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health cover for  
the whole of your life

rt health (MEMBERS OWN)  
HEALTH FUND



If you'd rather speak to a real person than read through a brochure, please give us a call.

## Hi there

Thanks for taking a look at rt health. We're the health fund for people in the transport and energy industries in Australia. If you work in one of these industries, if you used to, or even if you have a family member with an industry connection, you may be eligible to join us.

You'll find we offer a great range of covers with excellent benefits and competitive prices, and that we understand good, old-fashioned personalised service. We started in 1889 to help and to serve ... and it's what we still do today.

We'd love to welcome you and your family on board as new members of rt health and we'll try to make the process as simple as we can for you.

Our team are experts in how it all works, and when it comes to helping people, we have one simple rule: we'll spend as much time with you as you need to make the right choices.

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# How can we help you?

There are a lot of health funds to choose from, so why join rt? We reckon these are 10 pretty good reasons.

## We were started by people like you

**We're the health fund for Australia's transport and energy industry people.**

rt health was started by railway and tramway workers back in 1889, for the sole purpose of helping its members. We've grown alongside Australia's transport and energy industries, helping people ever since.

## We're here to help you, not to profit from you

**We're a not-for-profit health fund, which means our focus is on members, not overseas owners or investors.**

While most other players in the health care industry today are in business to make a profit from you, we're here just to help and serve.

## We keep things simple

**We have a simple range of great value health covers.**

Our covers are designed to make it easy for you to choose the right one, and to be very clear about what you're covered for and how much you'll get back when you need to make a claim.

## We don't make you start over again

**When you switch to rt from another health fund, you won't lose any time you've 'built up' with the other fund.**

As long as you join us within two months of leaving your current fund, you can bring all the

waiting periods you've already served with you, so your health cover won't skip a beat.

## We help you stay healthier

**Our extras covers include very generous benefits each time you claim as well as great overall annual benefit limits.**

After all, it's how much you'll get back, rather than how much it costs, that's the most important thing in choosing a health cover.

## We're with you wherever you may be

**We're a nationwide health fund, with contracts in place with almost every private hospital and day surgery in the country.**

No matter where you live, or where the road takes you, with us you're covered all over Australia.

## We save you on day surgery procedures

**With our hospital covers you save on the excess for day surgery procedures.**

Our Premium Hospital cover has no excess at all on day surgeries and with Smart, Step Up and First Start Hospital covers, you pay just \$100 day surgery excess.

## We help you stay out of hospital

**Our hospital covers give you free access to extra programs, designed to help**

**you manage your health and give you more options when it comes to choosing the best type of care.**

We offer hospital substitution for home-based care options and a chronic disease prevention and management program to help prevent or manage chronic health conditions.

## We help you avoid the gaps

**With any rt hospital cover you can call on Access Gap cover.**

This is designed to help you reduce or eliminate your out-of-pocket costs for doctors' fees when you are treated in hospital.

## We like helping people

**We're a health fund with a big heart.**

With so many rules and regulations in the health insurance industry, there are often times when we'd like to be able to help, but we're simply not allowed. That's why we started the rt Families Foundation. The Foundation is an independent charity run on a volunteer basis by rt staff. By day we might be mild-mannered insurance company folk, but after hours we're out raising money to give away. Over the past few years we've had the incredible privilege of being able to lend a helping hand to a number of families when they had nowhere else to turn. And we love it.

# Is health insurance new to you?

This is a great spot to start if you're not exactly sure about what it is, how it works, or whether you should even have it at all.

## Why have private health cover?

People usually fall into one of three categories when it comes to private health insurance:

1. they wouldn't be caught without it
2. they can't see the point of it
3. they kinda think it seems like a good thing to have, but are not completely convinced.

In Australia we have a very good public health care system, and as Australian residents, we all get to use as much of it as we need. We pay for access to the public system through our income taxes, which can make it seem like we're getting our health care for 'free', because

we often don't have to pay anything on the spot when we use it.

It's a very, very good system, but it does have its limitations. For example, as a public patient you may be limited in your choice of when you can be treated, where and by whom, plus, there are a range of health care services that private cover can help you pay for that aren't provided by the public system.

**THESE ARE THE TOP TEN REASONS WHY PEOPLE WHO HAVE PRIVATE HEALTH INSURANCE WOULDN'T BE CAUGHT WITHOUT IT. IF ANY OF THESE MEAN A LOT TO YOU, IT MIGHT BE TIME YOU JOINED US.**

### 1. Security

**Do you sleep better at night knowing you've taken care of 'just in case'?**

Like other types of insurance, health insurance gives you the peace of mind that comes with knowing that if the unexpected happens, you're covered; you have choices, options and control.

### 2. Access

**Would you prefer to be in control of when you go into hospital for treatment, rather than having to sit on a waiting list?**

While we may be entitled to go to a public hospital under Medicare, what we often can't control is the timing. As a privately insured patient you get into hospital faster. Industry research shows that non-emergency public patients wait an average of more than 100 days for admission to hospital; privately insured people, on average, are admitted within a month.

### 3. Choice

**Do you want the ability to choose who treats you or your loved ones if you need to go to hospital?**

It's funny, a lot of people wouldn't dream of taking their car to any old mechanic, or even going to a hairdresser they don't know – and yet they'd accept any doctor that's appointed to them as a public patient. If you're a bit fussy about who you'd want operating on you, private health insurance gives you the ability to make that choice.

### 4. Facilities

**Would you be comfortable in a shared hospital ward or would you prefer the privacy of your own room?**

Have you ever visited anyone in a public hospital? Imagine sitting in a room full of strangers, all with their own serious health issues, and only a thin blue curtain giving you any privacy. Being in hospital can be a stressful enough experience without the added pressure of having to share your bed space with people you don't know – and all their visitors – while you're recuperating.

