

December, 2008



Christmas Greetings!

As 2008 draws to a close, we reflect on the changes this year has brought. It's hard to ignore the impact of the financial crisis and the sense of uncertainty it has brought.

In a time of evaluation, it's important to remember the purpose and value of private health cover. As well as helping with regular health expenses - which vary from person to person - private cover provides security and control, allowing you to plan and set aside funds in preparation for unexpected changes in your health or the health of your family. It gives you the freedom to choose your hospital and your doctor, and the assurance of being treated in a timely manner. ACA Health was established with a firm belief in the benefits of private cover for our community and that's why we continue to provide this service today.

If you are feeling the pressure of the financial squeeze, please contact our membership team for a cover evaluation. They can help you understand your cover options and how a cover change will affect you and your family. As a not-for-profit insurer, we manage your contributions with the sole purpose of benefiting members, and have supported Adventist employees in this way for more than 50 years.

We thank-you for your membership and wish you God's blessings for a safe and happy holiday season, and a healthy 2009!

Your ACA Health Team



Christmas Opening Hours

24 December	Office closes 12:15pm
Christmas Day	Closed
Boxing Day	Closed
29-31 December	Minimal staff available
1 & 2 January	Closed
5 January	Office fully re-opens



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Office Hours

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Your ACA Health Team

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HealthWise Newsletter

Editor: Janette Taylor
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From the Manager *Jody says...*

The year has flown past, and with Christmas just around the corner, I'm amazed it's nearly over! Looking back on 2008, it's been another big year for ACA Health with more industry changes and more improvements in our services to you.

We've had the much publicised increase in the Medicare Levy Surcharge income thresholds by the Rudd Government, resulting in new thresholds set at \$70,000 for singles and \$140,000 for families*. While there was much talk in the media about the negative effects the higher threshold may have on health insurance membership, ACA Health

membership is expected to remain relatively stable. With our hospital products aimed at providing comprehensive cover, we find that the majority of our members choose ACA Health cover for security and peace-of-mind, rather than just a way to avoid the surcharge.

As we begin to review price and product offerings coming into 2009, you can be pleased to know that the Fund is in a strong financial position. Claims experience has been within expected levels in the last year, and sound investment returns were achieved, despite the financial market downturn. As a member-focused Fund, our aim is to

keep prices at their lowest possible while still ensuring we have adequate reserves for the future.

We look forward to bringing improvements in our services in 2009, and continuing to provide the excellent cover you have come to rely on. Don't forget to give us your feedback in the survey in Feb 09 – it's your chance to make suggestions and tell us what you really think.

Wishing you a happy and healthy 2009!



* For more information about the Medicare Levy Surcharge visit www.privatehealth.gov.au

HICAPS Competition *Results*



Hot Off The Press!

The "Find Your Vitality" competition, promoting the addition of natural therapies to services you can claim with HICAPS, closed on the 14th November. We had a huge number of entries as members rushed out to make use of the advantages of electronic claiming and put themselves in the draw to win the amazing weekend getaway!

And the winner of the major prize is... **Gary Coe of Prospect, South Australia!**

The runner up prize winners are:

- Healthy Body Pack ... Brenton Coombs, South Yarra VIC
- Healthy Teeth & Gums Pack ... Michelle Gullick, Port Macquarie NSW
- Healthy Skin Pack ... Carl Thomson, Morisset NSW
- Healthy Summer Fun Pack ... Allan Butler, Pottsville Beach NSW
- Healthy Eating Pack ... Kay Meany, Wahroonga NSW

Congratulations to all our winners! We hope you enjoy your prizes and continue to enjoy the benefits of using electronic 'on the spot' claiming.

Ambulance Explained

As ambulance services are managed on a state-by-state basis, residents of NSW & ACT have different rules for ambulance than the other states and territories. If you're a resident of;

NSW or ACT, ambulance cover for just the NSW & ACT ambulance services is included in your Hospital policy. Cover for ambulance transport services in all other states is provided under Complete Ancillary or Ancillary *Lite* cover.

QLD, VIC, TAS, SA, WA & NT, ambulance cover is provided for all states in your Complete Ancillary or Ancillary *Lite* Cover.

When you receive the account, send it directly to us unpaid and we will arrange payment. **Pensioners**, please check prior to claiming as you may be eligible for concessional or subsidised ambulance services.



What's covered?

The full cost of ambulance charges are covered when provided by a state ambulance service, in the following circumstances:

- ✓ When it is medically necessary for you to be transported to hospital in an ambulance. Medically necessary means that due to the patient's medical condition, ambulance transport is necessary as they could not be transported by any other means;
- ✓ When you need immediate medical attention at a hospital or approved facility;
- ✓ When an ambulance is called to attend you, but you do not subsequently need to be taken to hospital;
- ✓ Transport required while travelling outside your state of residency, that meet the above criteria.

What's not covered?

