



Free Essentials Hospital cover

Working together to
bring you great value
health cover.

RioTinto

medibank
For Better Health

Rio Tinto and Medibank are partners in bringing you better health. As a Rio Tinto employee we are offering you and your family free Essentials Hospital cover with a \$500 excess* and the option to upgrade to Top Hospital and add extras. Giving you the flexibility to choose a level of cover that meets your needs and your budget.

Why choose Rio Tinto Better Health Cover?



A choice of exclusive and tailored health cover options



Free Essentials Hospital cover with a \$500 excess for staff and their families*



The option to upgrade to Top Hospital cover with Rio Tinto paying for around 65% of the premium*



Tailored extras cover with 10% discount



15% off Medibank travel and pet insurance#



Plus, Rio Tinto employees get access to the Rio Tinto Medical Plus Program regardless of whether they take out the health insurance offer

And we do it all for you:



Priority service with a dedicated phone line, **1800 746 746**



We will contact Rio Tinto Payroll and set up a payroll deduction for any amount not included in your subsidy

* 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.

15% discount on Medibank Travel Insurance and Medibank Pet Insurance is inclusive of the standard 10% Medibank health cover member discount and additional 5% offer discount for Rio Tinto Medibank health cover members. This offer cannot be used in conjunction with any other offer or discount. The 15% discount on Medibank Pet Insurance offer is only available online for one pet for the first year of cover by visiting [Medibank.com.au/pet](https://www.medibank.com.au/pet) and entering promo code RIOTINTO.

Please check with your Rio Tinto HR contact to confirm eligibility.



Choosing the right level of cover is simple

Create your own package in these easy steps




<div>1</div> <div>Choose your level of hospital cover</div>	Free Essentials Hospital Cover		Upgrade to Top Hospital Cover
	\$0 cost to you. Fully-funded by Rio Tinto* Covers the essentials like heart-related services, colonoscopies, appendicitis treatment and knee reconstruction with a \$500 excess.		Rio Tinto pay for around 65% of the premium. Comprehensive cover for services such as obstetrics-related services, fertility treatment and knee/hip replacements with a \$500 excess.
<div>2</div> <div>You can choose to purchase extras with your hospital cover at a 10% discount</div>	Bronze Extras 55	Silver Extras 70	Gold Extras 85
	55% back at any recognised provider for key health services including general dental, physio and chiro plus 100% back on optical, up to annual limits.	70% back at any recognised provider for important health services including general and major dental, physio and chiro plus 100% back on optical, up to annual limits.	85% back at any recognised provider for a comprehensive range of services including general and major dental, orthodontics, physio and chiro, health appliances and more plus 100% back on optical, up to annual limits.
<div>PLUS</div> <div>Here's a bit of additional security from Rio Tinto at no cost to you</div>	Rio Tinto Medical Plus		
	Rio Tinto Medical Plus will cover: <ul style="list-style-type: none">• Eligible hospital out of pockets over \$1,000 in a calendar year• Private hospital accidents and emergency department fees, travel and accommodation and funeral benefits• A simple claims process, benefits are paid directly by Rio Tinto through your payroll <p>For further information, please visit myBenefits>Rio Tinto Medical Plus">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 eligibility.
You don't need to be a Medibank member to be covered by Rio Tinto Medical Plus. Please check with your Rio Tinto HR contact to confirm eligibility.

Step 1: Choose your hospital cover

With Rio Tinto Better Health Cover, you can choose who treats you, where you’re treated and how quickly.

Both hospital covers include these important benefits:

-  Cover for treatment when required as the result of an Accident^
-  Unlimited emergency ambulance* trips
-  No hospital excess for kids on family covers, however, other out of pocket expenses may apply

A few important things:

An excess is an amount you contribute towards your hospital treatment which may help you pay less on your premium. An excess applies per person per calendar year and doesn’t apply to children on your membership.

Rio Tinto funds Essentials Hospital cover with a \$500 excess. If you want to lower the excess to \$250, or upgrade to Top Hospital, you will need to pay the difference in premium via a payroll deduction.

You should read the “Did you know?” brochure. It contains more information to help you understand and make the most of your Medibank cover.


