



Christmas Greetings!

2010 has been another busy and exciting year for ACA Health.

We began the year with improvements to our Online Member Services options, and are pleased to see many of you now taking the opportunity to check your claiming limits usage, change your direct debit details and your cover selection online. We also had the re-introduction of discounted travel insurance available for purchase via our website, introduced the e-newsletter, and offered the Dependant Extension cover for the first time, to allow families to keep their non-student children on their membership until 25 years of age.

Mid-year we were pleased to announce our customer satisfaction results had increased again from a score of 83.7% to 88.5%, as well as the introduction of BPAY for accepting your membership premiums. September saw the introduction of new and increased maternity benefits for those members with Complete Ancillary cover, and throughout the year we continued our visits to Adventist workplaces, and enjoyed meeting many of our members and helping you with your queries in person.

At ACA Health we are committed to providing you with excellent health cover, and look forward to more improvements and changes in 2011. We thank-you for your membership and wish you God's blessings for a safe and happy holiday season, and a healthy 2011!

Your ACA Health Team

The year end is approaching... but you don't need to rush!

We will pay your claim according to the date of service, not the date we receive it. So it doesn't matter when you post 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 limits login to Online Member Services at www.acahealth.com.au and click on "limits usage".



Inside this issue:

- Hospital Cover Explained Part 2
- Christmas Recipe
- Pre-existing conditions update
- Midwifery Update
- Claiming Tips & Tricks
- Staff Changes



Dates to Remember!

23 Dec 2010:	ACA Health closes 5:15pm
24-28 Dec 2010:	ACA Health closed for Christmas
29-31 Dec 2010:	9am-5pm minimal staff coverage
4 January 2011:	ACA Health fully re-opens



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: info@acahealth.com.au

Office hours

Mon-Thurs.....9am - 5pm
Fridays9am - 12:15pm

Your ACA Health Team

Manager

Jody Burgoyne

Finance & Operations

Janette Taylor

Assistant Accountant

John Pearce

Administrative Assistant

Lisa Callipari

Marketing & Membership

Alexandra Race

Membership

Betty Jakovac

Claims Team Leader & Training

Lyndal Hay

Claims

Barbara Charlton

Kim Moffitt



From the Manager...

Jody says

Christmas is fast approaching, which means it's time to review our benefits and our product prices for 2011. At ACA Health we do our best to find the right balance between the price of our products and the benefits we offer. We also must remain compliant with our legislative obligations, ensure we can meet increasing medical costs, and maintain the financial stability of the Fund. Finding the right balance between these key areas is in the best interests of you, our policy holders, and I take this very seriously.

At this time of the year I would like to remind you to take notice of our Christmas hours as we offer a reduced service during this time. I would also encourage you to ensure your policy is paid up to date before the 23rd of December so that you can continue to claim and access any services that you may require throughout this time. It is also important to remember that there are great demands on Australia Post

during the Christmas period so allow plenty of time for your claims to arrive and to be delivered back to you.

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 email address (you can update it using Online Member Services) so we can invite you to take part.

The ACA Health Team and I look forward to providing you excellent service and benefits in 2011 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.

Wishing you good health,

Jody Burgoyne,
Manager

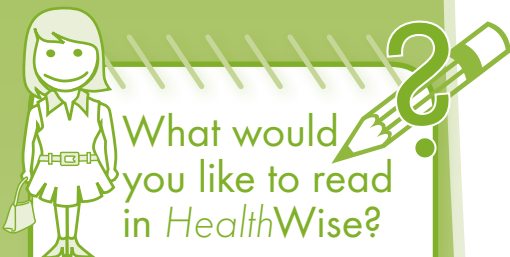
WIN! 2 months
FREE membership!



Simply take part in our 2011 Member Feedback Survey



To receive your personal invitation for your chance to win in the new year, login at www.acahealth.com.au to make sure your email address is up to date or contact us. Competition open Jan 31-Feb 18.