### 5. Tax

**If you earn over a certain amount, you're going to have to either pay more tax, or take out private hospital cover. Wouldn't you rather get something back for that extra expense?**

People who earn over a set threshold each year, and who don't have private hospital cover, get charged an extra tax. It's called the Medicare Levy Surcharge and it increases as your income does. To avoid paying more tax, take out hospital cover. Read more about it on page 9.

### 6. Lifetime Health Cover

**Do you want to lock in the lowest possible price for your hospital cover?**

A lot of young people say they plan to take out hospital cover

when they're older, and more likely to need it. The trouble with this is, **1)** it's not only older people who get unexpectedly sick, or have an injury that requires hospital treatment, and **2)** if you don't have private hospital cover by the 30th of June following your 31st birthday, you'll get stuck with a government loading that you'll have to pay for the next ten years. If you want to lock in the best price for your hospital cover, join when you're younger and you'll be paying less for it when you're older. Read more about it on page 9.

We're here to make things easier for you.





### 7. Reality

#### Can you really afford to self-insure?

Some people say they prefer to self-insure by putting money aside for health-related expenses. The problem with this is that people generally have no idea what the costs of hospital procedures are. For example, did you know having a baby in a private hospital will set you back around \$6,500; or that a knee replacement averages around \$18,000? When you get to procedures like a heart bypass, you're getting close to the \$35,000 mark. That's a lot of money to have to put aside for a rainy day.

### 8. Extras

#### Who's going to help you pay for those other very important health care costs?

Apart from a very small number of services, there is no Medicare or other coverage for things like dental, optical, physio, chiro, podiatry, pharmaceuticals and the dozens of other things you're covered for with extras. If you'd like some assistance with those types of health care costs, private health insurance is the only way to go.

### 9. Lifestyle

#### Would you like a bit of support to help you live a healthy lifestyle?

With extras cover, you're supported with great rebates on a big range of preventive and natural therapies to help you take good care of your health. If you'd like a bit of help paying for things like massage, acupuncture, naturopathy, exercise physiology, quitting smoking, travel vaccines and many, many more treatment types designed to help keep you in good health, this is for you.

### 10. Control

#### Here's the bottom line, private health insurance is the ace in your pocket.

With private health insurance you have control over what's happening to you. Even if you think the public health system is great and will suit you perfectly, with private health cover, you hold all the cards. If you choose to go public but you aren't happy with the hospital – with the doctor or with the length of time you'll have to wait – you've always got your health cover to call on. If you like the idea of being in control when it comes to your health, this is for you.

### Here are a couple of other things you should know ...

In Australia, everyone pays the same price as everyone else. Regardless of how old you are, how healthy you are, or anything else to do with your background or personal circumstances, we all pay the same base rate for our health cover.

With rt health, once you're a member, you can remain a member for life, even if you lose your links with the transport and energy industries.





# Three government programs you should know a little about.

The government tries to encourage people to have at least some form of private health insurance through three key programs. It's worthwhile having at least a basic understanding of how these work. One will save you money and two could cost you money – that's three good reasons to spend a few minutes reading up about them.

## 1. The Australian Government Rebate on Private Health Insurance – the government pays part of the cost of your health cover for you

Depending on your age, income and the number of dependent children you have, the government will chip in a portion of the cost of your health cover.

Anyone who earns under a set income threshold is entitled to receive the base rebate. As your income increases above the threshold, the amount of rebate you're entitled to decreases. In other words, the more you earn, the lower the level of rebate you are eligible to receive. Most people receive the rebate upfront as a reduction in the cost of their health cover.

Visit the Department of Health website for more information and to find out which level of rebate applies to you. [www.health.gov.au](http://www.health.gov.au)

## 2. The Medicare Levy Surcharge – an extra tax that higher income earners are charged if they don't have private hospital cover

Most of us pay a Medicare Levy through our income tax. It helps to fund the public health system. People who earn over a certain amount, and who don't have private hospital cover, also pay an additional tax called the Medicare Levy Surcharge. The amount of the

surcharge increases as your income increases: the higher your income, the higher the amount of surcharge you will pay if you don't have private hospital cover.

Visit the Australian Taxation Office website for more information and, if you're a higher income earner, to find out how much your Medicare Levy Surcharge will be if you choose not to have private hospital cover. [www.ato.gov.au](http://www.ato.gov.au)

## 3. Lifetime Health Cover – a government loading that is applied if you don't have private hospital cover before the cut-off date

Lifetime Health Cover is designed to encourage people to take out private hospital cover early in life and to keep it. If you join private hospital cover by the 30th of June following your 31st birthday, you pay the 'base rate' that the health fund offers. But for every year you are over 31 and are not covered by private hospital insurance, a 2% loading is added to your base rate. The loading only applies to hospital cover, not extras or ambulance.

If you do get stuck with a loading, it'll be yours for the next ten years; after you've paid for hospital cover with a loading for ten continuous years, the loading is removed.



This is summary information only. If you have specific questions about any of these programs, please give us a call.

You can also read much more on the Department of Health website, [www.health.gov.au](http://www.health.gov.au) or the Australian Taxation Office website, [www.ato.gov.au](http://www.ato.gov.au)



# What does private health cover pay for?

When you join rt health, you can choose from hospital cover, extras cover or ambulance cover. Most people choose a combination of hospital and extras cover.

Here's what they each cover you for.

## Hospital cover

There's really no such thing as just 'hospital cover', it should be called 'hospital-medical-prostheses-pharmaceutical-ambulance cover', but you can see why it's just referred to as 'hospital cover'.

