

Rio Tinto Better Health Cover.



medibank

RioTinto

As an eligible 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).*

You also have the option to upgrade to either **Secure Silver Plus** or **Premium Gold 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?

Rio Tinto and **Medibank** have partnered to bring you better health. We're proud to offer you great value comprehensive and flexible health cover options.

Your Rio Tinto Better Health Cover includes:



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



The option to upgrade to either Secure Silver Plus Hospital or Premium Gold Hospital cover and you'll only pay the difference between the subsidised and upgraded cover.



Health programs and support for pregnancy, cardiovascular health, type 2 diabetes, mental health and going to hospital plus many more.



Extras products designed for you - giving you options for 55%, 70%, 85% or 90% back at all recognised providers in Australia, up to limits.



Access to the Rio Tinto Medical Plus Program allows you to receive payment towards hospital out-of-pocket expenses, private hospital emergency department fees, travel and accommodation and funeral benefits.



A phone line available to answer all of your questions about private health insurance and better health **1800 RIO RIO** (1800 746 746).

As a Medibank member you will also have access to:



The MyMedibank app.

Our app makes it easy to check your cover details and keep on top of your extras limits and waiting periods. Plus, you can find a Members' Choice provider, make changes to your details and make a claim on most extras.



Live Better Rewards.

We think Australians should be rewarded for looking after their health. That's why eligible Medibank members with Hospital or Extras cover can earn Live Better rewards points by tracking things they do every day like walking, eating healthy meals and more with Live Better rewards in My Medibank. Members can then redeem those points on anything from discounts on premium payments to rewards from our health and wellbeing partners.#

* 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.

Medibank Live Better rewards terms and conditions: Must be 16 years or over to register for Medibank Live Better rewards. Must be a Medibank member with Hospital cover, Extras cover, or Hospital and Extras cover, be up-to-date with premium payments and have signed up to Medibank Live Better rewards with My Medibank to earn Live Better points for eligible purchases and redeem rewards. Excludes Overseas Student Health Cover (OSHC), Ambulance only cover, ahm covers and other selected covers. Live Better Management Pty Ltd, ACN 003 457 289 has entered into commercial arrangements with Medibank Live Better rewards program partners and may receive commissions. Additional terms and conditions may apply to the redemption of a reward depending on the type of reward chosen. Some program partners and earning activities require a person to be at least 18 years of age to be eligible to earn and/or redeem a reward.

Note: Rio Tinto Medical Plus services are provided by Rio Tinto. For further information including terms and conditions, visit **ServiceNow** and search for **Medical Plus (Australia)**.

We make it easy to choose the right level of cover for your needs.

Choose your level of hospital cover.

Fully subsidised Essentials Silver Plus Hospital Cover

\$500 excess option fully subsidised by Rio Tinto.[#] Includes the essentials such as Heart and vascular system, Lung and chest, Joint reconstructions and Sleep studies.

OR

Secure Silver Plus Hospital Cover

Comprehensive cover for those who want peace of mind but don't want Pregnancy and birth services. Includes Joint replacements and Cataracts, with various excess levels available.

OR

Premium Gold Hospital Cover

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

When upgrading to either Secure Silver Plus Hospital Cover or Premium Gold Hospital Cover you'll only pay the difference in premium.

You can choose to add select extras with your hospital cover.

Extras 55

55% back at any recognised provider for general dental, physio, chiro and more, plus 100% back on optical*, up to annual limits.[^]

OR

Extras 70

70% back at any recognised provider for general and major dental, physio, chiro, and more plus 100% back on optical*, up to annual limits.[^]

OR

Extras 85

85% back at any recognised provider for general and major dental, physio, chiro and more, plus 100% back on orthodontics and optical*, up to annual limits.[^]

OR

Extras 90 Boost

90% back at any recognised provider for general and major dental, physio, chiro, health support benefits, audiology, laser eye surgery and more, plus 100% back on orthodontics and optical*, up to annual limits.[^]




[#] 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.

[^] Annual limits and waiting periods apply.

Hospital cover.