What would you like to read in HealthWise?

Send us your suggestions and questions!

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

Myth busters:

Hospital Cover Explained Part 2

In our last HealthWise newsletter, we unpacked hospital cover, how it interacts with our health system, the choice you have between public and private hospital and how it works in-conjunction with Medicare. In this edition we present part two, explaining emergency situations, your rights in hospital, plus more...

Accident and Emergency

If you go to an emergency department of a private hospital, you will find that this part of the hospital does not admit patients. This means that your private hospital cover does not cover the medical fees and charges for services provided in private hospital emergency departments. Fees are reimbursed as services to 'non admitted patients' by Medicare at 85% of the Medicare Schedule fee, as they are for a visit to your GP. If tests are required in the emergency department (eg blood tests or x-rays), the gap between the Medicare benefit and the amount charged is not covered by the Access Gap Cover/ No Gap Scheme which ACA Health has for in-hospital treatment.

Many private hospitals charge a 'facility fee' for attendance at their emergency department to help off-set the cost of establishing and running this high cost facility. ACA Health provides a \$30 benefit toward the facility fee under Complete Ancillary cover.

If you require admission to the hospital, the costs associated with being an admitted patient will be covered by your private hospital cover. At the time of admission, the hospital will check with us to confirm the details of your private hospital cover.

Hospital costs

The amount of benefit you receive from us for hospital services will depend on the type of cover you have. It will also depend on whether ACA Health has a contract in place with the hospital in which you choose to be treated. You will find that we are contracted with most private hospitals and day surgeries in Australia (over 80%). When there is a contract in place you should have either no out-of-pocket expenses for your hospital accommodation costs (if you have Deluxe Hospital cover) or you will be provided with details of your out-of-pocket expenses. You are always entitled to ask the hospital for and be given an estimate of the costs in advance of your treatment.

Confirm your level of cover

As soon as you know that you will need hospital treatment, where possible, you should contact ACA Health to find out:

- ✓ Your level of hospital cover.

Make sure you are covered for the procedure you need; and

- ✓ Whether waiting periods will apply.

If you purchased your hospital cover in the past 12 months, be aware that there is a 12 month waiting period on hospital benefits for any pre-existing conditions. All admissions within the first 12 months after joining hospital cover, or upgrading hospital cover, are subject to the pre-existing condition review process, which can take time.

Other items to check include;

- ✓ Ask your doctor(s) whether they are participating in the Access Gap Cover scheme (generically known as a "gap cover scheme");
- ✓ Ask your hospital, doctor(s) or ACA Health for an estimate of your admitted hospital and medical costs not covered by Medicare or your private hospital cover; and
- ✓ Ask your doctor(s) or ACA Health whether there is any additional payment required from you for any surgically implanted prostheses you may need.

It is important to check your level of cover well before you are admitted to hospital (where possible) to allow time to deal with any complications.

What you can expect from your doctor and hospital

The choice of being treated as a public or private patient in a public hospital

- ✓ You can expect to be asked before or on admission to a public hospital whether you wish to be treated as a private patient or a public patient, irrespective of whether you have private health insurance.
- ✓ You will be asked to sign a 'Patient Election Form', which will record your choice. This form should

provide a clear and unambiguous explanation of the consequences of election. If you are unable to make an election at the time of admission, you will be asked to make a selection as soon as you or your legal guardian is able to do so. You will be treated as a public patient until this election is made.

- ✓ If you choose to be a private patient, you may not be able to change to be a public patient unless there are unforeseen circumstances such as complications requiring additional procedures or an extension of your length of stay.



An explanation of any treatment(s) and associated risks before giving your consent to the treatment(s)

- ✓ Your doctor should give you a clear explanation of your diagnosis, your treatment and other treatment options available.
- ✓ You should be told that you are able to withdraw from treatment at any stage (with some exceptions).
- ✓ In an emergency, where it is not possible to obtain your consent, you will receive treatment.
- ✓ If you do not understand English, you should ask for an interpreter.