When you go to hospital there are four different types of fees you can be charged and each of them is covered differently.

### 1. Hospital fees

You'll be charged by the hospital for the use of its facilities. This includes the ward, the bed, your meals, the theatre or other treatment rooms, any equipment used in your treatment, the hospital's nursing and other staff who care for you, and so on. Private hospital cover pays for up to 100% of the hospital's costs, in most cases.

### 2. Doctors' fees

The doctors who treat you in hospital will each bill you for their services, and here's where it can get complicated. Every type of medical procedure has what's called an 'item number' associated with it. The government has specified what it thinks is an appropriate fee for each item in a list called the Medicare Benefits Schedule (MBS) of fees. When you are treated in hospital, Medicare will pay 75% of the MBS fee for each 'item' and private hospital cover pays the remaining 25%.

So you are 100% covered between Medicare and private hospital cover for the MBS fee.

The problem is that doctors are not limited to only charging the MBS fee, they can charge any amount they want – and that's where people can end up with out-of-pocket costs, even with top hospital cover.

We offer a program as part of all our hospital covers that can help to reduce the likelihood of out-of-pocket costs, it's called Access Gap cover. With Access Gap cover, you can ask your doctors to charge a set fee based on a different fee schedule, which is higher than the MBS fee but probably not as much as they might otherwise charge. If they agree to use Access Gap cover, you will either have no out-of-pocket costs or you will know in advance what the costs will be. We can give you more information and assistance with this if you ever need to use your hospital cover.

### 3. Prostheses and pharmaceutical fees

These include any medical devices that you might have implanted in hospital, such as cardiac devices, artificial hips, knees and the like, plus, the medication you're given in relation to your treatment in hospital. In most ordinary cases, these things are all 100% covered.

### 4. Ambulance fees

You're also covered for emergency ambulance attendance and transportation. This includes when you call an ambulance and they take care of you on the spot, as well as when you are taken to hospital in an emergency situation. If you don't plan on having hospital cover, you can get a separate ambulance cover.

Residents of some states receive ambulance cover as part of a state government scheme. Ask our team for details if you're not sure what the arrangements are where you live.

**THIS IS SUMMARY INFORMATION, SPEAK WITH OUR TEAM IF YOU WOULD LIKE MORE DETAILS.**

# Extras cover

**Extras is intended to assist with the costs of health care services that aren't provided by a doctor in hospital.**

Extras helps to pay for things like dental, optical, physio, chiro, podiatry, speech therapy, audiology, natural therapies, artificial health aids, vaccines, pharmaceuticals and so on.

It is not intended to give you a 100% rebate, but to help you with these costs by paying a benefit back each time you have a consultation or purchase certain items – it's that little bit extra. The amount you'll get back depends on the level of cover you choose,

and it is specified in advance so it's easy to know how much you can expect each time you make a claim.

Plus, you get extra special value with members'-only pricing when you use your extras benefits at our own Healthy Teeth dental clinics in Sydney and Brisbane and the Healthy Eyes optical centres in Sydney and Newcastle.

*WE ARE HERE TO HELP PAY FOR THOSE IMPORTANT EXTRAS.*



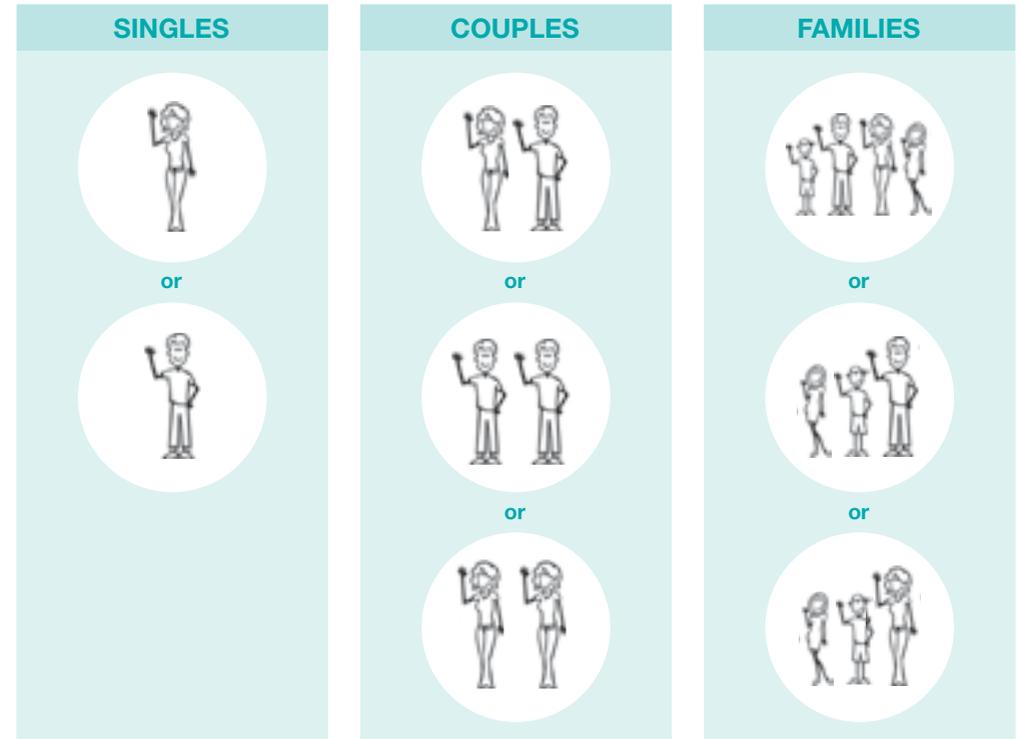


# Making your health cover choice.

There are a number of things to bear in mind when it comes to choosing the right health cover for you and your family.

