

December 2011



## Christmas Greetings from the ACA Health team!

As another busy and exciting year flies by ACA Health is pleased to report an increase again in our customer satisfaction results from 87% to 87.4% and after attending the Annual HIRMAA awards in May ACA Health won Best Member Communication and now three years in a row Overall Member Satisfaction Improvement Award. We are very pleased with these results and awards as we strive to enhance our products and services constantly for our members.

In July we said goodbye to Barbara who retired and to Janette and Lyndal who have now both had healthy baby girls and are doing well. John has moved on accepting a promotion to become the accountant at the North New South Wales Conference Education Department.

We have also welcomed seven new team members Kylie, Luke, Andrew, Brett, Carmen, Alex (different Alex) and Kate to our team. All of which are looking forward to immersing themselves in the business and providing you with the best possible support.

Like always, at ACA Health we are committed to providing you with excellent service and health cover, making sure that your contributions have the sole purpose of benefiting you. We would also like to thank you for your continued membership and wish you and your family a blessed, happy and safe 2012.

### *Dates to Remember:*

2 December

Office closed (*phones will be monitored for staff Christmas function*)

22 December

Office closes at 12noon for Christmas break

23 - 27 December

Office closed for Christmas break

28 - 30 December

9am-5pm Limited staff over Christmas break

3 January 2012

Office reopens business as usual

### *Inside this issue:*

- Annual Member Feedback Survey. WIN A \$300 SPD Travel Voucher or a month's FREE Membership!
- Vitamins and Mineral Benefits
- Winners of Avondale Health Project Competition
- Claiming Tips and Tricks
- Changes to the Team



**Postal Address:**

Locked Bag 2014  
Wahroonga, NSW 2076  
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**Office:**

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Wahroonga, NSW 2076  
Australia

Call: ..... 1300 368 390

Fax: .....02 9847 3357

Web: www.acahealth.com.au

Email: info@acahealth.com.au

**Office hours**

Mon-Thurs.....9am - 5pm

Fridays.....9am - 12:15pm

**Your ACA Health Team**

*Manager*

Jody Burgoyne

*Assistant Manager*

Kate Lawson

*Systems Administrator & Trainer*

Brett Saville

*Accountant*

Luke Wemyss

*Administrative Assistant*

Lisa Callipari

*Marketing & Membership*

Alexandra Manners

*Membership*

Betty Jakovac

*Claims Team*

Kim Moffitt, Kylie Williams,  
Carmen Wemyss, Andrew Lewis

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



Send us your suggestions and questions!

Email: **info@acahealth.com.au**  
or phone 1300 368 390.

**From the Manager...**

*Jody says*



**C**hristmas is fast approaching which means the ACA Health Benefits Fund Limited Board and Management are involved in finding the right balance between premiums and benefits for another year.

Last financial year ACA Health paid out well in excess of 15 million dollars in benefits for our policy holders. I am glad that we were able to help you when you needed us the most. You can trust that ACA Health is financially sound, has contracts with all of the private hospitals in Australia and is run only to benefit policy holders. I would like to remind you to take note of our reduced service, Christmas office hours. I would also like to encourage you to ensure that your policy is paid up to date before the 22nd of December so that you will be able to access our services and claim using your swipe card (membership card) throughout

the festive season. Please remember that Australia Post services are in great demand at this time of the year so if you are claiming manually please allow plenty of time for your claim to arrive and to be sent back to you. Don't forget to participate in our Annual Member Feedback Survey. This is run in February of each year and is an excellent opportunity to have your say and possibly win a prize as well. Just make sure that we have your current email address so we can invite you to participate.

Finally, the ACA Health Team and I would like to wish you and your loved ones a safe and happy festive season wherever you choose to spend it.

Wishing you good health,

**Jody Burgoyne,**  
Manager

**Feedback Winner**



Congratulations to **Alicia Dobson** (NSW) the winner of our 2011 ACA Health Annual Members Feedback survey. Alicia received 2 months free membership.