All Rio Tinto 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:





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

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.

If transferring from another fund, you may not have to re-serve waiting periods for services you've already served a waiting period for.

There is a phone line available to answer all of your questions on private health insurance and better health **1800 RIO RIO** (1800 746 746). It's easy to join online. Just visit riotinto.medibank.com.au

Medical Plus: 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.
-  A simple claims process. Benefits are paid directly by Rio Tinto through your payroll.
-  Payment towards private hospital emergency department fees, travel and accommodation and funeral benefits, subject to limits.
-  For further information including terms and conditions, visit **ServiceNow** and search for **Medical Plus (Australia)**.

* 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.

[^] 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. Must seek treatment from a medical practitioner within 7 days, and hospital treatment within 12 months, of the Accident occurring. 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.

Note: Rio Tinto Medical Plus services are provided by Rio Tinto. For further information including terms and conditions, visit **ServiceNow** and search for **Medical Plus (Australia)**.

Rio Tinto Hospital cover.

Item or service		Essentials Silver Plus Hospital	Secure Silver Plus Hospital	Premium Gold 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	\$0, \$250, \$500, \$750
	Ambulance services*	✓	✓	✓
	Accidental Injury Benefit	✓	Not required	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	✓	✓	✓
GOLD	Cataracts	x	✓	✓
	Joint replacements	x	✓	✓
	Dialysis for chronic kidney failure	✓	✓	✓
	Pregnancy and birth	x	x	✓
	Assisted reproductive services	x	x	✓
	Weight loss surgery	x	✓	✓
	Insulin pumps	✓	✓	✓
	Pain management with device	✓	✓	✓
	Sleep studies	✓	✓	✓

✓ **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.

If you have a private room in a public hospital, we may pay an additional amount towards this, but the hospital may still charge you an out-of-pocket expense.

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're 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'll pay minimum shared room benefits.

✗ **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 Secure Silver Plus Hospital or Premium Gold Hospital, Accident Injury Benefit is not required, as there are no Restricted or Excluded items or services on these covers that could be considered an Accident under our Fund Rules.

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.

~ 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.

* Your hospital cover does not include non-PBS drugs. We'll 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'll 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.





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.






There are four select Extras products available to Rio Tinto employees; Extras 55, Extras 70, Extras 85 and Extras 90 Boost.

Core benefits.

-  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.*
-  100% back on up to 2 check-ups each year at Members' Choice Advantage dentists, and this doesn't count towards annual limits.*
-  No waiting period for psychology and counselling services.[^]

As well as the core benefits above, Extras 90 Boost also includes:

-  100% back for kids at Members' Choice providers.[†]
-  100% back on your first consultation with a Members' Choice provider each year, up to annual limits, for one of the following services – physiotherapy, chiropractic, remedial massage, acupuncture or podiatry.[~]
-  Benefits towards Medibank approved health support benefits such as quit smoking programs, nicotine replacement therapy, exercise classes, gym memberships, personal trainers and weight management programs.[@]

Making the most of your Extras cover.

Use Members' Choice Extras providers.

We've negotiated capped prices that Members' Choice Extras providers can charge, which generally means more money back in your pocket. You can still use a non-Members' Choice Extras provider, as long as they're recognised by Medibank, but you won't be able to take advantage of the capped pricing.

Members' Choice Advantage Extras providers are part of our Members' Choice Network. If you visit a Members' Choice Advantage provider, you can get 100% back on up to two dental check-ups per year (includes bitewing x-rays if required). Plus you can also get 100% back on a mouthguard each year (subject to your annual limits and capped prices).

It's important to be aware that Medibank's Members' Choice and Members' Choice Advantage Extras providers are subject to change without notice, and are not available in all areas, so please check if they're a Members' Choice or Members' Choice Advantage provider before your treatment or service.

Find your nearest Members' Choice provider at medibank.com.au/memberschoice

[#] 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.

[±] Members can claim a maximum of two 100% back dental check-ups per member, per year. For Extras 85 and Extras 90 Boost, 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). For Extras 55 and Extras 70, 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.

[^] Annual limits apply.

