


December 2009



Trying to keep track of your life...?

Thankfully we've just introduced some new changes that make keeping track of your membership a whole lot easier!

From 1 December, your **Online Member Services account** has a whole stack of new features that we think you're going to love. As the year comes to a close, we believe the best of the new features is the ability to **check your remaining ancillary limits**. By simply logging in to Online Member Services, you will be able to see how much you have already claimed on ancillary items, and how much you still have left – just in time to get that final massage or new pair of glasses before your limit resets on 1 January 2010.

You will also be able to **change your cover type** and **change your payment details**, calculate how much you need to pay to get your membership up-to-date, **make a credit card payment**, and **register to receive the new e-newsletter** ...all online.

To log-in or register for Online Member Services, visit www.acahealth.com.au and click the 'Member Login' link.



**WIN a \$500
OPSM voucher**

*Tell us what you really think
and you could be wearing some cool
new shades this summer...*

*5 runners-up WIN a
\$100 OPSM voucher*

Tell us what you think of the new features!

Our **Annual Member Feedback** survey is coming up early next year, and is a great opportunity to give us your feedback on all areas of your membership, our products and services. Just make sure we have your **current e-mail address** (you can update it using Online Member Services) so we can invite you to take part...

Inside this issue:

- New Online Member Services features now available
- WIN a \$500 OPSM voucher this summer
- New Dependant Extension product - to keep your kids covered for longer
- Christmas Opening Hours
- New Online Travel Insurance with QBE



Postal Address:

Locked Bag 2014
Wahroonga, NSW 2076
Australia

Office:

146 Fox Valley Rd
Wahroonga, NSW 2076
Australia

Call: 1300 368 390

Fax: 02 9847 3357

Web: www.acahealth.com.au

Email: acahbf.info@acahealth.com.au

Office hours

Mon-Thurs 9am - 5pm
Fridays 9am - 12:15pm

Your ACA Health Team

Manager

Jody Burgoyne

Finance & Operations

Janette Taylor

Assistant Accountant

John Pearce

Administrative Assistant

Lisa Callipari

Marketing & Membership

Alexandra Davison

Membership

Betty Jakovac

Claims

Barbara Charlton

Fay Olsen

Lyndal Hay

From the Manager *Jody says...*

2009 is closing fast, which means it's time to review the fund's claims experience which predicts our product prices in 2010. At ACA Health we do our best to balance the interests of our policy holders, with meeting our legislative obligations, increasing medical costs and utilisation, the financial stability of the fund and the price of our products.

At the time of writing, the Federal Government's proposed means testing of the 30% rebate has not been passed. I understand that this legislation will be reintroduced to parliament

before the end of the year so that the implementation date of 1 July 2010 will not change. I have included a table below for your information, but again this may change. If, and when the legislation is passed, we will have time to alert you through this newsletter of any changes and to instruct you in what you need to do.

On a brighter note, I am pleased to report that the ACA Health Team continues to work efficiently to improve our service to you (based on your feedback). I am eager to announce that this is the first edition of *HealthWise* to be

released electronically. I am also confident that you will find the new Online Member Service functionality useful.

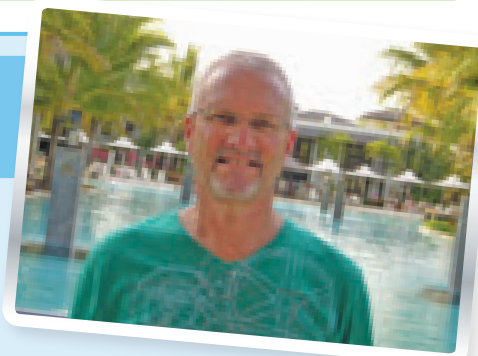
The ACA Health Team and I look forward to continuing our relationship with you in 2010 and I would like to take this opportunity to wish you and your families a happy and safe festive season wherever you choose to spend it.



Jody Burgoyne
Manager

If you could be so lucky...

Gary Coe, our lucky winner from our 2008 *Find Your Vitality* competition had this to say about his weekend getaway to the Sea Temple Resort & Spa at beautiful Port Douglas, QLD.



"Kerry and I had a really great couple of days and wish to thank ACA for providing this experience for us. This is a magnificent holiday destination. The facilities were fantastic, the staff great and the 50 minute massages in their day spa were unbelievable. We thoroughly enjoyed our stay".

Cheers, Gary Coe

If you'd like the chance to win a great prize like this, tell us what you think in our Feb 2010 Feedback Survey. Register your interest to receive the online survey by emailing acahbf.info@acahealth.com.au or updating your Online Member Services account with your current email address.