We would also again like to thank everyone who participated in our survey and don't worry if you missed out this year. To update or send us your email address please visit **www.acahealth.com.au** and click on the Members Login link and follow the prompts. Then look out for your personal email invitation to participate in the Online Member Feedback Survey in February 2012. Your feedback is important to us and will directly influence our decision making, changes and improvements.

# Feeling tired and stressed? No Leave No Life!

No Leave No Life is a research program initiated and commissioned by Tourism Australia. In this study research was conducted to look at annual accrued leave in Australia and the findings from this research suggested that this was a major workplace challenge in Australia. For employees, not taking leave can adversely impact their health and wellbeing, has the potential to lead to burn-out or exhaustion and means individuals don't get to relax and re-connect with family and friends.

- Australia has 129 million days of annual leave stockpiled - this is over 350,000 years of holidays by fulltime employees. (Tourism Australia)
- 1 in 4 of Australian full time employees are leave stockpilers (Roy Morgan Research)- Leave stockpilers are defined as those employees with 25 or more days of leave accrued.
- Leave stockpilers are typically male, over 35, employed in public sector or large private organisations, parents of school aged children or older and higher income



## Why people don't take holidays

- Insurance Policy - "What if" worriers.
- Workaholic - Too much going on at work to prioritise taking leave.
- Golden Goal - Saving for the 'big trip' or 'one day' type travel plans.
- Martyr - 'No one else could do my job'.
- Victim - Lack of immediate support from management in their absence.
- 80% of stockpilers cite personal barriers to leave-taking

- Availability of funds is the biggest concern (40%)
- Fitting around partners availability (28%)
- Deliberate accrual for emergencies (26%) or big trip (24%) is the 3rd most common

## Benefits of taking holidays

Wellness, relaxation, new experiences, builds relationships and believe it or not job satisfaction!

So this Christmas and holiday season don't forget to take time out to think about 2012 and have some leisure time in place and use some of those accrued hours!

For more information about No Leave, No Life please visit [www.noleavenolife.com](http://www.noleavenolife.com)



## Are you planning to Travel?

SPD Travel has great competitive prices for cars, hotels, accommodation and much more. They also offer easy access to excellent deals for international and domestic airfares, holiday packages, cruises, group bookings and tours, as well as rail journeys and travel insurance.

SPD Travel services are open to everyone and they make sure that your travel experience is safe, secure and enjoyable. They understand your needs.

With 2 offices, one located in Wahroonga and the other at Sanitarium, Central Coast SPD Travel are happy to personally meet with you or contact you by email and telephone.



## Don't forget

You can request a quote or view more details at [www.spdtravel.com.au](http://www.spdtravel.com.au) or email [spdtravel@adventist.org.au](mailto:spdtravel@adventist.org.au)



## Office Locations:

148 Fox Valley Road  
Wahroonga NSW 2076  
Toll Free: 1300 309 831  
Ph: (02) 9847 3202  
Fax: (02) 9847 3300

1 Sanitarium Drive  
Berkeley Vale NSW 2261  
Ph: (02) 4348 7704  
Fax: (02) 4348 7781  
[www.spdtravel.com.au](http://www.spdtravel.com.au)

## WIN A \$300 SPD Travel Voucher or a month's FREE Membership!



Tell us what you think in our Annual Member Feedback Survey for your chance to WIN in the New Year!

For your chance to win a \$300 SPD Travel Voucher or 1 months Free Membership take part in our Annual Member Feedback Survey!