⁺ 100% back for kids applies to child and student dependants only, up to annual limits. Waiting periods apply. Members' Choice providers not available in all areas.

⁻ Available each year and up to annual limits. Waiting periods apply. Subsequent consultations will have an out-of-pocket cost.

[@] A health support benefits approval form must be completed by a health practitioner and the service must be intended to manage an existing health condition. This form is not required for nicotine replacement therapy. See your Member Guide for more information.

Rio Tinto Extras cover.

The \$ figure is the maximum amount we will pay for each service(s) per calendar year and will 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	Extras 90 Boost					
Percentage back at any recognised provider			55%	70%	85%	90% 100% back for kids at Members' Choice extras providers*					
Optical	100% back, up to annual limit. Includes frames, prescription lenses and contact lenses	6 months	\$180	\$225	\$300	\$350					
General dental [#]	Includes preventative treatment, dental examinations, and scale and clean	2 months	\$600	\$900	No annual limit	No annual limit					
	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, dentures and bridges, and major restorative fillings (e.g. veneers)	12 months	X	\$1,200	\$1,600	\$1,800					
Orthodontics [#]	100% back, up to limits. Includes braces		X	X	\$1,600 opening balance. Top up of \$500 per year up to \$3,500 lifetime limit	\$1,600 opening balance. Top up of \$500 per year up to \$3,500 lifetime limit					
Physiotherapy	Includes consultations and hydrotherapy sessions	2 months	\$500	\$500	\$800	\$1000					
Chiropractic	Consultations			\$300	\$600						
Osteopathy	Consultations										
Prescription pharmaceuticals (non PBS) [†]	Benefits for prescription-only non-PBS pharmaceuticals will be paid after a set charge has been deducted.	2 months	\$300	\$400	\$500	\$600					
Remedial massage	Consultations	2 months	\$300 Combined limit								
Myotherapy	Consultations										
Acupuncture	Consultations only										
Chinese medicine	Consultations only										
Exercise physiology	Consultations										
Podiatry	Consultations and approved orthotics										
Breathing appliances [‡]	Peak flow meters, nebulisers and spacing devices only	12 months									
Blood glucose monitors and blood pressure monitors [‡]	Purchase of devices	24 months									
Speech therapy	Consultations only	2 months									
Mental health support	Consultations for psychology and counselling	None									
Health appliances & external prostheses [‡]	Insulin delivery pens, pressure therapy garments, braces, splints, non-podiatric orthoses, post-mastectomy bras and external mammary prostheses/breast forms	2 months					\$500 Combined limit		\$700 Combined limit	\$800 Combined limit	
Dietetics	Consultations only										
Hearing aids [‡]	Purchase of devices	36 months									
Occupational therapy	Consultations only	2 months									
Eye therapy	Consultations only										
Antenatal & postnatal services	Birthing courses with a midwife (1 per year per membership)										
	Lactation consultations with a midwife or other recognised provider										
Pregnancy compression garments [‡]	Garments must have TGA approval. Purchase must be approved by doctor or obstetrician working in private practice			X							
TENS machines [‡]	Purchase or hire of devices (limited to 6 weeks per calendar year)			X							
Australian Breastfeeding Association	Membership fees only	X									
Audiology	Consultations only	X									
Laser eye surgery	Where no Medicare benefit is payable	36 months	X	\$500	\$750	\$750					
Health support benefits	Medibank approved Health support benefits eg. quit smoking programs, nicotine replacement therapy, exercise classes, gym memberships, personal trainers and weight management programs	2 months	X	X	X	\$200					

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

[‡] Members can claim a maximum of two 100% back dental check-ups per member, per year. For Extras 85 and Extras 90 Boost, 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). For Extras 55 and Extras 70, 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.

[#] Benefits will only be paid towards dental and orthodontic treatments that are administered in person (not via phone or online), by a recognised provider.

^{*} 100% back for kids applies to child and student dependants only, up to annual limits. Waiting periods apply.

[†] 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).



Call us today 1800 746 746



Visit riotinto.medibank.com.au



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