

New July 2026 Rebate Tiers - Time to Review

From 1 July 2026, the Australian Government has increased the income thresholds used to determine eligibility for the Private Health Insurance Rebate.

Your rebate tier is based on your income and family circumstances. If your income has changed due to a promotion, change in work hours, investment income, retirement, or other circumstances, now is a good time to review your rebate tier.

Rebate Tiers:	Base Tier	Tier 1	Tier 2	Tier 3
Singles	under \$105,000	\$105,001 to \$123,000	\$123,001 to \$164,000	over \$164,001
Family/Couples*	under \$210,000	\$210,001 to \$246,000	\$246,001 to \$328,000	over \$328,001
Aged under 65	24.118%	16.079%	8.038%	0%
Aged 65-69	28.139%	20.098%	12.058%	0%
Aged 70+	32.158%	24.118%	16.079%	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 update your rebate tier, simply log into the **ACA Health Member Portal** > select **"My Account"** > scroll to **"Current Rebate Tier"** > click **"Apply for a New Rebate."** Alternatively, contact our Membership Team on 1300 368 390 for assistance. Reviewing your rebate tier now may help avoid an unexpected tax adjustment later.

Tax Time - PHI Statements 2026

ACA Health lodges information about your private health insurance premiums and private hospital cover directly with the Australian Taxation Office (ATO).

This means most members do not receive a PHI Statement in the mail. If you lodge your tax return online using myTax, or through a registered tax agent, your private health insurance details will be pre-filled automatically.

If you lodge a paper tax return or simply wish to keep a copy for your records, your PHI Statement is available through the ACA Health Member Portal. Members with Lifetime Health Cover (LHC) loading can also access their LHC Statement through the portal via the communications tab option.

It is important to complete the private health insurance section of your tax return correctly, as the ATO uses this information to determine your eligibility for the Private Health Insurance Rebate and whether the Medicare Levy Surcharge applies.

**NOTE: If you are unable to view your information, you may have a privacy setting applied. Contact our membership team on 1300 368 390. We are here to assist you.*



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You make known to me the path of life; you will fill me with joy in your presence, with eternal pleasures at your right hand.

Psalms 16:11

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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

Value means different things to different people.

For some members, value is claiming regularly on extras services such as dental, optical or physiotherapy. For others, value is the reassurance of knowing that if something serious happens, they can access treatment when they need it.

The challenge with private health insurance is that its greatest value often becomes apparent only when you need it.

Last financial year, ACA Health paid millions of dollars in benefits to members. Behind every claim is a person, a family, a health challenge, a recovery journey, or simply the peace of mind that comes from knowing support is available.

As a not-for-profit health fund, our focus remains on delivering value to members. We continue to look for ways to improve benefits, enhance digital services, support chronic disease management programs and keep premiums as affordable as possible.

One of the most effective ways to keep costs competitive is through membership growth. The more members who share in the Fund's administration costs, the more efficiently we can operate.

If ACA Health has made a difference for you, perhaps now is a good time to tell a colleague, fellow church member or family member about your Fund.

Thank you for continuing to place your trust in ACA Health.

Because we care...

Jody Burgoyne

Add Our Number and Stay Safe



From time-to-time ACA Health needs 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**

You're Part of Something Bigger

Most people don't think about their health insurance very often.

In fact, that's usually a good thing.

When life is going well, it's easy to forget that behind every membership card is something far more valuable than a policy number. It's the reassurance that if life takes an unexpected turn, support is there when it's needed most.

At ACA Health, we know our members make a deliberate choice. In a world where many organisations are focused on profits and shareholder returns, you belong to a not-for-profit health fund that exists for one purpose — supporting members.

Every contribution helps provide benefits for fellow members, support access to healthcare, and strengthen an Adventist community connected through shared values and a commitment to wellbeing.

For 92 years now, ACA Health members have helped one another through surgeries, illnesses, injuries, rehabilitation, mental health challenges, and life's unexpected moments. Most will never meet each other, yet together they form a community that makes those



benefits possible.