Make sure we have your current email

address. Using our Online Member Services log on to member's login at [www.acahealth.com.au](http://www.acahealth.com.au) and update your email address, then keep an eye out for your personal invitation. Survey commences 31 January 2012 and closes 17 February 2012. For terms and conditions please visit [www.acahealth.com.au](http://www.acahealth.com.au)



## We pay benefits for Vitamins and Minerals!

*Make sure you know how to claim for them*



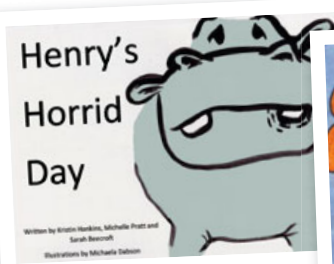
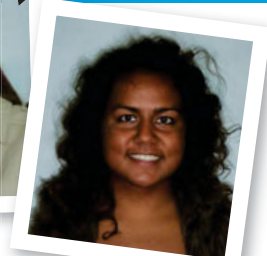
To claim on vitamins and minerals you must submit a doctors letter every 24 months before a benefit will be paid by ACA Health. This letter does not need to list everything you are claiming for. It is, however, for your benefit and safety, making sure that you have had a discussion with your doctor about what you are consuming and why. This will enhance your knowledge and save you money in making sure you are consuming vitamins and/or minerals that will benefit your health

and wellbeing. Please be advised that in some instances even if the doctor requests that you take or use a particular item/medication; this does not always mean we are able to pay benefits on it. Please also be aware that we do not pay benefits on foods, ointments, creams, sprays, mists and oils or other such items as Sustagen, weight loss shakes or juice. Please check that you have the right type of policy before claiming.

## ACA Health sponsors Avondale College health project competition.

Each year ACA Health supports final year Avondale College education students in a health related project.

This year, they developed resources to teach primary school aged children about Mental Health.



**Losalini Thompson** and **Aysha Cotterill** received a \$50 commendation prize for their children's book 'The Misty Minded Man', while **Kristin Hankins**, **Michelle Pratt** and **Sarah Beecroft** authors of the children's book 'Henry's Horrid Day' won \$100 each for Best Children's Book.

Email or call us to order your FREE children's books.

## Online Member Services - it's easy!



As life gets busier and more complicated it is easy to lose track of bills, accounts, benefits and other important items.

Streamline your ACA Health membership with our free Online Member Services Account.

### Benefits of this Service

Login anytime to...

- View your cover and details
- Update/ change your address, dependant information, type of cover and payment details.
- Print out tax statements
- Check remaining ancillary limits
- Calculate how much you need to pay to keep your membership up to date
- Make a payment
- Sign up to receive the HealthWise Enewsletter and Member Feedback Survey

To register for an Online Member Services Account visit [www.acahealth.com.au](http://www.acahealth.com.au) and click on the Members Login link located in the top right hand box of the website and follow the prompts!

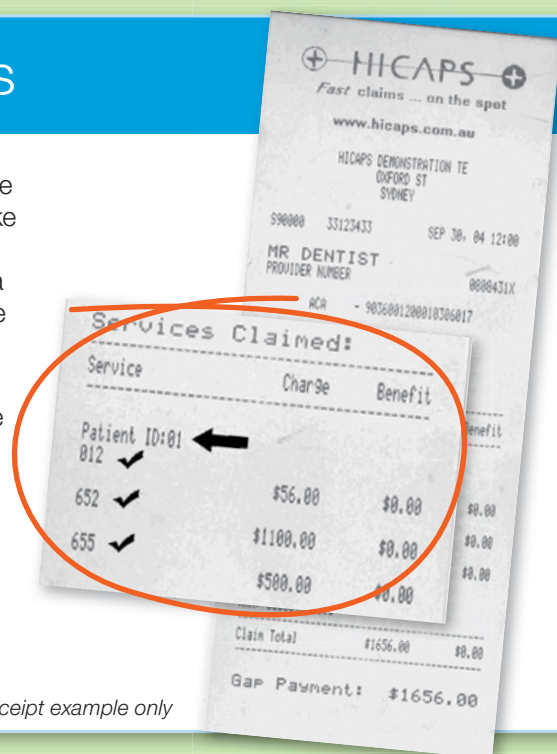


## Responsible HICAPS Users

When swiping your HICAPS card at your time of service make sure you check that the HICAPS claim is correct. Please make sure the right person and the right service is listed on the docket before leaving the providers office. There have been a lot of complaints in recent times that claims have been for the incorrect person and that they're limits have been used.

As you have swiped your card, you are responsible for the claim. The provider/receptionist must fix this claim at the time of the service.