1. Who do you want to cover?
2. What type of things might you need or want to be able to claim?
3. What level of cover do you want?

## 1. Who do you want to cover?



### A note about cover for your kids

Your children, if they are named on your cover, can remain on your family or sole-parent family membership until their 21st birthday. After that, there are a couple of options for you to keep them covered up to their 25th birthday, provided they are not married or living in a de facto relationship.

- 1.** If they are studying full time at an approved college or university they can remain on your membership at no additional cost as a 'student dependant'.  
a fraction of what they'd pay for their own individual cover (this option is not available with Smart, Step Up, First Start or Public Hospital covers).  
join, but if they transfer to their own membership with an equivalent level of cover – within two months of leaving yours – they can join with no waiting periods to serve.
- 2.** If they are working and you have Premium Hospital cover, they can remain covered for an additional contribution that's only  
Once they're 25, it's time for the kids to get their own cover. Thanks to your rt membership, they'll not only be eligible to

## 2. What type of things might you need or want to be able to claim?

Our cover options are easy to understand, comprehensive and flexible. Our main range includes five levels of private hospital cover and three levels of extras.

You can mix and match any level of hospital cover with any level of extras cover, depending on your needs.

You get the value from your health cover when you make a claim on it, not when you buy it, so depending on what you want, cheapest isn't always best.

EXTRAS COVER RANGE	
<b>Premium Extras</b>	<p>Premium Extras is our top-level extras cover, which gives you excellent benefits on a huge range of services for your health and wellbeing. It is a great cover for people who are high users of particular health care treatments or services and those who want the level of benefits that come with having top cover.</p> <p>As our only extras cover with benefits for orthodontic treatment, it's the ideal choice for families with growing smiles.</p>
<b>Smart Extras</b>	<p>Smart Extras is our mid-level extras cover, which gives you benefits on a huge range of services for your health and wellbeing. Smart Extras saves you dollars by excluding cover for orthodontic treatment.</p> <p>Its benefits for different services are slightly lower than our Premium Extras cover, and most annual benefit limits are available 'per membership' rather than 'per person', so it's well suited to singles, couples or families who are moderate users of health care services.</p>
<b>Value Extras</b>	<p>Value Extras is our lowest level extras cover, which gives you benefits on a range of services for your health and wellbeing.</p> <p>This one leaves out orthodontics and major dental, but includes great general dental and a range of the most commonly used specialist and alternative therapies.</p>

This is summary information, read more in our detailed cover guides, ask our team for details or visit our website.

HOSPITAL COVER RANGE	
<b>Premium Hospital</b>	<p>Premium Hospital is our top-level of hospital cover. It gives you access to the doctor of your choice in the private or public hospital of your choice, including private room accommodation where it is available.</p> <p>It comes with no exclusions and no restrictions; if Medicare pays a benefit on the procedure you're having in hospital, then so does Premium Hospital.</p>
<b>Smart Hospital</b>	<p>Smart Hospital cover is our high level of hospital cover, which gives you access to treatment by the doctor of your choice in the private or public hospital of your choice, including private room accommodation where it is available.</p> <p>Smart Hospital does not cover you for joint replacement procedures and their revisions or kidney dialysis; and it only covers you for psychiatric treatment in a public hospital.</p>
<b>Step Up Hospital</b>	<p>Step Up Hospital may suit you if you don't have any specific health issues or concerns, but want a moderate level of cover. Step Up Hospital does not cover you for: joint replacement procedures and their revisions, kidney dialysis, spinal surgery or major eye surgery (including treatment of glaucoma, cataracts, cornea and sclera transplants).</p> <p>And it only covers you for the following when you are treated by the doctor of your choice in a public hospital: psychiatric treatment, rehabilitation treatment, anti-obesity (weight-loss) surgery (e.g. lap band surgery), cardiac procedures, obstetrics and other pregnancy-related services and treatments, assisted reproductive services and treatments (e.g. IVF).</p>
<b>First Start Hospital</b>	<p>First Start Hospital is our entry level of hospital cover. It is well suited to young people taking hospital cover for the first time, who don't have any specific health issues or concerns related to things that are excluded or restricted.</p> <p>It does not cover you for: joint replacement procedures and their revisions, kidney dialysis, spinal surgery, major eye surgery (including treatment of glaucoma, cataracts, cornea and sclera transplants), cardiac procedures, obstetrics and other pregnancy-related services and treatments, assisted reproductive services and treatments (e.g. IVF).</p> <p>And it only covers you for the following when you are treated by the doctor of your choice in a public hospital: psychiatric treatment, rehabilitation treatment and anti-obesity (weight-loss) surgery (e.g. lap band surgery).</p>
<b>Public Hospital</b>	<p>Public Hospital cover enables you to be treated by the doctor of your choice, however, you are only covered for treatment in a public hospital, not a private hospital. It is a very comprehensive cover, which does not have any treatment exclusions or restrictions.</p>

