



## LET US TELL YOU ABOUT RT HEALTH FUND!^

- More rt members recommend us than any other industry health fund in Australia.
- Our members associate us with good value and better claim rebates.
- Our members rank our member service higher than any other health fund in the country!

Contact **Alison**, your rt health fund consultant for more information on our great range of covers or to book a workplace visit.

Call **1300 56 46 46** or  
**0467 000 717**

Email [join@rthealthfund.com.au](mailto:join@rthealthfund.com.au)  
Visit [rthealthfund.com.au](http://rthealthfund.com.au)

**WIN!**



## JOIN BEFORE 31 OCTOBER 2015 AND GO INTO THE DRAW TO WIN!

Your choice of an iPhone 6 or Samsung Galaxy S6, valued at up to \$999\*!

### 3 WAYS TO WIN:

- 01** SMS your details to Alison, your rt health fund consultant on 0467 000 717.
- 02** Email [join@rthealthfund.com.au](mailto:join@rthealthfund.com.au) with your details.
- 03** Fill out your details on the form and we'll contact you.

Please contact:

NAME

PHONE

EMAIL

POSTAL ADDRESS

WHAT'S THE BEST TIME OF DAY TO CONTACT YOU?

Receive a quote and join rt health fund before 31 October 2015 and we'll put you into the draw. It's as easy as that!

^Ipsos, "Healthcare and insurance in Australia, 2013." Terms and conditions apply.  
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*"are you eligible to join?"*

**rt health**  
FUND

**(MEMBERS  
OWN  
HEALTH FUND)**


# Are you premium, smart or value?

Mix and match any hospital with any extras that suits your needs

## Premium – our top level cover

|  | Premium Hospital Cover                                 | Premium Extras Cover   | Get covered   |
|--|--|--|---|
|  | Available with –<br>no excess / \$250 / \$500 excess   |  |   |
|  | Covers you for everything that's possible to cover     | Up to \$300 per person, per year for glasses, contact lenses and prescription sunnies                          | <b>Premium Hospital and Extras</b><br>from <b>\$42.25</b> per week* |
|  | You'll never pay any excess for day surgery procedures | Unlimited annual benefits for general dental   |   |
|  | Kids under 21 will never pay an excess on anything     | Up to \$3,000 per person for lifetime orthodontic  |   |
|  | Special pricing for sole-parent families               | Up to \$550 per person for physio  |   |
|  |  | Up to \$500 for chiropractic   | Premium Hospital from \$28.90 per week*                             |
|  |  | Up to \$750 per person for alternative therapies including remedial massage, acupuncture, naturopathy and more | Premium Extras from \$13.35 per week*                               |
|  |  | Up to \$600 for pharmacy   |   |
|  |  | PLUS LOTS MORE - SEE OUR BROCHURE FOR DETAILS  |   |

## Smart – save a little by switching off cover for things you don't need

|  | Smart Hospital Cover  | Smart Extras Cover   | Get covered   |
|---|---|--|---|
|   | Available with – \$250 / \$500 excess   |  |   |
|   | <b>Covers everything Premium Hospital Cover does, except:</b>   | Up to \$250 per person per year for glasses, contacts and prescription sunnies | <b>Smart Hospital and Extras</b><br>from <b>\$33.65</b> per week* |
|   | <ul style="list-style-type: none"> <li>Joint replacement procedures</li> <li>Kidney dialysis</li> </ul> | \$1000 per person / \$2,000 per membership for general dental                  |   |
|   | <b>Limits cover for:</b>  | Switches off cover for orthodontics to save you money                          |   |
|   | <ul style="list-style-type: none"> <li>Psychiatry to private patient in a public hospital</li> </ul>    |  |   |
|   | Kids under 21 don't pay any excess  |  | Smart Hospital from \$24.00 per week*                             |
|   | Special pricing for sole-parent families  | PLUS LOTS MORE - SEE OUR BROCHURE FOR DETAILS                                  | Smart Extras from \$9.65 per week*                                |

## Value – covers you for things that might crop up unexpectedly and switches off cover for a lot of things that you might not need yet

|  | Value Hospital Cover   | Value Extras Cover   | Get covered   |
|--|--|--|---|
|  | Available with – \$250 / \$500 excess  |  |   |
|  | <b>Covers everything Premium Hospital Cover does, except:</b>  | Up to \$200 per person per year for glasses, contacts and prescription sunnies   | <b>Value Hospital and Extras</b><br>from <b>\$20.40</b> per week* |
|  | <ul style="list-style-type: none"> <li>Joint replacement procedures</li> <li>Kidney dialysis</li> <li>Spinal surgery</li> <li>Major eye surgery</li> </ul>                     | \$500 per person / \$1000 per membership for general dental  |   |
|  | <b>Limits cover for:</b>   | Massage and acupuncture  |   |
|  | <ul style="list-style-type: none"> <li>Cardiac procedures</li> <li>Rehabilitation</li> <li>Psychiatry</li> <li>Obstetrics</li> <li>IVF</li> <li>Weight loss surgery</li> </ul> | <b>Switches off a bunch of things to save you money, including:</b>  |   |
|  | to private patients in a public hospital   | <ul style="list-style-type: none"> <li>Major dental</li> <li>Audiology &amp; hearing</li> <li>Podiatry</li> <li>Speech therapy</li> <li>Psychology</li> <li>Most alternative therapies</li> <li>Orthopedic shoes</li> <li>Orthotics</li> </ul> | Value Hospital from \$15.95 per week*                             |
|  | Kids under 21 don't pay any excess   |  | Value Extras from \$4.45 per week*                                |
|  | Special pricing for sole-parent families   | PLUS LOTS MORE - SEE OUR BROCHURE FOR DETAILS  |   |

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 Visit [www.rthealthfund.com.au](http://www.rthealthfund.com.au)

\*Prices are indicative, based on a single, NSW-based membership, receiving a 27.82% 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. It 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. It 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.

**rt health**  
FUND

transport & energy