

## Time for a visit to the Dentist?

*When was the last time you went to the Dentist for a check-up on those pearly whites? If you're like most people, it's probably been far too long! Well now there's never been a better time to make that appointment, with improvements to your dental benefits coming 1 April 2011*

For those members with **Complete Ancillary** or **Ancillary lite** cover, you will now receive more back in your pocket for your general dental services and for your crowns. The varying individual limits previously applied to the general dental services have been revised so that instead you will **consistently receive back 80% of the cost**, up to a generous maximum of \$100 per item. This makes your benefits simpler to use, while also giving you more!

So why not take advantage of your excellent ACA Health cover to make sure you have regular dental checkups - it is generally recommended that everyone, including young children, should visit the dentist at least twice every year. Our excellent benefits on the general dental items mean that you will most likely have only a small gap to pay, and it could save you a lot of time & money later on correcting major dental problems that have been ignored for too long.

And if it's the fear of the drill putting you off – don't worry, the Australian Dental Association assures us that modern techniques mean that dental and oral health treatments are now *almost always* painless!



Further details of these and other improvements to your Complete Ancillary and Ancillary *lite* benefits on page 3...

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#### Office hours

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

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#### Your ACA Health Team

*Manager*

Jody Burgoyne

*Finance & Operations*

Janette Taylor

*Assistant Accountant*

John Pearce

*Administrative Assistant*

Lisa Callipari

*Membership*

Betty Jakovac

*Claims Team Leader & Training*

Lyndal Hay

*Claims*

Barbara Charlton

Kim Moffitt



What would  
you like to read  
in *HealthWise*?

Send us your suggestions  
and questions!

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

or phone 1300 368 390.

## From the Manager...

*Janette says:*

With our Manager Jody currently having some time off to care for her new baby, I've had some big shoes to fill over the last few months! It has been an interesting challenge to take on some more of the responsibility of running ACA Health and ensuring that we continue to provide you with excellent services and a financially secure Fund.

This is the time of year when we need to make some modest increases to your health cover premiums. With advances in medical technologies & an aging population, we do see rapidly rising hospital & medical costs from year to year, which does mean our premiums have to rise to cover this.

With a strong financial performance last year, thanks partly to improvements in investment markets, we are pleased that we have been able to keep the average increase in premiums lower than 5% - and one of the lower increases in the industry.

The good news about this time of year, is that we also review our benefits and look at those benefits we can improve. This year we have sought to simplify your General Treatments benefits, as well as increase them where we can. I think you'll be very pleased to read about the improvements in the article over the page.

Thank you to all our members who gave us your valued feedback in our Annual Member Feedback Survey, which has just concluded for 2011. We really appreciate you taking the time to tell us what you think and we pay close attention to what you have to say. We will be receiving the results shortly and will provide you with an update in the next edition of *HealthWise*.

So, from your Acting Manager, I wish you good health & happiness in 2011 and our team looks forward to helping you with your queries & claims over the coming year.

Janette Taylor

Acting Fund Manager

# WIN! 2 months FREE membership!



## Thanks for your feedback!

In February we held our online Annual Member Feedback Survey and everyone who gave their feedback went into the draw to win 2 months FREE membership! We had a great number of responses and early indications are that satisfaction levels are as high as ever.

Thanks everyone, and keep an eye on our website at [www.acahealth.com.au](http://www.acahealth.com.au) and the next issue of *HealthWise* to see the winner!

## Benefit Improvements: *Giving you more from April 2011*

We're excited to announce the following list of improvements to your **Complete Ancillary** and **Ancillary lite** benefits...

Complete Ancillary	Current Benefits	New Benefits from 1 April 2011
<b>Dental Benefits</b>		
Diagnostic, Radiological & Preventative Services (ADA Items 011 - 161*)	80% of cost, with individual limits ranging from \$22 to \$98 per item	80% of cost, to a maximum of \$100 per item
Crowns (ADA Items 611 - 618)	80% of cost, to a maximum of \$850 per item	80% of cost, to a maximum of \$1,000 per item
<b>Optical Benefits</b>		
Single Vision Lenses	100% of cost, up to \$130	100% of cost, up to \$280
Bifocal Lenses	100% of cost, up to \$150	
Multifocal Lenses	100% of cost, up to \$220	
<b>Natural Therapies</b>		
Naturopathy, Homeopathy & Herbalist	\$28 for initial visit \$20 for subsequent visits	50% of cost, up to \$30 per visit
Annual Limit for combined Remedial Massage, Acupuncture, Naturopathy, Homeopathy & Herbalist	\$270	\$360
<b>Vitamins, Herbs &amp; Minerals</b>		
Prescribed items by your healthcare provider	50% of cost, up to \$10 per item	50% of cost, up to \$20 per item
Annual Limit	\$150	\$200

Ancillary lite	Current Benefits	New Benefits from 1 April 2011
<b>Dental Benefits</b>		
Diagnostic, Radiological & Preventative Services (ADA Items 011 - 161*)	80% of cost, with individual limits ranging from \$22 to \$98 per item	80% of cost, to a maximum of \$100 per item

\* Some item numbers in this range are not eligible for benefits, please refer to your specific product guide.