# 3. What level of cover do you want?

CHOOSE YOUR HOSPITAL COVER					
Cover	Premium Hospital	Smart Hospital	Step Up Hospital	First Start Hospital	Public Hospital
<b>Excess options</b> An excess is an amount of money that you agree to pay to a hospital before your health insurance kicks in. You choose to pay an excess in return for a lower premium. If you do not go to hospital you will not have to pay the excess. But if you go to hospital, your chosen excess is payable once in any calendar year when an adult covered by your membership goes into hospital. Dependent children under the age of 21 do not pay any excess.	No excess \$250 excess \$500 excess  No excess applies for day surgery procedures.	\$250 excess \$500 excess  \$100 excess applies for day surgery procedures.	\$250 excess \$500 excess	\$250 excess \$500 excess	No excess options available
<b>Exclusions</b> These are things that you will not be covered for.	No exclusions If Medicare pays a benefit on the procedure you're having in hospital, then so does Premium Hospital.	You will not be covered for: <ul style="list-style-type: none"> <li>joint replacement procedures and their revisions</li> <li>kidney dialysis.</li> </ul>	You will not be covered for: <ul style="list-style-type: none"> <li>joint replacement procedures and their revisions</li> <li>kidney dialysis</li> <li>spinal surgery</li> <li>major eye surgery (including the treatment of glaucoma, cataracts, cornea and sclera transplants).</li> </ul>	You will not be covered for: <ul style="list-style-type: none"> <li>joint replacement procedures and their revisions</li> <li>kidney dialysis</li> <li>spinal surgery</li> <li>major eye surgery (including the treatment of glaucoma, cataracts, cornea and sclera transplants)</li> <li>cardiac procedures</li> <li>obstetrics and other pregnancy-related services and treatments</li> <li>assisted reproductive services and treatments (e.g. IVF).</li> </ul>	No exclusions If Medicare pays a benefit on the procedure you're having in hospital, then so does Public Hospital.  All treatments are covered in a shared ward of a public hospital.
<b>Restrictions</b> These are things you are covered for as a private patient in a public hospital. In a private hospital you will only receive minimum benefits and will incur significant out of pocket expenses.	No restrictions	<ul style="list-style-type: none"> <li>psychiatric treatment.</li> </ul>	<ul style="list-style-type: none"> <li>psychiatric treatment</li> <li>rehabilitation treatment</li> <li>anti-obesity (weight-loss) surgery (e.g. lap band surgery)</li> <li>cardiac procedures</li> <li>obstetrics and other pregnancy-related services and treatments</li> <li>assisted reproductive services and treatments (e.g. IVF).</li> </ul>	<ul style="list-style-type: none"> <li>psychiatric treatment</li> <li>rehabilitation treatment</li> <li>anti-obesity (weight-loss) surgery (e.g. lap band surgery).</li> </ul>	No restrictions
<b>Ambulance attendance and transportation</b>	<p><b>Residents of VIC, SA, WA, TAS, NT</b> – up to \$5,000 per person per year for emergency ambulance attendance or transportation in the case of accident or illness. Cover applies anywhere in Australia. Residents of Tasmania are covered by a reciprocal state government ambulance scheme in all states except QLD and SA, so our ambulance cover only applies where the state government scheme does not. You can also purchase additional ambulance cover through a state government ambulance service.</p> <p><b>Residents of NSW or the ACT</b> – unlimited cover for emergency ambulance attendance and transportation, and medically necessary, non-emergency ambulance transportation. The service must be provided by a state government operated, authorised, or approved ambulance scheme. Cover applies anywhere in Australia.</p> <p><b>Residents of QLD</b> – unlimited cover under a QLD state government ambulance scheme. Cover applies anywhere in Australia.</p>				
<b>Additional benefits included</b>	<p><b>Hospital at Home</b> Offers an alternative to a hospital admission or enables you to leave hospital early and receive treatment in your own home.</p> <p><b>Chronic disease prevention and management program</b> Helps people self-manage existing or potential chronic diseases (including asthma, diabetes, arthritis, heart disease and others).</p> <p><b>Access Gap cover</b> To help you reduce or eliminate your out-of-pocket costs for doctors' fees when you are treated in hospital.</p>				
WAITING PERIODS					
Accidents	1 day				
General services	2 months				
Psychiatry, rehabilitation and palliative care	2 months				
<b>Pre-existing conditions</b> A pre-existing condition is 'an ailment or illness, the signs or symptoms of which were in existence at any time during the six months preceding the day on which the member joined the fund or upgraded to a higher level of cover'. If you have a medical condition at the time you join or upgrade your existing hospital cover, you may have to serve the waiting period for pre-existing conditions. If a claim looks like it may relate to a pre-existing condition, a medical advisor or practitioner appointed by us will examine information provided by your doctor/s and any other material relevant to the claim, and will make a determination as to whether the condition is pre-existing or not.	12 months				
Obstetrics and other pregnancy-related services and treatments	12 months				

This is summary information, read more in our detailed cover guides, ask our team for details or visit our website.

# 3. What level of cover do you want?



## CHOOSE YOUR EXTRAS COVER

The benefits shown below are the individual claim and annual limits per calendar year, either for each person covered (person) or shared by everyone on the membership (membership).