Ambulance charges are not covered when:

- ✗ It is not medically necessary for you to be transported in an ambulance; or
- ✗ Your transport is at the request of a hospital because the hospital does not have the medical facilities to treat you. These costs should be covered by the hospital requesting the transfer;
- ✗ Transport provided by private ambulance services not part of a state or territory ambulance service. Please check before using: private ambulance services, including transport by helicopter, water boat, or other transport;
- ✗ For NSW & ACT residents, transport provided in another state or territory may not be covered under your hospital policy. We recommend Complete Ancillary or Ancillary *Lite* to ensure you are fully covered for ambulance transport while travelling interstate.

Just in case...

The last thing you want to be thinking about when you or a family member ends up in the Emergency Department is how all the charges work. So just in case that Christmas 'Not-Roast' ends up in an ugly case of food poisoning, here's some of the details you should know.

If you visit a **public hospital** emergency department, the costs will be covered by Medicare.

When visiting a **private hospital** emergency department, there will be a portion of the cost you will have to cover yourself as ACA Health is not permitted to offer benefits towards services provided in the emergency department. The private hospital may charge a "facility fee" of which ACA Health can pay a limited benefit under your Complete Ancillary cover.

If you need to be admitted to a public hospital, the admitting staff will ask you if you wish to be treated as a public or private patient. Being a private patient in a public hospital gives you a choice of doctor, however you may have out of pocket expenses for the costs your doctor/specialist charges when visiting you in hospital. When making the decision whether to be a private patient, the hospital and the treating doctors should, where possible, advise you about any out-of-pocket expenses, and help you understand the benefits of being treated as a private patient.

If you choose to be treated as a private patient, the hospital admitting staff will ask for your ACA Health membership number and they will confirm your hospital cover with us.

Do your part

We won't be able to confirm your cover with a hospital unless your membership is paid up-to-date. It's no fun trying to work out payments in these situations, so try to keep your membership financial at all times to avoid any dramas.

**Not sure on anything here?
Call 1300 368 390**

Having a baby? *How we can help!*

Becoming pregnant with your first child is an exciting time for expecting mums and dads, yet it also comes with a range of new experiences which can be tricky the first time around. **New mother and member, Heidi Fedorow (NSW)**, was kind enough to share her recent experiences after having baby Isaac in June this year. Hearing her story demonstrates where private cover can be helpful along the way...

What cover did you have before and during your pregnancy?

Deluxe Hospital & Complete Ancillary. A couple of years ago, I decided to check our cover and researched all the different options. I felt that ACA Health did have the best cover available, so we decided to stay with this for the birth of our baby.

What did you find most valuable about having private hospital cover?

Having the freedom to choose what I wanted - my Hospital and my Obstetrician.

I chose to be a private patient at Royal Prince Alfred, a public hospital near my workplace as this was more convenient for me to have appointments and check-ups there throughout my pregnancy.

I didn't want just any doctor to manage my pregnancy, I wanted someone who I felt comfortable with and could have a good relationship with. I met with three different obstetricians to see which type of doctor suited me best. I chose an obstetrician who included me in the process and explained what was happening to me, instead

of just feeling my belly and telling me that everything was fine. During labour, the more relaxed you are the easier it is, so having more confidence in my environment, and the people looking after me was important.

What was most confusing or difficult about using your cover?

How to know what to claim and where to send the claim - that is to ACA Health or Medicare.

I was so relieved that the hospital looked after the accommodation and labour ward claim with ACA Health. I didn't even see a bill or have to make a claim myself, they did it all for me, which was great when it was the last thing I wanted to think about!

Were you surprised that you could claim some services?

Yes, I didn't realise that residential care units for parents and babies would be covered by ACA Health.

My baby suffered from severe gastric reflux and we were at our wits end, not knowing what to do. I was finally told about support services including a 24 hour mothers' helpline and respite care available for mums, dads and babies, at the Karitane Residential Family Care unit. A short stay there made a big difference for us.

Also I didn't realise you could claim chiropractor treatments for babies. This has been known to help babies sleep who have severe reflux, and



I believe it helped with my baby too. I could claim this under my baby's own limits. When I asked about claiming the hire of a TENS machine to assist with pain management, ACA Health said they didn't currently offer a benefit but that they would add a benefit to the cover! I was very happy with this.

Do you have any suggestions for new mums?

- Don't be afraid to say you have reached the end of your reserves and need help!
- Don't forget dads need support - it's a big change for them too.
- There are a range of really helpful support options out there, such as 24hr helplines and the family care centres.
- Claim pregnancy vitamins (prescribed by your doctor)
- Don't be afraid to interview and choose an Obstetrician that suits you.
- Go to a breast-feeding class as well. Labour is just a few hours compared to intense weeks of baby care and sleep deprivation afterwards!

Did you know you can claim...