Advice about seeking other medical opinions

You can ask for referrals for other medical opinions, although there will almost certainly be additional costs associated with doing this (ie. Any costs not covered by Medicare or your private health insurance).

To check your current level of cover contact us or login to www.acahealth.com.au



Macadamia Christmas Cake

Ingredients:

- 3/4 cup (125g) margarine
- 1/3 cup brown sugar
- 2 tsp grated orange rind
- 2 eggs
- 3/4 cup wholemeal flour
- 1/2 cup plain flour
- 1/2 tsp baking soda
- 1/2 tsp mixed spice
- 1 cup sultanas
- 1 cup raisins
- 1 cup currants
- 1/2 cup macadamia nut halves
- 1/4 cup water
- 1/2 cup macadamia nut halves, extra
- 3 tbsp strained, heated apricot jam, to serve

Method:

1. Lightly grease and line a 20cm square cake tin. Preheat oven to 180°C.
2. Cream margarine, sugar and rind. Add eggs one at a time, mixing until well combined.
3. Add sifted flours, baking soda and mixed spice, stirring to combine. Stir through fruit, nuts and water.
4. Pour mixture into cake tin and bake for 20 minutes. Arrange remaining macadamia nuts on top. Cover cake with foil and bake for a further 20 minutes or until cooked.
5. Allow cake to cool in tin before turning onto a cooling rack. Glaze with apricot jam before serving.

Preparation time: 15 minutes

Cooking time: 40 minutes

Cuts into 16 slices

Nutritional Information:

per serve: 1100 Kilojoules (265 Calories). Protein 3g. Total fat 13g. Saturated Fat 2g. Carbohydrate 31g. Sugars 24g. Sodium 30mg. Potassium 350mg. Calcium 30mg. Iron 1.4mg. Fibre 3g.

Recipe thanks to Sanitarium Nutrition Service.

For more great recipes go to www.sanitarium.com.au/recipes



Discounted Travel Insurance this Christmas!

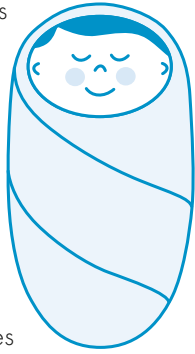
ACA Health, in conjunction with QBE is offering a 25% discount on all travel insurance purchased from our website. This is available to all our ACA Health members... so, next time you're travelling visit www.acahealth.com.au for your travel insurance!

If you do not wish to purchase travel insurance online, SPD Travel offers a 15% to ACA Health members and can be contacted on 02 9847 3202 or at www.spdtravel.com.au.



Midwifery Update

From 1 November 2010, Midwives working in private practice are able to provide Medicare funded services to patients outside of the public system in medical practices and the community. Private midwives will be able to deliver maternity care, including antenatal and postnatal care in the community, and undertake deliveries in a hospital.



To be able to offer Medicare-funded care to expectant mothers, midwives will have to sign up to a national register and work in collaboration with medical practitioners.

It's still early days, and there are very few private midwives registered with Medicare to date, however in time the Government hopes that the new benefits

will allow greater choice for expecting mothers to choose their method of care in a wider range of settings. The Medicare benefits however, will not cover services provided during home births.

The benefits available under Complete Ancillary cover for Midwifery services will now only apply where the service is not covered by Medicare.

Did you know....

about the 12 month waiting period for Pre-Existing Conditions?

When you first join private hospital cover or increase your level of hospital cover you have to serve a 12 month waiting period for pre-existing conditions before claims can be paid. This waiting period protects members of the fund by preventing someone making a large claim shortly after joining and then dropping their membership, as this action would result in increased premiums for all members.

A pre-existing condition is defined as an ailment or illness, where in the opinion of the Fund-appointed medical advisor,

the signs or symptoms existed at any time during the six months before the day or on the day which a member joins private hospital insurance or upgrades to a higher level of cover.

