

RioTinto

medibank
Corporate Health Cover

fully subsidised hospital cover

working together to bring you
great value health cover



Rio Tinto and Medibank are partners in bringing you better health. As a Rio Tinto employee we are offering you and your family fully subsidised Essentials Silver Plus Hospital cover with a \$500 excess (assumes no Lifetime Health Cover loading)* with the option to upgrade to Gold Top Hospital and add select Extras covers. Giving you the flexibility to choose a level of cover that meets your needs and your budget.

Why choose Rio Tinto Better Health Cover?



A choice of exclusive and tailored health cover options



Tailored extras cover with a 10% discount



15% off Medibank Travel and Pet insurance[#]



The option to upgrade to Gold Top Hospital cover and pay only the difference between the subsidised and upgraded cover



Fully subsidised Essentials Silver Plus Hospital cover with a \$500 excess for eligible staff and their families*



Plus, Rio Tinto employees get access to the Rio Tinto Medical Plus Program regardless of whether they take out the health insurance offer

Rio Tinto Medical Plus

And here's a bit of additional security from Rio Tinto at no cost to you.



Payment towards eligible hospital out-of-pocket expenses over \$1,000 in a calendar year



Payment towards private hospital emergency department fees, travel and accommodation and funeral benefits, subject to limits



A simple claims process. Benefits are paid directly by Rio Tinto through your payroll



For further information including terms and conditions, visit myRioTinto.com > [myBenefits](#) > [Rio Tinto Medical Plus](#)

[#] **Travel Insurance:** Medibank health members obtain a 15% discount. Limits, sub-limits, exclusions and conditions apply. This is general advice only. Medibank Private Limited, ABN 47 080 890 259, an Authorised Representative, AR 286089, of Travel Insurance Partners Pty Limited, ABN 73 144 049 230 AFSL 360138 arranges the insurance on behalf of the insurer. The insurer is Zurich Australian Insurance Limited ABN 13 000 296 640, AFSL 232507. Please consider your own needs and the Combined FSG/PDS available from Medibank stores or medibank.com.au/travel to decide if this product is right for you. **Pet Insurance:** Terms, conditions and waiting periods apply. The 15% discount is available online for one pet for the first year of cover (then 10% discount in subsequent years) by visiting medibank.com.au/pet and entering promo code RIOTINTO. Medibank Pet Insurance is general insurance issued by the insurer The Holland Insurance Company Pty Ltd (ACN 090 584 473; AFSL 241436) (Holland), is promoted by Medibank Private Limited (ACN 080 890 259; AR 286089) (Medibank) and administered by PetSure (Australia) Pty Ltd (ACN 075 949 923; AFSL 420183) (PetSure). Medibank acts as an authorised representative of PetSure. Medibank will receive a commission which is a percentage of the premium paid to Holland and PetSure may receive a portion of the underwriting profit, if any - ask PetSure for more details. This is general advice only. You should consider the Product Disclosure Statement (PDS) in deciding whether to acquire, or continue to hold, Medibank Pet Insurance. PetSure can be contacted by telephone: 132 331 or by mail: Locked Bag 9021, Castle Hill, NSW 1765.

* Applies to single, couple/family and single parent family memberships on resident covers and assumes no Australian Government Rebate (AGR) and no Lifetime Health Cover (LHC) loading.

Note: Please check with your Rio Tinto HR contact to confirm eligibility.

Choosing the right level of cover is simple

Create your own package in these easy steps

1. Choose your level of Hospital cover

Fully subsidised Essentials Silver Plus Hospital Cover.

Fully subsidised by Rio Tinto.*

Includes the essentials such as Heart and vascular system, Lung and chest, Joint reconstructions and Sleep studies – with a \$500 excess.

OR

Upgrade to Gold Top Hospital Cover.

Pay only the difference in premium.

Comprehensive cover for services including Pregnancy and birth, Assisted reproductive services and Joint replacements, with various excess levels available.

