



Transport workers keep Australia moving. And rt health is the fund to keep RTBU members moving.



At rt health, we have been looking after transport workers for 130 years and exist only to give our members great value health cover at the best possible price. As an RTBU member, we want to do all we can to provide you with health cover that matches your lifestyle.

On joining rt health you will receive:

- ✓ 5% discount on health covers (excluding ambulance-only cover)
- ✓ \$150 Woolworths WISH gift card as a welcome gift*
- ✓ Immediate waiver of ALL 2 & 3 month waiting periods – start claiming straight away
- ✓ An extra \$200 WISH gift card when you get someone else to join rt health before 30/04/20**
- ✓ Dedicated hotline & website for RTBU members

Find out more by calling our dedicated RTBU hotline on **1300 782 810**

join@rthealthfund.com.au | rthealthfund.com.au/rtbu



rt health

*See www.rthealthfund.com.au/terms-and-conditions/group-gift-cards for more details.

**See www.rthealthfund.com.au/mim-gift-cards for more details.



Find your perfect fit by mixing and matching Hospital + Extras

	Gold Premium Hospital	Silver Plus Smart Hospital No Pregnancy	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	×	×	✓	✓
\$750 excess	✓	✓	×	×

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

	Gold Premium Hospital	Silver Plus Smart Hospital No Pregnancy	Bronze Plus Step Up Hospital	Bronze Plus First Start Hospital
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		✓	×	×
Pregnancy and assisted reproductive services		×	×	×
Weight loss surgery		×	×	×
Back, neck and spine		✓	✓	×
Plastic and reconstructive surgery (medically necessary)		✓	✓	×
All other services covered by Medicare		✓	✓	✓
		From \$35.80 per week*	From \$34.10 per week*	From \$25.20 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 \$16.10 per week*	From \$11.75 per week*	From \$5.50 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.