It’s easy to transfer from another fund, and you may not need to re-serve waiting periods. Call us on **1800 746 746** to learn more.


+ Waiting periods apply. For ambulance attendance or transportation to a hospital where immediate professional attention is required and your medical condition is such that you couldn’t be transported any other way. Tas and QLD have state schemes to cover ambulance for residents of those states.
^Excludes claims covered by third parties such as Workcover. Cover only for accidents that occur after join date.


Essentials Hospital


Covers essential hospital services like heart-related services, colonoscopies and more.

Items included

Heart-related services

Colonoscopies

Appendicitis treatment


Shoulder & knee recon surgery


Plus more... refer to pages 8–9


Top Hospital


Comprehensive hospital cover including pregnancy & IVF and hip & knee replacements.


Items included


Heart-related services


Colonoscopies


Appendicitis treatment

Shoulder & knee recon surgery

Major eye surgery

Weight loss surgery

Pregnancy & IVF

Hip & knee replacements

Plus more... refer to pages 8–9

What's covered

Item or service	Essentials Hospital	Top Hospital
Excess options (applies per adult per calendar year; excess doesn't apply to kids)	\$250, \$500	Nil, \$250, \$500
Ambulance services* (refer to the 'Did you know?' brochure)	✓	✓
Accident override	✓	Not required
Appendicitis treatment	✓	✓
Removal of appendix	✓	✓
Removal of tonsils and adenoids	✓	✓
Knee reconstruction surgery and investigations	✓	✓
Shoulder reconstruction surgery and investigations	✓	✓
Surgical removal of wisdom teeth	✓	✓
Colonoscopies	✓	✓
Obstetrics – related services (e.g. pregnancy)	✗	✓
Fertility treatment (including IVF and GIFT programs)	✗	✓
Heart-related medical and surgical admissions	✓	✓
Major eye surgery (including cataract and other lens-related services)	✗	✓
Joint replacement surgery (e.g. hip, knee and shoulder replacement surgery)	✗	✓
Renal dialysis	✓	✓
Plastic and reconstructive surgery	✓	✓
Weight loss surgery	✗	✓
Spinal fusion	✓	✓
Psychiatric treatment	R	✓
Rehabilitation	R	✓
All other services where an MBS item applies (including thousands of additional in-hospital services)	✓	✓

✓ Included service:

We pay benefits towards overnight and same day hospital accommodation, intensive care and medical services where a Medicare benefit is payable. It's important to know that if you are treated in a non-Members' Choice hospital, the benefits we pay are generally lower than for a Members' Choice hospital and you may incur out-of-pocket expenses.

Where you are treated as a private patient in a public hospital, we'll pay benefits towards overnight and same day accommodation in a shared room.

R Restricted service:

We pay limited benefits for Restricted services. This means that if you choose to be treated in a private hospital the benefits we pay will not be adequate to cover all hospital costs and are likely to result in significant out-of-pocket expenses. For Restricted services in a public hospital we will pay minimum shared room benefits.

✗ Excluded service:

We won't pay any benefits towards the hospital, medical or other costs of Excluded services. Cosmetic treatment is an Excluded service on all Medibank covers.

Not required:

Accident override means that Excluded or Restricted services will be treated as Included services where treatment is required as the result of an Accident. If you choose Top Hospital, Accident override is not required, as there are no Restricted or Excluded items or services on this cover.

Waiting periods:

A 2 month waiting period generally applies before you're entitled to benefits (or 12 months for pre-existing conditions and obstetrics-related services).




For detailed rules and policies please see the Member Guide at riotinto.medibank.com.au or call **1800 746 746** for a copy.

* Waiting periods apply. For ambulance attendance or transportation to a hospital where immediate professional attention is required and your medical condition is such that you couldn't be transported any other way. Tas and QLD have state schemes to cover ambulance for residents of those states.

Step 2: Choose your extras cover


Extras cover helps you pay for treatments that Medicare doesn't cover like dental, prescription glasses, physiotherapy or natural therapies. These extras must be purchased in combination with an eligible hospital product.

