



RioTinto

medibank
Corporate Health Cover

Better Health Cover summary

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 cover for 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 will 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.

Rio Tinto Medical Plus

Additional security from Rio Tinto at no cost to you. Rio Tinto Medical Plus includes:



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**

Rio Tinto Better Health Cover FAQs

Will I have to serve my waiting periods again if I move from a different insurer to Medibank?

Provided that you join Medibank within two months of leaving your previous insurer, you generally won't need to re-serve any waiting periods you have already served. This means you'll generally only need to serve waiting periods for any treatments or items:

- that were not included under your previous cover
- for which you have not fully served the waiting period
- that have an increased benefit. If you've served the waiting periods for the lower benefits on your previous equivalent cover, benefits will be paid at that level until you've served your new waiting periods

I'm with another private health fund and don't want to change, what does this mean for me?

Rio Tinto and Medibank have worked together to bring to you a great product range, designed especially for Rio Tinto employees.

If you choose not to move to the Rio Tinto Better Health Cover products, you will not be eligible for Rio Tinto subsidised health cover.

What happens if I leave Rio Tinto?

If you have joined the Rio Tinto Better Health Cover products with Medibank and subsequently leave the company, you will need to contact Medibank to discuss your change of cover, either to the equivalent retail product or another product suitable to your needs.

You will also need to arrange to pay your premiums directly to Medibank from the date you leave Rio Tinto. You will not be covered by Rio Tinto Medical Plus after your cessation date.

For all queries relating to Medibank cover contact us on **1800 RIO RIO (1800 746 746)**.



 riotinto.medibank.com.au

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 **See us in one of our
90+ stores nationwide**

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The information contained in this brochure is current as at July 2022, and supersedes all previously published material.
The information in this brochure only applies to Medibank branded products. Rio Tinto Medical Plus services are provided by Rio Tinto.
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