



Join us and go into the draw to WIN!

WIN a \$750 Bunnings Gift Card*

Join rt health between 1 April and 30 June 2019 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@rthealthfund.com.au with your details
- Join online at rthealthfund.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 LTPS/19/33587. [^]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"). 0419/3362

We make it simpler

rt health (MEMBERS OWN HEALTH FUND)



Find your perfect fit by mixing and matching Hospital + Extras

	Gold Premium Hospital	Silver Plus Smart Hospital	Bronze Plus Step Up Hospital	Bronze Plus First Start Hospital
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Different excess options to help keep the prices down

\$0 excess	✓	×	×	×
\$250 excess	✓	×	×	×
\$350 excess	×	✓	✓	✓
\$500 excess	✓	×	×	×
\$700 excess	×	✓	✓	✓

Some covers have exclusions or restrictions (covered in a public hospital only) to help keep prices down

Hospital psychiatric services	No exclusions or restrictions	Restricted	Restricted	Restricted	
Rehabilitation		✓	Restricted	Restricted	
Joint replacements		×	×	×	
Dialysis for chronic kidney failure		×	×	×	
Heart and vascular system		✓	×	×	
Cataracts		✓	×	×	
Assisted reproductive services		✓	×	×	
Weight loss surgery		✓	×	×	
Back, neck and spine		✓	✓	×	
Plastic and reconstructive surgery (medically necessary)		✓	✓	×	
All other services covered by Medicare		✓	✓	✓	
		From \$37.75 per week*	From \$32.55 per week*	From \$23.20 per week*	From \$19.95 per week*

MIX 'N' MATCH

	Premium Extras	Smart Extras	Value Extras
Services			
General dental	✓✓✓	✓✓	✓
Major dental	✓✓✓	✓✓	×
Orthodontics	✓✓✓	×	×
Optical	✓✓✓	✓✓	✓
Physio and chiro	✓✓✓	✓✓	✓
Gym membership	✓	✓	×
And many more ...	✓✓✓	✓✓	✓
	From \$16.75 per week*	From \$12.10 per week*	From \$5.60 per week*

Plus members enjoy preferential pricing at our Healthy Centres!

1300 56 46 46
join@rthealthfund.com.au / rthealthfund.com.au

rt health (MEMBERS OWN) HEALTH FUND

*Prices are indicative, based on a single, NSW-based membership, receiving a 25.059% rebate with no Lifetime Health Cover loading and the highest available excess for all hospital covers. Prices rounded up to the nearest 0.05 cent and effective from 1 April 2019. Services covered by Hospital products are effective from 1 May 2019. 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 on 1300 56 46 46.