In reviewing your benefits for 2011, our aim was to both improve the value of the benefits where we could and recognising the services that are being used more often, while also making your benefits simpler to use and understand.

These improvements have been as a result of your feedback and we thank you for keeping us up-to-date on what you want & need from your cover.

## ACA Health's Top 10 Claims in 2010

While we all hope that we never have to go to hospital, we get private hospital cover so that if our health does fail us, we know we can access treatment as quickly and as conveniently as possible.

What we don't always realise, is how much that treatment can cost and thankfully, how much gets covered by our hospital cover.

The following are the Top 10 highest value claims in the 2010 calendar year:

1. Orthopaedic Surgery (Femur) \$61,000
2. Orthopaedic Surgery (Hip) \$59,000
3. Pancreatic Cancer Surgery \$58,000
4. Heart Surgery \$54,000
5. Heart Surgery \$50,000
6. Colon Cancer Surgery \$47,000
7. Heart Surgery \$46,000
8. Heart Surgery \$46,000
9. Obstetrics \$44,000
10. Heart Surgery \$43,000

Do you sometimes think that large health costs are only associated with "old" people? These claims were all for people under 35 years of age...

1. Obstetrics \$44,000
2. Psychiatric \$34,000
3. Cochlear Implant \$30,000
4. Cochlear Implant \$30,000
5. Psychiatric \$16,000



## Did you know...

### Claiming Tips and Tricks

#### For speedier payment of your claims...

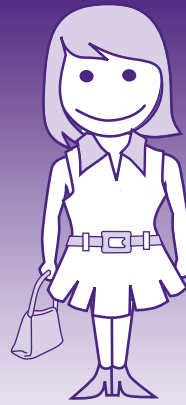
We need certain information provided on your health care receipts. Before sending in your claim, please check to ensure your invoice/receipt includes the following details:

- It is an original invoice/receipt (copies are not accepted)
- The date of service/purchase
- The type of service provided (e.g. remedial massage, pharmacy)
- An itemised list describing each item being claimed and its cost
- The patient's name
- The health care provider's name and registration number
- For orthodontic claims especially, ensure that you send us the account listing the details of the service, not just the receipt for your instalment payment.

When we have all this information it means we don't have to stop to call you, your health care provider or have to send it back to you unpaid.

**And as always...** If you have any questions, please call our friendly customer service team on 1300 368 390.

## Staff Changes



We recently said good-bye to **Alex Davison**, who has been the "face" of ACA Health for the last 3 years.

Alex has been busy promoting ACA Health in our Adventist workplaces, and our initial go-to person for new member enquiries and helping members with their cover decisions. It's quite likely you've talked with her over the phone or in your workplace at some stage!

Alex has now moved on to a marketing position with the Sydney Adventist Hospital and we wish her all the very best with her new role.

## Have you moved?

Lots of people are on the move this time of year, so if you're one of them, don't forget to update your details on your membership.



It's really easy to do this by either:

- Giving us a call on 1300 368 390
- Sending us an e-mail to [info@acahealth.com.au](mailto:info@acahealth.com.au)
- Updating your details using **Online Member Services** at [www.acahealth.com.au](http://www.acahealth.com.au)

## Don't Forget... about your kids!

It's that time of year again when students are heading back to study or beginning work. Don't forget...

- ✓ Return your Student Declaration Forms to keep your dependant children who are studying covered on your membership.
- ✓ If your child is under 25yrs and no longer studying, you can change your cover to the Dependant Extension cover to keep them covered under your membership until age 25. Otherwise, they will need to take up their own membership no later than March 31, 2011, and back pay from Feb 1 to avoid waiting periods.
- ✓ If your child is over 25yrs they are no longer eligible to remain on your membership, and will need to start their own from their 25th birthday to avoid waiting periods.

If your dependant children would like to make claims independently, please contact us to request a dependant authority form to authorise them to do this.

### Had a baby recently? Did you remember to add them to your membership?

Simply provide us with the full name and birthdate of your new arrival in writing, or by going online to use Online Member Services, to ensure there's no trouble when it comes to claiming for your child down the track.