2. You can choose to purchase select extras with your hospital cover with a 10% discount

Extras 55

55% back at any recognised provider for health services including general dental, physio and chiro, plus 100% back on optical, up to annual limits.^

Extras 70

70% back at any recognised provider for health services including general and major dental, physio and chiro, plus 100% back on optical, up to annual limits.^

Extras 85

85% back at any recognised provider for health of services including general and major dental, orthodontics, physio and chiro and more, plus 100% back on optical, up to annual limits.^

PLUS here's a bit of additional security from Rio Tinto at no cost to you

Rio Tinto Medical Plus will cover:

- Eligible hospital out-of-pocket expenses over \$1,000 in a calendar year
- Private hospital accident and emergency department fees, travel and accommodation and funeral benefits, subject to limits

Claiming is simple - fill in the Rio Tinto Medical Plus claim form and benefits are paid directly by Rio Tinto through your payroll.

For further information including terms and conditions, visit myRioTinto.com > [myBenefits](#) > [Rio Tinto Medical Plus](#)

* Applies to single, couple/family and single parent family memberships on resident covers and assumes no Australian Government Rebate (AGR) and no Lifetime Health Cover (LHC) loading. Please check with your Rio Tinto HR contact to confirm eligibility.

^ Some items excluded. Waiting periods apply.

Note: You don't need to be a Medibank member to access Rio Tinto Medical Plus. Please check with your Rio Tinto HR contact to confirm eligibility.

Step 1: Choose your Hospital cover

With Rio Tinto Better Health Cover you have more choice about who treats you and where you're treated as a private patient.

Both Hospital covers include these important benefits:



Payment towards treatment if you're injured in an Accident[^]



Unlimited emergency ambulance⁺



No hospital excess for kids on family memberships[#]

A few important things you should know:

An excess is an amount you contribute towards your hospital treatment which may help you pay less on your premium. An excess applies per person per calendar year and doesn't apply to children on your membership.

Rio Tinto funds Essentials Silver Plus Hospital cover with a \$500 excess.* If you want to lower the excess to \$250, or upgrade to Gold Top Hospital, you'll need to pay the difference in premium via a payroll deduction.

It's easy to transfer from another fund, and you may not need to re-serve waiting periods. Call us on **1800 746 746** to learn more.

[^] Restricted or Excluded services will be treated as Included services where treatment is required for injuries sustained in an Accident that occurs after joining this cover. Excludes claims covered by third parties such as Workcover. Out-of-pocket expenses may apply. Refer to your Cover Summary.

⁺ Waiting periods apply. For ambulance attendance or transportation to a hospital where immediate professional attention is required and your medical condition is such that you couldn't be transported any other way. Tasmania and Queensland have State schemes to cover ambulance for residents of those States.

[#] Other out-of-pocket expenses may apply.

* Applies to single, couple/family and single parent family memberships on resident covers and assumes no Australian Government Rebate (AGR) and no Lifetime Health Cover (LHC) loading. Please check with your Rio Tinto HR contact to confirm eligibility.

Hospital cover

	Item or service	Essentials Silver Plus Hospital	Gold Top Hospital
	Excess The amount you have to pay towards your hospital admission (same-day or overnight). It applies per person per calendar year, except for children on your membership.	\$250, \$500	\$0, \$250, \$500, \$750
	Ambulance services⁻	✓	✓
	Accidental Injury Benefit	✓	Not required
BASIC	Rehabilitation	R	✓
	Hospital psychiatric services	R	✓
	Palliative care	✓	✓
BRONZE	Brain and nervous system	✓	✓
	Eye (not cataracts)	✓	✓
	Ear, nose and throat	✓	✓
	Tonsils, adenoids and grommets	✓	✓
	Bone, joint and muscle	✓	✓
	Joint reconstructions	✓	✓
	Kidney and bladder	✓	✓
	Male reproductive system	✓	✓
	Digestive system	✓	✓
	Hernia and appendix	✓	✓
	Gastrointestinal endoscopy	✓	✓
	Gynaecology	✓	✓
	Miscarriage and termination of pregnancy	✓	✓
	Chemotherapy, radiotherapy and immunotherapy for cancer[*]	✓	✓
	Pain management	✓	✓
	Skin	✓	✓
	Breast surgery (medically necessary)	✓	✓
Diabetes management (excluding insulin pumps)	✓	✓	
SILVER	Heart and vascular system	✓	✓
	Lung and chest	✓	✓
	Blood	✓	✓
	Back, neck and spine	✓	✓
	Plastic and reconstructive surgery (medically necessary)	✓	✓
	Dental surgery[†]	✓	✓
	Podiatric surgery (provided by a registered podiatric surgeon)[*]	✓	✓
Implantation of hearing devices	✓	✓	