Cover		Premium Extras	Smart Extras	Value Extras	Waiting period
General dental		Unlimited	\$1,000 person \$2,000 membership	\$500 person \$1,000 membership	2 months
Major dental	Periodontics, endodontics, crowns and bridges, dentures and occlusal therapies (dentures only claimable every two years)	\$1,500 person	\$1,200 person \$2,400 membership	<b>Not covered</b>	12 months
Orthodontics	All orthodontic	\$1,000 person \$3,000 person lifetime limit	<b>Not covered</b>		
Optical	Prescription frames, lenses, contact lenses including Irlen lenses	\$300 person	\$250 person	\$200 person	3 months
Specialist therapies					
Physiotherapy	Initial consultation Subsequent consultation Group consultation Annual limit	\$50 \$45 \$35 \$550 person	\$42 \$37 \$30 \$450 person \$900 membership	\$35 \$30 \$25 \$350 person \$700 membership	
Chiropractic   Osteopathy	Initial consultation Subsequent consultation Annual limit	\$40 \$35 \$500 person	\$40 \$28 \$400 person \$800 membership	\$35 \$25 \$300 person \$600 membership	
Occupational therapy	Initial consultation Subsequent consultation Annual limit	\$40 \$35 \$500 person	\$35 \$30 \$800 membership	\$30 \$25 \$600 membership	
Dietetics	All consultations Annual limit	\$50 \$500 person	\$40 \$400 person \$800 membership	\$30 \$300 person \$600 membership	
Audiology	Hearing tests Annual limit  Hearing aid purchase Annual limit  Hearing aid repair	\$80 \$160 person  \$600 \$1,200 person every three calendar years \$100 person	\$60 \$120 person \$240 membership \$450 \$900 person every three calendar years \$75 person	<b>Not covered</b>	
Podiatry	Initial consultation Subsequent consultation Gait assessments Annual limit	\$40 \$35 \$35 \$500 person	\$35 \$30 \$30 \$400 person \$800 membership	<b>Not covered</b>	
Speech therapy	Initial consultation Subsequent consultation Group consultation Annual limit	\$40 \$35 \$35 \$500 person	\$35 \$30 \$30 \$400 person \$800 membership	<b>Not covered</b>	2 months (hearing aid purchase 24 months)
Psychology	Initial consultation Subsequent consultation Group consultation	\$60 \$35 \$35	\$60 \$35 \$35	<b>Not covered</b>	
Hypnotherapy	Initial consultation Subsequent consultation  Annual limit	\$50 \$35  \$500	\$50 \$35  \$400 person \$800 membership	<b>Not covered</b>	
Pharmaceuticals	Pharmaceutical item SYNVISC Annual limit	\$70 \$70 \$600 person	\$60 \$60 \$500 person \$1,000 membership	\$35 \$35 \$300 person \$600 membership	
Vaccines	All vaccines Annual limit	up to \$50 per script \$150 person	up to \$50 per script \$150 person	up to \$50 per script \$150 person	
Alternative therapies (consultations only)					
Acupuncture	Initial consultation Subsequent consultation	\$40 \$35	\$30 \$25	\$30 \$25	
Remedial massage	All consultations	\$30	\$25	\$20	
Aromatherapy, Bowen therapy, exercise physiology, reflexology, shiatsu, Swedish massage	All consultations	\$25	\$15	<b>Not covered</b>	
Chinese medicine, herbal medicine, homeopathy, iridology, myotherapy, naturopathy	Initial consultation Subsequent consultation  Annual limit	\$35 \$30  \$750 person	\$25 \$20  \$500 person \$1,000 membership	<b>Not covered</b>  \$300 person \$600 membership acupuncture limit \$200 person \$400 membership remedial massage limit	
Gym membership	Annual Limit	\$100 person \$200 membership	\$100 person \$200 membership	<b>Not covered</b>	2 months
Health services					
Home nursing and midwifery	Delivery by midwife	\$330	\$220	<b>Not covered</b>	
		combined annual limit for all home nursing and midwifery			
		\$1,400 person	\$900 person \$1,800 membership		2 months
School accidents	Annual limit	\$750 membership	\$500 membership	<b>Not covered</b>	
Travel expenses		\$250 person \$500 membership	\$250 person \$500 membership	\$200 person \$400 membership	
Accommodation expenses		\$300 person \$600 membership	\$200 person \$400 membership	<b>Not covered</b>	
Health aids (purchase only)					
Orthotics (custom made)		\$175 person	\$140 person \$280 membership	<b>Not covered</b>	
Orthopaedic shoes (custom made)		\$350 person	\$300 person \$600 membership	<b>Not covered</b>	
Artificial eye/limb, blood glucose monitor, blood pressure monitor, braces/splints, BPAP and CPAP machine (no benefits payable for masks or tubing, benefit payable once every three calendar years), compression garments (non-sports), crutches (hire or purchase), external breast prosthesis, nebuliser, oral appliance (983 and 984), oxygen concentrator/cylinder, TENS machine (excluding circulation boosters/massagers/reflexology devices), wheelchair, wig	Per item	\$600	\$480	\$300	12 months
Wheelchair hire		\$50 membership	\$40 membership	\$30 membership	
Low vision aids for ARMD (age-related macular degeneration)		\$130 person	\$100 person	\$70 person	
		combined annual limit for all health aids			
	Annual limit	\$1,600 person	\$1,200 person \$2,400 membership	\$300 person \$600 membership	
Over-the-counter nicotine replacement therapy	Annual limit	\$150 person	\$150 person \$300 membership	\$100 person \$200 membership	2 months

# Our health centres will put a smile on your face.

rt health centres offer comprehensive dental and optical services at special members'-only pricing that will save you money.

## Our focus is your health.

Our team is focused on only providing you with the services and products you need. So, you can rest assured that we're looking after your best interests – no over-servicing, no high-pressure selling – just quality health care at special prices for you.

### HEALTHY TEETH

#### Healthy teeth dental centres located in Sydney and Brisbane

rt members with any of our extras covers receive a \$300\* preventive dental check-up, including:

1. comprehensive dental check-up
2. scale and clean
3. bite-wing x-ray
4. OPG x-ray
5. fluoride application
6. intra oral imaging.

This fantastic service is covered by your rt extras cover, provided you are eligible and have benefits remaining.

Any additional general or major dental work you might need is also available at special Members'-only pricing. Our team is happy to provide you with a full quote for the cost of any additional services at your first consultation.