Private health insurance isn't really about insurance at all. It's about peace of mind. It's about knowing you have options. It's about protecting your future self and the people you care about most.

Whether you claim regularly or simply value the confidence that comes from being covered, your membership matters.

So while it may look like a membership card in your wallet or an app on your phone, what you've really chosen is something much bigger, a community of people looking after one another.

And that's something worth feeling good about.

Your Free 24/7 Health Advice Service

As an ACA Health Benefits Fund member, you value the peace of mind that comes from knowing support is there when you need it. But what happens when you or a loved one becomes unwell at 2:00 am and your regular GP clinic is closed?

You can get immediate support through **1800MEDICARE (1800 633 422)** - a free, 24-hour health advice service available to all Australians.



1800MEDICARE
is a **free national**
phone service,
website and app.

Expert health information and advice,
24 hours, 7 days a week.

Call 1800 633 422

Visit www.medicare.gov.au/1800

Connect via the 1800MEDICARE app

1800 **medicare**

📞 1800 633 422

What is 1800MEDICARE?

1800MEDICARE connects you directly with a registered nurse, any time of the day or night. They can assess your symptoms, provide trusted health advice, and help you determine the most appropriate next step for care.

If needed, they may also connect you with an after-hours GP telehealth service.

Free and Available 24/7 - Get professional health advice at any time, from anywhere in Australia.

No Medicare Card Required - Anyone can call the health advice line, regardless of whether they have a Medicare card.

Helping You Make Informed Decisions - The service can help you understand whether your condition requires urgent medical attention or can be safely managed until you can see your regular doctor.

Track Your Health On the Go

The **1800MEDICARE app** (formerly the My Health app) gives you secure access to your My Health Record from your smartphone.

Once linked to your myGov account, you can view important health information, including:

- Immunisation records
- Pathology and test results
- Hospital discharge summaries
- Digital prescription information

Save These Numbers

Health Advice Line: **1800 633 422 (24/7)**

App Support Helpline: **1800 723 471 (24/7)**

In a life-threatening medical emergency, always call 000 immediately.

Why We Partner with Adventist Schools



Primary Schools Teachers
Scan the QR code or go to:
<https://acahealth.com.au/aca-health-primary-schools-video-competition/>
to register and get your **FREE** books



For more than a decade, ACA Health has partnered with Avondale University education students and Adventist schools to promote healthy lifestyle choices among children. Each year, final-year teaching students create engaging health education resources designed specifically for primary-aged children. Topics have included drinking water, reducing screen time, healthy food choices, confidence, dental care and outdoor activity.

These resources are then distributed to Adventist schools across Australia, helping teachers introduce important health concepts in fun and practical ways.

This year's Primary Schools Health Video Competition invites classes to creatively showcase how they are using ACA Health's health resources with students. Participating schools have the opportunity to share their projects with the wider Adventist community and compete for prize money to support their class or school programs.

At ACA Health, we believe good health habits begin early. By investing in student health education today, we hope to help create healthier futures for tomorrow's generation.

We thank the teachers, students and schools who continue to support this important initiative and look forward to seeing this year's creative entries.

Vote for your favourite video on ACA Health's Facebook page from 1 September



Who Could Help If You Couldn't?

Have you considered who could assist with your ACA Health membership if you were unable to contact us yourself?

As an ACA Health policy holder, you are the only person who can make enquiries or make changes to your membership, unless you authorise someone in advance. ACA Health is committed to protecting your personal information in accordance with the Privacy Act and Australian Privacy Principles.

Authorising a trusted person can be helpful if an emergency, illness, or unexpected situation prevents you from contacting us. Without your written consent, even a spouse, family member, or close friend may be unable to discuss your membership or make requests on your behalf.

By completing an Authorised Member Assistance Permission Form, you can nominate someone you trust to assist with approved membership enquiries, claims, updates, and other membership matters.