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	Item or service	Essentials Silver Plus Hospital	Gold Top Hospital
GOLD	Cataracts	x	✓
	Joint replacements	x	✓
	Dialysis for chronic kidney failure	✓	✓
	Pregnancy and birth	x	✓
	Assisted reproductive services	x	✓
	Weight loss surgery	x	✓
	Insulin pumps	✓	✓
	Pain management with device	✓	✓
	Sleep studies	✓	✓

- For ambulance attendance or transportation to a hospital where immediate professional attention is required and your medical condition is such that you couldn't be transported any other way. TAS and QLD have State schemes to cover ambulance services for residents of those States.

* Your hospital cover does not include non-PBS drugs. We will only pay towards cancer-related surgery where that surgery is an Included or Restricted Service under your cover.

^ For Dental surgery performed by a dentist rather than a medical practitioner we only pay benefits towards hospital charges. If the surgery is performed by a medical practitioner and Medicare benefits are payable, we will pay benefits towards the hospital and medical charges.

+ For Podiatric surgery we only pay benefits towards hospital charges. There are no Medicare benefits payable for podiatric surgery. This means we also don't pay any benefits towards the podiatric surgeon's fees under Hospital cover and you could incur significant out-of-pocket expenses.

✓ **Included service:**

We pay benefits towards overnight and same-day hospital accommodation, intensive care and in-hospital medical services where a Medicare benefit is payable. Medibank has arrangements with most private hospitals and day surgeries in Australia – these are known as Members' Choice hospitals. You'll generally get better value if you go to one of these hospitals.

If you're treated at a non-Members' Choice hospital, we'll generally pay lower benefits and you may incur significant out-of-pocket expenses.

Where you're treated as a private patient in a public hospital, we'll pay benefits towards overnight and same-day accommodation in a shared room.

R **Restricted service:**

A Restricted service is a service where we pay the minimum benefit set by the government towards hospital accommodation.

If you're treated in a private hospital for a Restricted Service, you are likely to incur substantial out-of-pocket expenses because this minimum benefit will not be enough to cover all hospital costs.

For Restricted services as a private patient in a public hospital we will pay minimum shared room benefits.

x **Excluded service:**

An Excluded service is a service that we won't pay any benefits towards, including any hospital accommodation or medical services.

Accidental Injury Benefit:

Accidental Injury Benefit means that any Excluded or Restricted service will be treated as an Included service where you require hospital treatment as the result of an injury sustained in an Accident after your join date.[#] If you choose Gold Top Hospital, Accident Injury Benefit is not required, as there are no Restricted or Excluded items or services on this cover.

Waiting periods:


A two month waiting period generally applies before you're entitled to benefits (or 12 months for pre-existing conditions and pregnancy and birth services). A one day waiting period applies to Ambulance services. For detailed rules and policies please see the Member Guide at riotinto.medibank.com.au or call 1800 746 746 for a copy.





Step 2: Choose your Extras cover

Extras cover helps you pay for treatments that Medicare generally doesn't cover like dental, prescription glasses, physiotherapy or remedial massage. These extras must be purchased in combination with an eligible hospital product.