### HEALTHY EYES

#### Healthy eyes optical centres located in Sydney and Newcastle

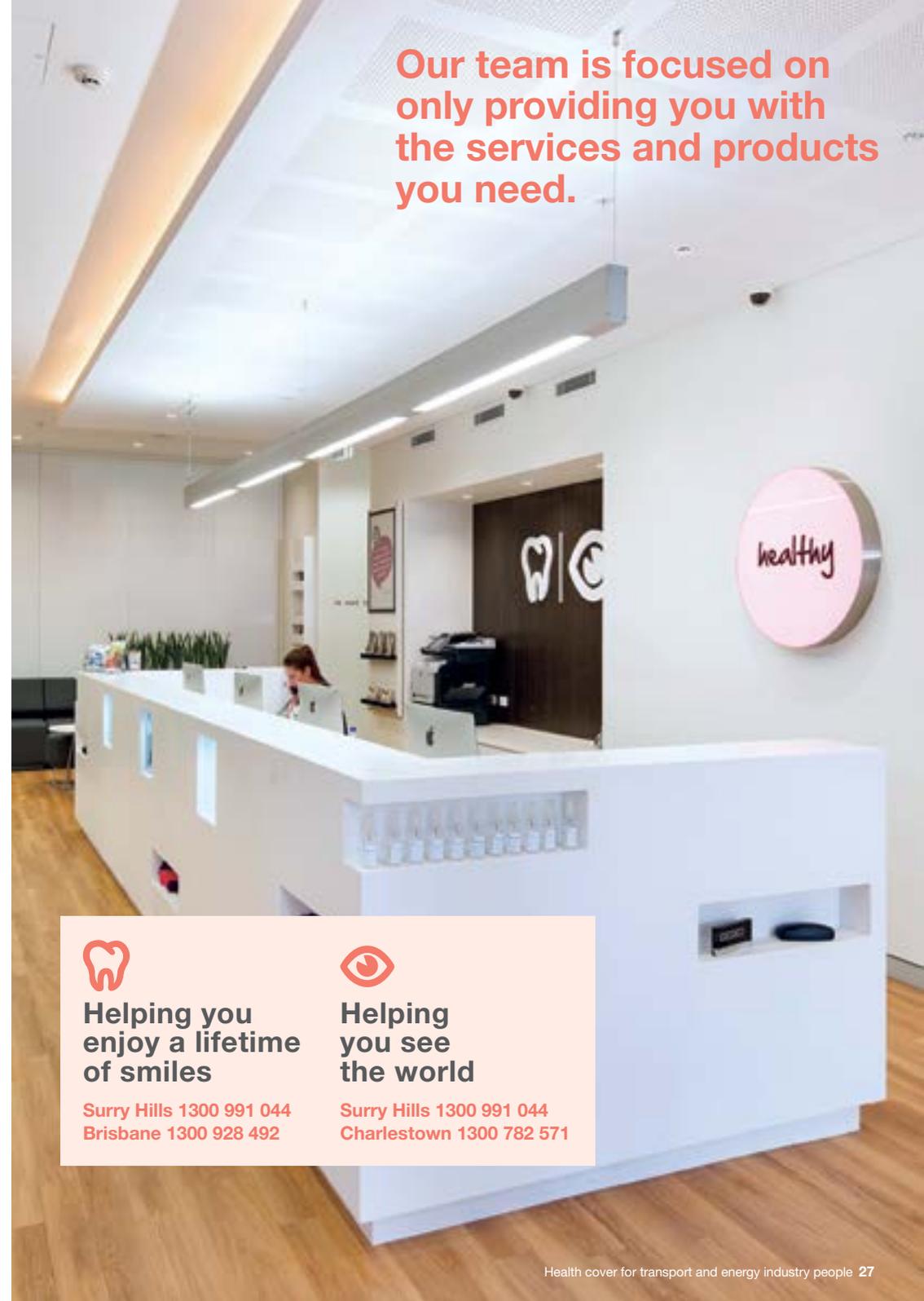
rt members receive:

1. Medicare bulk-billed comprehensive eye examination
2. free digital retinal photography
3. 40% off all frames\*\*
4. a great range of NO GAP frames and lenses, including sunglasses and a kids' range.

Our expert optical team take the stress out of choosing the right pair of frames for you with their unique ability to match the right frames to your face. And our state-of-the-art optical equipment makes your eye examination comfortable and enjoyable.

If you have rt extras cover you'll also enjoy high-level optical benefits in addition to preferential pricing.

Our team is focused on only providing you with the services and products you need.



Helping you enjoy a lifetime of smiles

Surry Hills 1300 991 044  
Brisbane 1300 928 492



Helping you see the world

Surry Hills 1300 991 044  
Charlestown 1300 782 571



# A few last bits of house-keeping ...

## Let's check that you are eligible to join

There are two different types of health funds in Australia – unrestricted funds that anyone can join, and exclusive membership funds that require special eligibility to join. rt is an exclusive membership health fund. We exist specifically to care for the health cover needs of transport and energy industry employees and their families.

To join, you need to be a current or former industry employee, or be closely related to someone who fits that criteria. There should be an application form tucked into the back of this brochure that includes everything you need to know about who's eligible. Alternatively, give our team a call or visit our website for details.

## You've got nothing to lose with portability of cover

When you transfer from another health fund, we recognise all waiting periods you've already served on equivalent or higher levels of cover, provided you join rt within two months of leaving your previous fund. Waiting periods will only apply if your rt cover is a higher level than the one you had with your previous fund. In this case, you'll be able to claim benefits to the same level as your previous cover until you've served the waiting period for higher benefits. Moving from a cover with a higher excess to a lower excess (for example, a \$500 excess to a \$250 excess) counts as an upgrade in your cover. In this case, you may also have to pay your previous higher level of excess while serving waiting periods for the higher level of cover.