It's important to remember that you don't necessarily need to have visited the doctor or had the condition diagnosed before you joined the hospital cover, it's about whether there were any signs or symptoms to suggest that the condition may be present before you joined. Our medical advisor takes into account all of this information in making their decision

on whether a pre-existing condition was present.

All hospital admissions during the first 12 months of joining or upgrading your cover will not be guaranteed payment until the Fund has verified that the treatment does not relate to a pre-existing condition. This process involves collecting information from your Doctors and Specialists, and can take some time so it is important to notify us as soon as you become aware you need to be admitted to hospital.

Want cheaper glasses?

If you have **Complete Ancillary** or **Ancillary Life** 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 lense add-ons

15% off all contact lenses

FREE delivery for all OPSM Direct online purchases within Australia



Save 23%
on glasses & lenses

Save 15%
on contact lenses

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

budgeteyewear

Laubman & Pank
the eye people

OPSM
confidence guaranteed

"I'm here
to help!"



Did you know.... Claiming Tips and Tricks



Tips for dental claims

Dental claims require Tooth ID numbers for the teeth that were treated, so make sure practice staff enter the tooth ID into HICAPS for your claim to go through successfully. If you're not using HICAPS, ask the practice staff to write the Tooth ID numbers on your receipt for faster claims processing. We need this information before we can pay your claim.

Tips for vitamin claims

Clearly identify on your receipt which vitamins are for which people on your membership. A vitamin bottle cannot be split between two people on the membership.

Tips for pharmacy claims

You can claim any pharmaceutical script (Schedule 4 and above) that costs more than the PBS limit which is \$33.30. Along with Medicare rebates, the PBS limits changes each year.

Tips for Foot Orthotic claims

When claiming on 1 set of foot orthotics using HICAPS on-the-spot claiming, ensure the practice staff enter the claim as "1 pair" instead of 2 separate orthotics.

Tips for claiming by direct credit

If your partner has authority to claim independently, we can now retain details for a second bank account to pay their claims by direct credit. If you would like to do this go to www.acahealth.com.au and download the Claiming Benefits by Direct Credit Authority Form.

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

Looking for a convenient pharmacy with great prices?

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

For great prices, service
and convenience visit

www.pharmacydirect.com.au



You may not have seen Alex lately because she has been enjoying an extended holiday in Europe! Lucky thing! But this wasn't just any old holiday...Alex Davison was recently married and is now known as Alexandra Race. Congratulations on your marriage Alex! We hope you had a wonderful day and wish you God's blessings for the future. Although there were no weddings last year, Alex is the 6th ACA staff member to be married in 3 years. Who will be next?

Staff Changes

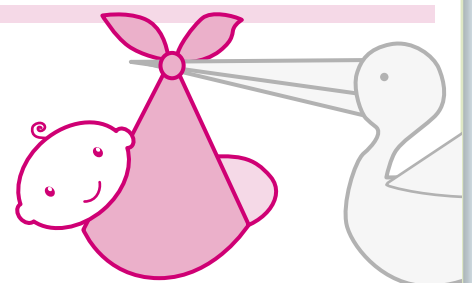


Looking for a new job?

We are currently looking for an enthusiastic, highly organised and people-focused **Marketing & Member Services Co-ordinator** to join our friendly team! This role involves the co-ordination of our bulk and personal member communications, and promotion of ACA Health within the Seventh-day Adventist Church workplaces. A good grasp of the Microsoft suite and information technology will be required, and a degree in marketing/communications would be preferred, but not essential.

E-mail info@acahealth.com.au for the full job description and more details. Applications close 10th January 2010.

Bundles of Joy



Jody says thank you to the neighbourhood stalk who dropped off a delightfully cute baby girl to her recently. Little Jaz is sure to add a bit of excitement to the Burgoyne household. Congratulations Jody!