Taking this simple step can help ensure your membership remains up to date and managed when you are unable to act yourself. It can also provide



reassurance that someone you trust is able to assist during difficult circumstances.

If you would like to authorise a trusted person to assist with your membership, contact our Customer Support Team on 1300 368 390 and request an Authorised Member Assistance Permission Form. Before completing the form, please ensure you have discussed this arrangement with your nominated person.

We value the trust you place in us and are committed to safeguarding your personal information.

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

 **Members Health**
FUND ALLIANCE

Puzzles - Sudoku

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

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

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

Protecting Your Next Adventure

Australian travellers are heading overseas in growing numbers again. According to the Australian Bureau of Statistics (ABS), the number of Aussies returning from short-term trips in 2024-25 was 11.6% higher than in 2023-24.

Whether it's re-connecting with family, taking a long-awaited holiday or simply getting a break from the everyday, travel is back in full swing. But with that excitement come real risks - from cancelled flights and lost luggage to unexpected medical emergencies overseas.

In this environment, preparing for the unexpected is more important than ever. Travel insurance remains one of the simplest and smartest ways to safeguard your plans. Even a minor accident can result in medical bills reaching tens of thousands of dollars overseas. Having the right cover means you're not left dealing with both the stress of an emergency and the financial strain that can follow - particularly in countries where language barriers or healthcare systems differ from ours.

While it might feel like an added expense, travel insurance is really a safety net. A quiet companion that steps in when things don't go according to plan. It helps ensure that your adventures stay memorable for all the right reasons.

As a service to our members, ACA Health has a partnership with Allianz Global Assistance* to arrange quality travel insurance options at competitive prices. ACA Health doesn't provide advice on travel insurance, but members can easily get information or a quote by calling Allianz on 1800 787 457 or visiting www.acahealth.com.au/travel-insurance.

While ACA Health receives a commission from Allianz, as a not-for-profit fund, we pass on the commission back to members as a discount, when booking via www.acahealth.com.au/travel-insurance.

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 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, exclusions, limits and applicable sub-limits apply. ACA Health Benefits Fund, Allianz and AGA do not provide any advice on this insurance based on any consideration of your objectives, financial situation or needs. Any advice is general only. 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 Benefits Fund 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.

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

Proposed Changes to the Private Health Insurance Rebate



You may have seen recent media reports about proposed changes to the Australian Government's Private Health Insurance Rebate for Australians aged 65 and over.

The rebate is a government contribution that helps reduce the cost of private health insurance premiums. Currently, older Australians receive a higher rebate than younger Australians in recognition of the increased healthcare needs that often come with ageing.

The Federal Government has proposed removing the higher age-based rebate, meaning Australians aged 65 and over would receive the same rebate as younger Australians within the same income tier

If implemented, the changes are expected to commence from 1 April 2027

What could this mean for members?

The impact would vary depending on your age, income

and level of cover. For some members, the effect may be relatively small, while others could see an increase in their out-of-pocket premium costs.

At this stage, no action is required and the proposal is still subject to the legislative process.

What can you do?

If you would like to learn more about the proposed changes or make your views known:

- Visit the Members Health Fund Alliance (MHFA) campaign page and sign the petition at www.membershealth.com.au/rebate/sign-the-petition (ACA Health is a member of the MHFA)
- If you would like a sample letter that you can personalise and send to your local Federal Member of Parliament (MP), visit: <https://acahealth.com.au/sample-rebate-change-letter-for-mps/> or email us at marketing@acahealth.com.au.
- Stay informed by watching for future updates from ACA Health as more information becomes available.

We're here to help

As a not-for-profit health fund serving the Adventist community, ACA Health understands that affordability and access to healthcare are important concerns, particularly for retirees and those on fixed incomes.

We will continue to monitor developments closely and keep members informed. If you have any questions about your cover or the proposed changes, please contact our Member Services team.

Because caring for our members means helping you make informed decisions about your health and wellbeing.

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)