## Want more detailed information on our products?

This brochure contains summary information only. Our detailed cover guides list everything you're covered for and how much you can expect to get back. Visit our website or give our team a call and we'll email or post one to you.

## Ready to join, risk free?

We understand that deciding to join a health fund for the first time, or switching from your current fund, is a big step. We want to make it easy for you, so once you join we'll give you 30 days to try us risk free. If you change your mind within the first 30 days, and you haven't yet made a claim, we'll refund your money.

# Please remember

While you are making your decision about whether to join rt health, and which cover is best for you, it is important that you read (and retain for future reference) this brochure and any other materials that we might send to you or refer you to.

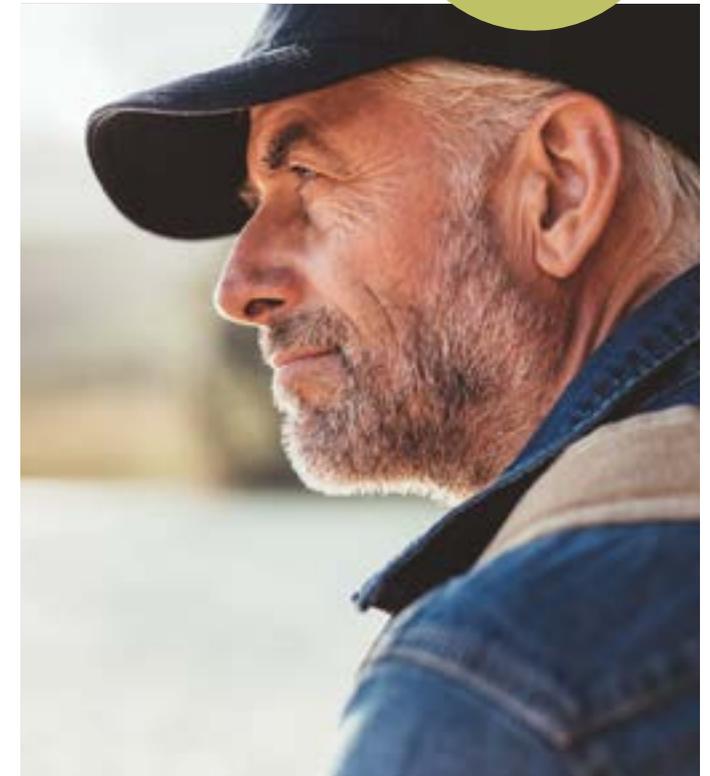
The information contained in this brochure is general information about rt's insurance services and products, and provides a summary of our current covers as at the date of publication. rt takes care to ensure the information provided is complete and accurate and takes steps to update information where changes are made, including notification to members at least 30 days before changes take effect. The information does not however represent the complete list of cover, waiting periods and benefits in relation to rt's insurance services. You can check the current terms of our policies on our website at [rthealth.com.au](http://rthealth.com.au) or by calling us.

rt accepts no responsibility for loss or expense arising from reliance on the information found solely in this document.

You should confirm any benefit, waiting period or statement within any of rt's policies and obtain advice specific to your individual circumstances by contacting rt health on **1300 56 46 46**.

**PLEASE NOTE THAT THE INFORMATION PROVIDED IS CORRECT AS AT 1 MAY 2018 AND MAY BE SUBJECT TO CHANGE. PLEASE CONTACT US BY PHONE OR CHECK OUR WEBSITE TO CONFIRM CURRENT TERMS.**

Application form under this flap.



### Resolving issues

If you have cause to make a complaint, please be assured that we will take it very seriously and will do everything we can to come to a solution that works for everyone.

Please call **1300 886 123** or email **help@rthealth.com.au** if there's an issue you'd like to raise with us.

If, after we've done everything we can to rectify the situation, you're not satisfied with the outcome, you have the right to contact the Private Health Insurance Ombudsman. The Ombudsman is an independent body that helps resolve complaints and provides advice and information to members of private health funds. Here's how you can contact them:

P 1300 362 072  
E phio.info@ombudsman.gov.au  
W www.ombudsman.gov.au  
Visit Suite 2, Level 22,  
580 George Street  
Sydney NSW 2000

  
WHEN YOU JOIN RT WE'LL  
GIVE YOU 30 DAYS TO TRY  
US OUT RISK FREE!



### Our industry code of conduct

The Private Health Insurance Code of Conduct is a voluntary industry code aimed at delivering better service to health fund members through clear and complete communication, whether in writing or in person. As a signatory to the code, we are committed to ensuring that our members receive accurate information from properly trained staff, including clear and complete policy documentation, and information on internal and external dispute resolution processes. You can read more about the code at [www.privatehealthcareaustralia.org.au](http://www.privatehealthcareaustralia.org.au).

### Privacy policy

We are committed to handling all personal information we collect in accordance with the Privacy Act 1988 (Cth), and to making sure that the information we hold for members is handled in a responsible manner and that privacy is protected. A full copy of our privacy policy is available on our website, and we will update it as required so you are always aware of the type of information we collect, how it may be used, and under what circumstances it may be disclosed by us.

If you are interested in reading our privacy policy, ask us for a printed copy or read it online, [rthealth.com.au](http://rthealth.com.au).



# So, would you like to join us?

**We'll handle all the paperwork and even arrange the transfer from your old fund for you. All you need to do is:**

Visit our website to join online, [rthealth.com.au](http://rthealth.com.au).

Call us and we'll help you join over the phone **1300 56 46 46**.

Or complete the application form in the back of this brochure. If it's missing, you can visit our website and join online or download another application form.





**1300 56 46 46**  
**join@rthealth.com.au | rthealth.com.au**

*We make it simpler*  
Health cover for transport and energy industry people 32