



WIN an iPhone X*

Join us and go into the draw to WIN!

Join rt health between 1 February 2018 and 30 April 2018 and we'll put you into the draw. It's as easy as that!

rt members enjoy:

- No excess for dependent children covered by your hospital cover
- Super prices for sole-parents
- A 30-day money back guarantee[^]
- Complete continuity of cover if you've already served waiting periods with another fund and take a similar level of cover with us.

4 ways to win:

- Call us on 1300 56 46 46
- Email join@rthealth.com.au with your details
- Join online at rthealth.com.au
- Fill out your details on the form, hand it back to us, and we'll contact you.



Please contact:

Name

Phone

Email

Would you like a quote or comparison? (Y/N)

Fill out this form and hand back to your account manager, or give us a call on 1300 56 46 46.

*Terms and conditions apply. Permit No NSW LTPS/18/21548. [^]30-day cooling off period refund applies only when you have not made a claim. Railway & Transport Health Fund Limited (ACN 087 648 744)(“rt health”). 0118/3266

We make it simpler

rt health **(MEMBERS OWN HEALTH FUND)**

Save money by switching off cover for things you don't need ...

	Premium Hospital	Smart Hospital	Step Up Hospital	First Start Hospital
Different excess options to help keep the prices down				
\$0 excess	✓	✗	✗	✗
\$250 excess	✓	✓	✓	✓
\$500 excess	✓	✓	✓	✓
Day surgery excess	✗	\$100	\$100	\$100
Some covers have exclusions or restrictions (covered in a public hospital only) to help keep prices down				
Joint replacement procedures and their revisions	No exclusions or restrictions	✗	✗	✗
Kidney dialysis		✗	✗	✗
Spinal surgery		✓	✗	✗
Major eye surgery		✓	✗	✗
Cardiac procedures		✓	Restricted	✗
Obstetrics and other pregnancy-related services		✓	Restricted	✗
Assisted reproductive services and treatments (e.g. IVF)		✓	Restricted	✗
Psychiatric treatment		Restricted	Restricted	Restricted
Rehabilitation treatment		✓	Restricted	Restricted
Anti-obesity (weight-loss) surgery (e.g. lap band surgery)		✓	Restricted	Restricted
Other special benefits				
Special pricing for sole-parent families	✓	✓	✓	✓
No excess for kids under 21	✓	✓	✓	✓
	FROM \$34. ⁰⁰ PER WEEK*	FROM \$27. ⁸⁰ PER WEEK*	FROM \$21. ⁴⁰ PER WEEK*	FROM \$16. ⁷⁵ PER WEEK*



	Premium Extras	Smart Extras	Value Extras
Services			
General dental	✓ ✓ ✓	✓ ✓	✓
Major dental	✓ ✓ ✓	✓ ✓	✗
Orthodontics	✓ ✓ ✓	✗	✗
Optical	✓ ✓ ✓	✓ ✓	✓
Physio and chiro	✓ ✓ ✓	✓ ✓	✓
Gym membership	✓	✓	✗
And many more ...	✓ ✓ ✓	✓ ✓	✓
	FROM \$15. ⁴⁰ PER WEEK*	FROM \$11. ¹⁵ PER WEEK*	FROM \$5. ¹⁵ PER WEEK*



*Prices are indicative, based on a single, NSW-based membership, receiving a 25.934% rebate with no Lifetime Health Cover loading and \$500 excess. The information contained in this fact sheet is general information about rt's insurance services and products, and provides a summary of our covers. rt takes care to ensure the information found in it is complete and accurate. The information does not however represent the complete list of cover, waiting periods and benefits in relation to rt's insurance services. 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 fund on 1300 56 46 46. Prices subject to rounding. *Terms and conditions apply, see <http://travel.qbe.com/qbe/rthealth> for more details.