

Rio Tinto better health cover

working together to
bring you great value
health cover



Why choose Rio Tinto Better Health Cover?

Rio Tinto and Medibank have partnered to bring you better health. We are offering eligible Rio Tinto employees and their families fully subsidised Essentials Silver Plus Hospital cover with a \$500 excess* (assumes no Lifetime Health Cover loading) and the flexibility to add select Extras, or upgrade to Gold Top Hospital. This gives you the freedom to choose a level of cover that meets your needs and your budget.

Create your own package with these easy steps

Choose your level of Hospital cover	Fully subsidised Essentials Silver Plus Hospital cover (\$500 excess)*		Upgrade to Gold Top Hospital cover (various excess levels available)	
	<p>Fully-funded by Rio Tinto.*</p> <p>Includes the essentials like Heart and vascular services, Back, neck & spine, and Sleep studies.</p>		<p>Put your Rio Tinto subsidy towards Gold Top Hospital and pay only the difference.*</p> <p>Comprehensive cover for services including Pregnancy and birth services, Joint replacements and Weight loss surgery.</p>	
You can choose to purchase Extras with your Hospital cover at a 10% discount	Extras 55	Extras 70	Extras 85	
	<p>55% back at any recognised provider for health services including general dental, physio and chiro, plus 100% back on optical, up to annual limits.^</p>	<p>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.^</p>	<p>85% back at any recognised provider for health services including general and major dental, orthodontics, physio and chiro and more, plus 100% back on optical, up to annual limits.^</p>	
PLUS here's a bit of additional security from Rio Tinto at no cost to you	<p>Rio Tinto Medical Plus will cover:</p> <ul style="list-style-type: none"> • Eligible hospital out-of-pocket expenses over \$1,000 in a calendar year • Private hospital emergency department fees, travel and accommodation and funeral benefits, subject to limits <p>Claiming is simple - fill in the Rio Tinto Medical Plus claim form and benefits are paid directly by Rio Tinto through your payroll.</p> <p>For further information including terms and conditions, visit myRioTinto.com >myBenefits >Rio Tinto Medical Plus</p>			

* 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 your eligibility.

^ Optical offer available on eligible items. All benefits subject to annual limits. Waiting periods apply.

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

Rio Tinto Medical Plus

Rio Tinto Medical Plus provides eligible employees and their families with reimbursement (subject to terms and conditions and limits) for certain expenses incurred due to unplanned events.

It's provided at no cost to you and benefits are paid directly by Rio Tinto through your payroll. You don't need to be a Medibank member to have access. Medical Plus forms are available from riotinto.medibank.com.au



Hospital gaps

Full reimbursement of eligible hospital and in-hospital medical out-of-pocket expenses associated with a same-day or overnight hospital admission above \$1,000 after the reimbursement from Medicare and your private health insurer, which is the maximum designated employee out-of-pocket limit.

- All eligible out-of-pocket expenses incurred by the employee and their immediate family count towards the maximum employee out-of-pocket
- After the designated maximum limit is reached, all eligible hospital and in-hospital medical out-of-pocket expenses are covered by Rio Tinto Medical Plus



Eligible out-of-pocket hospital expenses

Medical Plus pays benefits towards the following services:

- Hospital excess
- Hospital and in-hospital medical out-of-pocket expenses that apply after benefits have been paid by Medicare and the individual's private health insurer (subject to there being no restrictions for the service provided)
- High cost non-PBS pharmaceuticals prescribed as part of the hospital admission (where approved based on defined assessment criteria e.g. TGA listing, clinical evidence supporting use for prescribed purpose)

Medical Plus doesn't pay benefits towards the following services:

- Booking fees charged by specialists
- Benefits for Excluded or Restricted services under the employee's hospital insurance product
- Benefits for services carried out while an employee is serving a waiting period
- Services not listed on the Medicare Benefits Schedule (MBS)
- Cosmetic treatments
- Any outpatient medical fees or services



Private hospital emergency department fees

Reimbursement of administration fees charged by private hospital emergency departments (not reimbursed by Medicare and generally not claimable through private health insurance).

- Limit of \$300 per eligible family member per calendar year



Travel and accommodation costs for regional and remote residential employees

Reimbursement of travel and accommodation expenses for specialist medical services not available locally. Subject to limits. For more information, see page 3.



Funeral expenses

Benefit towards the costs associated with a funeral for an employee or their immediate family and parents/parents-in-law residing in the employee's home. Immediate family includes dependants who are the employee's spouse, de facto partner or child.

- Limit of \$6,000 per eligible family member



Funeral related travel

Reimbursement of travel expenses for funeral related travel to attend the funeral of a specified family member that requires travel of more than 100 km from the employee's residential address to attend. Subject to Immediate Leader, MRU Leader/Department Leader or General Manager (in the case of air travel) approval and the terms and conditions being met.

Funeral related travel includes a return economy airfare within Australia for employees and their spouse (or one other dependant) to attend the funeral of a specified family member of the employee or their partner (spouse or de facto). Specified family members include the employee's spouse, de facto partner, parent, parent-in-law, sibling, grandparent or child of the employee or their partner (spouse or de facto).

- Child includes offspring, adopted or ward child of an employee, the employee's spouse, or the employee's de facto partner
- A de facto partner is a person who is living with the employee as a couple on a genuine domestic basis who are not married to each other or related by family



Eligible travel and accommodation expenses

Surface travel

- Private vehicle travel is reimbursed using the ATO prescribed per kilometre rate at the time of claim using the most direct route regardless of the route taken
- Full cost of rail or coach travel at the lowest economy fare

Air travel

- The cost of the lowest available economy airfare on a direct route

Accommodation

- Up to \$200 per night (room only)
- \$50 if staying with family/friends

Travel and accommodation expenses are claimable under Rio Tinto Medical Plus, subject to manager approval and the following conditions being met:

- An employee or eligible family member has been referred by a medical practitioner for treatment or access to specialist medical services that are not available locally (i.e. within 100km of their residential location)
- In the case of accommodation expenses, an overnight stay is deemed necessary because additional or follow-up appointments are required the following day or the forward and returning journeys cannot reasonably be completed in one day
- In the case of air travel, the employee's General Manager must approve this mode of transport as the most efficient, in regards to cost and journey time. As a general guide, anything over a 10 hour return road trip may warrant the use of air travel as an alternative
- Travel and accommodation expenses from the relevant State based patient travel assistance scheme must be claimed first. The reimbursement amount will be less any expense reimbursement through the patient travel assistance scheme*

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

* For Gladstone-based employees, refer to the Medical Plus Travel and Accommodation - Gladstone Region Quick Reference Guide (QRG).

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

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 (i.e. without the Rio Tinto discount and subsidy) 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.

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 very hard 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.

Eligible employees who were previously receiving a subsidy through the former Staff Medical Assistance Scheme (SMAS), either monthly via payroll or annually via a RTTMS request, will continue to receive that subsidy.

However, those employees who are eligible to receive the former SMAS subsidy should be aware that the amount of subsidy payable under the old arrangement has been frozen with no further indexing of the subsidy being applied by the company since the introduction of the Rio Tinto Better Health Cover.

For queries relating to Rio Tinto Better Health Cover subsidy or Medical Plus contact **AskHR@riotinto.com** or call **1300 66 77 03**.

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

 riotinto.medibank.com.au

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Corporate Health Cover

The information contained in this brochure is current at the time of issue (October 2019), 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. Medibank Private Limited ABN 47 080 890 259.