Proposed rebate changes

Singles earning:

Up to \$75,000	rebate remains at 30% of premium
\$75,001 to \$90,000	rebate drops to 20% of premium
\$90,001 to \$120,000	rebate drops to 10% of premium
Above \$120,000	rebate is abolished

Couples earning:

Up to \$150,000	rebate remains at 30% of premium
\$150,001 to \$180,000	rebate drops to 20% of premium
\$180,001 to \$240,000	rebate drops to 10% of premium
Above \$240,000	rebate is abolished

Christmas Opening Hours

23 December	Office closes 5pm
24 December	Closed
25 December	Closed
28 December	Closed
29 - 31 December	Minimal staff available
1 January	Closed
4 January	Office re-opens

From all the team at ACA Health, we wish you and your family a happy, safe Christmas and may you be richly blessed.



What would you like to read in *HealthWise*?

Send us your stories, suggestions and questions!
Call 1300 368 390 or email alexdavison@acahealth.com.au.

These are our families; we know what it's like...



Dad works as hard as he can



She's finished study at 21yrs and is on a low income



He's an apprentice



She's a stay at home mum

We're all here for Christmas, thanks mum!

We've heard that many of our members have children aged 21-25yrs who cannot afford to take out their own health cover. For this reason, you would like to keep them on the family membership for longer and we'd like to help you do just that!

How does it work?

To be eligible for the **Dependant Extension** you must have one of the following combined health insurance policies.

- ✓ Family Deluxe Hospital & Complete Ancillary
- ✓ Family Deluxe Hospital & Ancillary Lite
- ✓ Family Private Hospital & Complete Ancillary
- ✓ Family Private Hospital & Ancillary Lite

Your children must also meet the following criteria...

- ✓ Are aged over 21 and under 25 years
- ✓ Do not qualify as a student dependant
- ✓ Are without a partner/unmarried

How much does it cost?

A 30% loading will be added to the cost of your family policy till your child turns 25 years, gets married, or decides to take out their own cover.

When is it available?

The **Dependant Extension** will be available from January 1, 2010, so that your children can now stay on your cover till 25yrs. Now that's a good Christmas present! From all the team at ACA Health, we wish you and your family a happy and healthy Christmas.

If you'd like to know more about the **Dependant Extension** option, please contact us for more info.

If this looks like your family, you will be interested to hear more about our **NEW Dependant Extension cover** that allows you to keep your children on your family cover for longer and save money!

Introducing New Online Travel Insurance!



ACA Health, in conjunction with QBE is offering a **25% discount** on all travel insurance purchased from our website*. This will be available to all our ACA Health members for purchase from 1 December 2009. So, next time you are travelling, visit our website at www.acahealth.com.au for your travel insurance!

*If you do not wish to purchase travel insurance online, SPD Travel also offers a 15% discount to ACA Health members. Call 1300 309 831 for more info.





"I'm here to help!"

Claiming Tips & Tricks...did you know...

If you have **Complete Ancillary cover**, you can claim for purchased vitamins as long as you provide a letter from your accredited health practitioner with your claim. When claiming for vitamins ensure the invoice/receipt clearly identifies who the vitamins are for and remember a single bottle of vitamins cannot be split between family members when claiming. It can only be claimed by the patient listed on the invoice/receipt.

To **maximise your benefits** you can now check how much you have claimed for vitamins (as well as other benefits) using Online Member Services at our website www.acahealth.com.au.

**Please refer to your Individual Product & Benefit Guide for information on benefits, and annual limits.*



Where's Alex?



November
Greater Sydney, NSW
Canberra, ACT
Cooranbong, NSW

January
Perth, WA

If you'd like Alex to drop by your Adventist workplace, ask your employer to contact us

Have you moved?



It seems lots of **people are on the move**...and we need to know your current contact details. So please keep us in mind if you're going to be on the move. **Update your details using Online Member Services**, give us a ring or drop us an email – we'd love to hear from you!

Want cheaper glasses?

Save 23%
on glasses & tenses

Save 15%
on contact lenses

If you have **Complete Ancillary** or **Ancillary Lite** cover you can save on new glasses, sunglasses or contact lenses over Christmas! Reached your limit? It doesn't matter – this offer is available all year round, independent of your optical limits. Just swipe your card or ask the shop assistant to contact us to confirm your eligibility.



What items does the special offer apply to:

23% off all glasses frames purchased at retail stores (excl. Chanel, Bvlgari & Tiffany & Co. brands)

23% off all lenses and lens add-ons

15% off all contact lenses

FREE delivery for all OPSM Direct online purchases within Australia

*Excl. Chanel, Bvlgari and Tiffany & Co. brands

budgeteyewear

Laubman & Pank
the eye people

OPSM
confidence guaranteed

Don't forget...



- ✓ To have your membership paid up to date over Christmas in case of an accident
- ✓ We require original receipts with your claim (no faxed copies please)
- ✓ You can suspend (freeze) your policy for up to 2yrs while travelling/working overseas
- ✓ We'll have a reduced service over the Christmas period for emergencies
- ✓ To purchase travel insurance over the silly season for a safe Christmas!

Pharmacy Items

Looking for a convenient pharmacy with great prices?

Look no further! **Pharmacy Direct** will match the price of any other Australian competitor's advertised price. Why don't you see for yourself?

For great prices, service and convenience visit www.pharmacydirect.com.au