Please check you have the correct ID Code (Card Reference Number) which corresponds with your name on the card-against the item. You can also check the HICAPS receipt for these details. Doing this small task when leaving your providers office will save a considerable amount of time and inconvenience. Thank you for assisting in this matter.



HICAPS receipt example only

"I'm here to help!"



## Did you know.... Claiming Tips and Tricks



- We will pay your claim according to the date of service, not the date we receive it. You have up to 2 years after the date of service in which to send us your claim, so you can relax this Christmas. To check what's left on your ancillary limits log on to Online Member Services at [www.acahealth.com.au](http://www.acahealth.com.au) and click on 'limits usage'.
- Please note if you have ticked the 'as per Direct Credit Authority Form (pre-nominated account) on your ACA Health Claim Form you do not need to rewrite your bank details on the claim form.
- Once you have swiped your card at a HICAPS terminal your benefits are instantly deducted from the bill/account therefore all you need to do is pay the remaining gap. If you are not happy with the gap you need to speak to your provider.
- Please make sure you send us original receipts with your claims. We cannot process emails or faxes.
- Don't forget to have your membership paid up to date over the Christmas break in case of an accident.
- Under our Complete Ancillary product we have changed our Optical Rule Limit from \$400 limit (Limit of 2 pairs of frames every 2 years) to just \$400 for the year. Please read our Complete Ancillary Product sheet for more information.

## Discounted Travel insurance



ACA Health, in conjunction with QBE is offering a 25% discount on all travel insurance purchased from our website. This is available to all our ACA Health members. Visit us next time you're traveling! If you do not wish to purchase travel insurance online, SPD travel offers 15% discount to ACA Health members and can be contacted on 02 9847 3202 or at [www.spdtravel.com.au](http://www.spdtravel.com.au). For exciting SPD Travel tours in 2012 to Tanzania, Kenya, Western Australia and Vietnam visit [www.spdtravel.com.au](http://www.spdtravel.com.au) or call 1300 309 831.



# QBE

## Moving?



If you are moving please keep us in mind, we need to know your current details.

Update your details using Online Member Services

at [www.acahealth.com.au](http://www.acahealth.com.au) or drop us an email [info@acahealth.com.au](mailto:info@acahealth.com.au) or give us a call 1300 368 390- we'd love to hear from you!

## Changes to the Team



ACA Health has had big changes to its team this year! We would like to farewell and congratulate Janette Taylor and Lyndal Hay on having their first healthy babies! They have been valuable team members who will be greatly missed. We wish them and their babies all the best in the coming year.

Barbara Charlton one of our longest standing employees that has been with us for over 21 years has retired. She farewelled the team in July and we will miss her. We would like to thank Barb for her outstanding contributions to ACA Health and we wish her God's blessings for the future as she begins a new chapter in life. We also wish John all the best at his new job at the North New South Wales Conference Education Department.

ACA Health is happy to welcome seven new staff to our team Brett Saville Systems Administrator and Trainer, Luke Wemyss Accountant, Carmen Wemyss and Kylie Williams Claims, Alexandra Manners Marketing and Membership Communications, Kate Lawson as Assistant Manager and Andrew Lewis Claims. Carmen, Luke and Brett come from IT backgrounds and with Andrew will be making sure your claims and our systems run smoothly. You may see Alex around busily promoting ACA Health in our Adventist work places and Kate will be making sure that our finances and Fund are well equipped. We look forward to having them with us to improve and maintain ACA Health's quality services and products.

## Top 10 Claims for 2011

1. \$66,000 Heart Surgery
2. \$65,000 Heart Surgery
3. \$64,000 Cancer Surgery & Treatment
4. \$55,000 Bypass Heart Surgery
5. \$45,000 Bypass Heart Surgery
6. \$43,000 Cancer Surgery & Treatment
7. \$40,000 Spinal Surgery
8. \$39,000 Bypass Heart Surgery
9. \$38,000 Hip Replacement
10. \$36,000 Heart Surgery