or Silver Hospital Plus and a Complete Ancillary or Ancillary Lite General Treatments policy.

** Available for purchase in combination with a Singles ACA Health Hospital policy.

Gap Free Providers - Spread the Word

Have you ever walked out of the dentist or optometrist without paying a cent? That's the gap-free experience - when a general benefits/extras provider accepts your ACA Health benefit as full payment for your treatment, meaning no out-of-pocket cost (up to your annual limits).

ACA Health's benefits are already valuable, but they go even further when providers choose to accept them as full payment. It's a win for your health and your wallet.

Some providers genuinely go the extra mile for members. [Watagan Dental in Cooranbong \(NSW\)](#) is one great example, offering gap-free check-up and clean services for ACA Health members (so you pay nothing extra for routine preventive visits). [Brisbane Biodentistry in South East Queensland](#) is another provider regularly praised for the same reason.* Across the country, dentists, optometrists, physiotherapists, and other health professionals are helping ACA Health members keep more money in their pockets.

Perhaps you know one too?

If you've had a great experience with a gap-free provider, share it on the ACA Health Facebook page: www.facebook.com/ACAHealthBenefitsFund. Simply name the provider, their service, and location. It's a meaningful way to thank providers who support our community and to help fellow members discover money-saving options near them.

Please keep in mind this is about positive experiences only – no ratings or negative reviews. And remember, you're always free to choose any qualified provider. ACA Health doesn't gain anything. We pay your claim whether you see Provider A or Provider B. This is simply members helping members.

Head to the ACA Health Facebook page today – look for the pinned post at the top.

*Discuss your specific needs with your Dentist, Optometrist, Allied Health Professional etc first.