Key benefits:


 An exclusive 10% discount on the cost of your extras cover, just for Rio Tinto employees

 Claim a percentage back on extras at any recognised provider, up to your annual limit*


 Claim 100% back on optical at any recognised provider up to annual limits*


Extras 55

 55% back on included extras


 100% back on optical


Extras 70

 70% back on included extras

 100% back on optical

Extras 85


 85% back on included extras






 100% back on optical

Excludes claims covered by third parties such as Workcover. Out-of-pocket expenses may apply.

* Waiting periods apply. Optical offer only available on eligible items.

Extras cover

The \$ figure is the maximum amount we will pay for each service(s) per calendar year and will generally apply per member unless otherwise shown. The x means we don't pay benefits towards that service. Members' Choice extras providers  are available for these services.

Item or service		Waiting period (before you can receive benefits)	Extras 55	Extras 70	Extras 85	
Percentage back at any recognised provider			55%	70%	85%	
General dental 	Every member gets 100% back on up to two check-ups each year at a Members' Choice Advantage dentist (includes bitewing x-rays where required). And this doesn't count towards annual limits. ^{±#}	2 months	\$600	\$900	No annual limit	
	Includes preventative treatment, dental examinations, and scale and clean					
	Surgical procedures (such as wisdom tooth extraction)	12 months				
Major dental 	Includes endodontics (e.g. root canal), periodontics (e.g. treatment of gum disease), crowns	12 months	x	\$1,200	\$1,600	
Orthodontics	100% back, up to limits. Braces	12 months	x	x	\$1,600 opening balance. Top up of \$500 per year up to \$3,500 lifetime limit.	
Optical 	100% back, up to annual limit. Includes frames, prescription lenses and contact lenses.	6 months	\$180	\$225	\$300	
Prescription pharmaceuticals* (non-PBS)	Includes most prescription-only items not subsidised by the Government (non-PBS). Benefits will be paid after a set charge has been deducted.	2 months	\$300	\$400	\$500	
Physiotherapy 	Includes consultations, clinical pilates and hydrotherapy sessions		\$500 Combined limit	\$500	\$800	
Chiropractic 	Consultations	2 months		\$300 Combined limit	\$300 Combined limit	\$600 Combined limit
Osteopathy	Consultations					
Podiatry 	Includes approved orthotics	2 months				
Remedial massage 	Consultations	2 months				
Natural therapies	Consultations for acupuncture					
	Consultations for exercise physiology and Chinese medicine	2 months				
Dietetics	Consultations only	2 months				
Psychology	Consultations only	None				
Speech therapy	Consultations only	2 months				
Breathing appliances [^]	100% back, up to annual limit. Peak flow meters, nebulisers and spacing devices only	12 months				
Blood glucose monitors and blood pressure monitors [^]	100% back, up to annual limit. Purchase of devices only	24 months				
Health appliances and external prostheses [^]	e.g. insulin delivery pen	2 months				
Hearing aids [^]	100% back, up to annual limit. Purchase of devices only	36 months				
Occupational therapy	Consultations only	2 months				
Eye therapy	Consultations only	2 months				

[±] For Extras 55 and Extras 70, members can claim a maximum of two 100% back dental check-ups per member, per year – either two check-ups at a Members' Choice Advantage dentist (including up to two bitewing x-rays per check-up where required), or a first check-up at a Members' Choice dentist (excluding x-rays) and a second check-up at a Members' Choice Advantage dentist. These check-ups do not count towards annual limits.

[#] For Extras 85, members can claim a maximum of two 100% back dental check-ups per member, per year—the first check-up can be at any dentist. The second check-up must be at a Members' Choice Advantage dentist. Bitewing x-rays where required are included only at a Members' Choice Advantage dentist (up to two per check-up). These check-ups do not count towards annual limits.

⁺ We don't pay towards pharmaceuticals prescribed for cosmetic purposes, nor do we pay towards oral contraceptives (exceptions may apply if prescribed for non-contraceptive purposes).

[^] Benefit replacement periods apply. Please refer to your Cover Summary and the Member Guide at medibank.com.au for more information.

 riotinto.medibank.com.au

 **1800 RIO RIO** (1800 746 746)

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90+ stores nationwide**

medibank
For Better Health

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