Key benefits:


-  An exclusive 10% discount on the cost of your extras, just for Rio Tinto employees
-  Claim a percentage back on extras at any recognised provider, up to your annual limit*
-  Claim 100% back on optical at any recognised provider*


Bronze Extras


55% back on extras

 100% back on optical

Items included

 General dental


 Physio

 Chiro


Plus more... refer to pages 12-13


Silver Extras


70% back on extras


 100% back on optical


Items included


 General & major dental

 Physio

 Chiro

 Natural therapies


 Podiatry

 Speech therapy


Plus more... refer to pages 12-13


Gold Extras


85% back on extras


 100% back on optical


Items included


 General & major dental


 Orthodontics


 Physio


 Chiro

 Natural therapies

 Podiatry

 Speech therapy

 Health appliances

 Hearing aids

Plus more... refer to pages 12-13

*Waiting periods apply. Optical offer only available on eligible items up to annual limits.

What's covered

Item or service	Waiting periods	Bronze Extras 55	Silver Extras 70	Gold Extras 85
Percentage back at any recognised provider		55%	70%	85%
General dental Includes preventative treatment, dental examinations & scale and clean	2 months	\$600	\$900	No Annual Limit
Surgical dental procedures Includes wisdom tooth extraction	12 months			
Major dental Includes endodontics (root canal), periodontics (treatment of gum disease), crowns*, dentures*, major restorative services (veneers) & oral appliances for sleep apnoea	12 months	×	\$1,200	\$1,600
Orthodontics Includes braces	12 months	×	×	Opening balance of \$1,600 Top up of \$500 per year up to \$3,500 lifetime limit
Optical items 100% back, up to annual limits. Includes frames, prescription lenses & contact lenses	6 months	\$180	\$225	\$300
Prescription pharmaceuticals (non-PBS) Includes most prescribed items not subsidised by the Government (non-PBS items). Benefits will be paid after a set charge has been deducted	2 months	\$300	\$400	\$500

Item or service	Waiting periods	Bronze Extras 55	Silver Extras 70	Gold Extras 85
Physiotherapy Includes consultations, group pilates & hydrotherapy sessions	2 months	\$500 Combined Limits	\$500	\$800
Chiropractic & osteopathy	2 months		\$300	\$600
Natural therapies Includes consultations for naturopathy, acupuncture, remedial massage, exercise physiology, reflexology, kinesiology, Chinese and western herbalism, shiatsu, aromatherapy, homeopathy, Bowen therapy, Alexander technique & Feldenkrais	2 months	\$300 Combined Limit	\$500 Combined Limit	\$700 Combined Limit
Podiatry				
Dietetics				
Occupational therapy				
Speech therapy				
Eye therapy				
Hearing aids*	36 months			
Breathing appliances* Includes peak flow meters, nebulisers & spacing devices	12 months			
Blood glucose monitors & blood pressure monitors	24 months			
Health appliances & external prostheses*	2 months			
Clinical psychology Consultations only	2 months			

* Benefit replacement periods apply. For more information on these and about our Fund Rules and policies please refer to the Member Guide at riotinto.medibank.com.au or call 1800 746 746 for a copy.

× Services we don't pay benefits towards.

Rio Tinto Medical Plus

And here's a bit of additional security
from Rio Tinto at no cost to you.

Rio Tinto Medical Plus will cover:



Eligible hospital out of pockets
over \$1,000 in a calendar year



A simple claims process,
benefits are paid directly by
Rio Tinto through your payroll



Private hospital accident and
emergency department fees,
travel and accommodation and
funeral benefits



For further information
and claim forms, visit
myRioTinto.com > [myBenefits](#) >
[Rio Tinto Medical Plus](#)

Now is the time to get Rio Tinto
Better Health Cover with Medibank

It's easy to join and we do all the work for you



Talk to us today on your
dedicated Rio Tinto phone
line **1800 746 746**

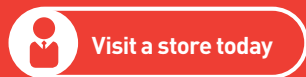


Visit
riotinto.medibank.com.au



Or see us in one of our
90+ stores nationwide





RioTinto

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For Better Health

Working together to bring you great value health cover