Deluxe Hospital Cover

- ✓ Hospital accommodation
- ✓ In-hospital doctor/medical services for mum
- ✓ In-hospital psychiatric visits
- ✓ Residential care for parents and babies at facilities such as Karitane (NSW)
- ✓ Member Support (Early Discharge) Program

Complete Ancillary Cover

- ✓ Antenatal classes
- ✓ Prescribed pregnancy vitamins
- ✓ Chiro / Physio / Massage for parents and baby
- ✓ TENS Machine hire/purchase
- ✓ Psychology visits
- ✓ Home nursing visits (ordered by your doctor)

For more information about pregnancy related services, and a guide for how to use your cover please contact 1300 368 390 or email acahbf.info@acahealth.com.au

Which Private Hospitals Do We Cover?

Our Deluxe or Private Hospital Cover gives you access to 100% cover for treatment in more than 470 contracted private hospitals and day facilities. This includes more than 85% of all private and day hospitals in Australia!

You will still have cover for hospitals not contracted with ACA Health, however you may have out-of-pocket expenses.

To check if the hospital of your choice is contracted, use the **Hospital Search** at www.acahealth.com.au



Add your baby to your cover

If you have Family Cover for at least 2 months prior to the birth of your baby, your baby will be covered by your membership when it is born. When you return home, you need to officially add your baby to your Family cover. You can do this 24 hours, 7 days a week using your Online Member Services account, under the 'person changes' section.

Alternatively, you can inform us in writing of the name and birth date of your newborn.

Not registered for Online Member Services?

Follow the member login prompts at www.acahealth.com.au.

Person Changes
To add a new Person to your membership complete the details below with New Person displayed in the Person field. To view current details for each person make a selection from the options in the Person field. Person details are then shown on this page. To change these details please replace the information shown with your new details and press the Submit button at the end of the page. Due to the secure processing of your information, the change of details you submit may require up to two business days to be available on-line.

Please note that adding persons may result in your current cover being inappropriate.

The fields marked with * are mandatory.

Person Details
Person: New Person
Job Date: 11/10/2008 (dd/mm/yyyy)
Relationship: [dropdown]
Title: [dropdown]
First Name: [text]
Second Name: [text]
Surname: [text]
Postnominals: [text] The qualifications and awards that a person is entitled to place after their name
Gender: [dropdown]
Birth Date: [text] (dd/mm/yyyy)
Email address: [text]

Medicare Card Details
Card Number: [text]
Subnumerate: The digit on the card to the left of this person's name.
Expiry Date: [text] (mm/yyyy)
First Name: [text] Only if names different from above.
Second Name: [text]
Surname: [text]

Additional Information
Student Declaration: Is this person a full time adult student for the current calendar year? No

Your ACA Health Team **Snapped!**



The footpaths of Wahroonga, Sydney, pounded to the beat of workers' feet for national **Walk to Work Day on Friday October 3, 2008.**

Your ACA Health team stopped traffic in the drive-way of their office at the South Pacific Division with this team photo being taken for the **North Shore Times**, showing their support for national Walk to Work Day in their local community.

The annual Walk to Work Day encourages Australians to walk

more, eat healthy foods and protect the environment by reducing fuel emissions.

Because many of our team lived either too far away or too close to walk to work, manager Jody Burgoyne gave staff an extra 20 mins break during the week to exercise and support the community event. Whether it was a game of tennis, a longer walk during their lunch break or an early get-away to make the elusive after work gym class. "ACA Health is proud to support and promote Walk to Work Day in our office and to our members. As the private health insurer especially for Seventh-day Adventist Church employees, ACA Health believes in supporting healthy choices," she said.

Staff Training

ACA Health staff often participate in team training Monday's from 9am-10am. This is to ensure we give you excellent customer service with the most update and accurate information. During this time, our automated telephone service will record your message, and we will return your call as soon as possible after 10am. Or you can visit our website at www.acahealth.com.au. Thank-you for your patience at these times.

Calling for your Feedback!

It's nearly time again to tell us what you think!

Look out for ACA Health's Annual Member Feedback Survey in February '09. We need your feedback to help us improve our products and services and ensure we continue to provide a valuable and high quality service. If you receive an email invitation to complete the survey, please take a few minutes to provide your feedback.

We need your email address to send you a Feedback invitation! You can update this on your next claim form, via Online Member Services or our contact form at www.acahealth.com.au.

...and don't forget Tom!

It's that time of year when your kids start finishing their study and going out on their own. Please make sure your kids over 21 who are graduating know that they must start their own membership with ACA Health by 31 January 2009 to avoid waiting periods.

Remember, your kids can stay on your membership up until 21, and between the ages of 21 and 25 they must be studying full time to be able to remain under the family cover. At 25 we can no longer keep them on your membership.

It's really important that if your kids over 21 are still studying, that you send us back the student declaration form when we send it to you, to prevent them being withdrawn from your membership incorrectly.

