

Central

RT HEALTH CENTRAL MAGAZINE

FEATURE

Nedd Brockmann on
the art of showing up

COMMUNITY

Meeting our members
where they are

WELLBEING

Stay safe in the sun
this summer



RT HEALTH



JANUARY 2024 | ISSUE No.3



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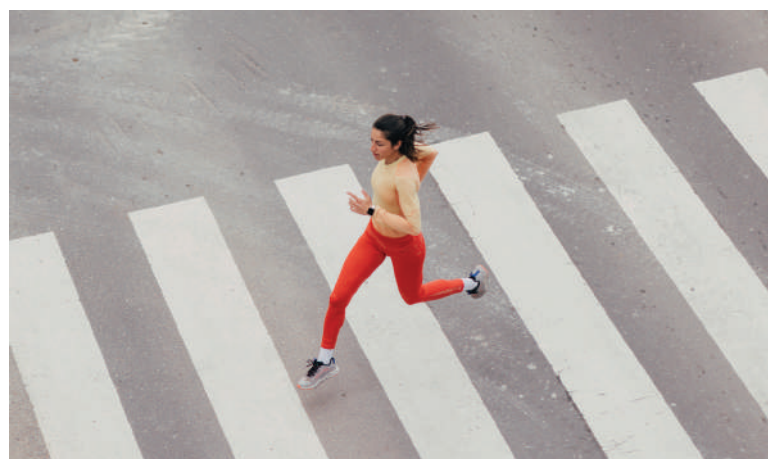
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Central

Our members are the centre of everything we do. Our magazine is a place where our people and their stories come together.

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I'm thrilled to welcome you all to another edition of RT Health's Central magazine. Summer is upon us and brings with it a bit more relaxation, and those special festive events and celebrations we all enjoy so much. It's one of my favourite times of the year - a chance to soak up the great Aussie sunshine and spend some time with those who mean the most to us.

Cost of living remains an issue for people from all walks of life across the country. Increased interest rates, higher grocery bills and petrol prices all put pressure on household budgets. At RT Health we're focused on getting the best deal for members by providing great value health cover. We're pleased to have supported you this year with the recent member cashback (the second in consecutive years), as well as the second one month's free health cover for RT Health members who were with us when we merged with HCF in November 2021.

A big welcome aboard to Nedd Brockmann, an inspirational young Aussie who's a proud RT Health member and our feature story in this edition of Central. Nedd's approach to life, to constantly 'showing up' for the things that matter, is an inspiration to us all. Lives are busy and too often we see time and energy wasted on the unimportant. Nedd's commitment to setting priorities around his health and wellbeing (along with the monumental challenges he sets for himself) gives us all something to think about. Life's what you make it. We love Nedd's approach to motivation and we can't wait to see what's next for him.

Looking after your health and wellbeing is the cornerstone of private health cover. That's why we've loved going on the road with our Branch2U initiative - free and

exclusive events focused on providing access to health services for members. We've had such wonderful feedback from members who've participated and accessed the heart health checks, skin screenings and body scans we've offered (with the help of our valued partners). Taking a proactive approach to health and wellbeing really pays off, and it's a pleasure to provide these services to our members at a location that suits them. And we're excited to bring you more in 2024.

Seeing smiles on happy faces brings me great joy, especially when they're RT Health members. It's been rewarding, and humbling, to see photos of our members at various events these last few months. From trips on historical and nostalgic trains courtesy of our partnership with Transport Heritage NSW, through to race car enthusiasts enjoying a great weekend at the V8s. From welcoming our newborn bubs with our trademark bunny, through to the wonderful responses we get from members who've been with us for 50 years and 75 years. It all adds up to a vibrant community we're so proud of.

Wishing you all a safe and happy holiday period.

Take care and be well

Simone Tregeagle
Chief Officer





It's all about showing up!

Hardworking Aussie. Everyday hero. No matter what moniker you throw at him, RT Health member Nedd Brockmann is an inspiration. Nedd captured the nation's attention (and awe) with his 47-day, 3,900-kilometre trek from Cottesloe Beach in Perth to Bondi Beach in Sydney in 2022. Here, Nedd profiles for us just how he sets goals and accountability to get the most from life. Over to you, Nedd!



"My run generated over \$2.6 million in donations for the homeless charity We Are Mobilise and, I hope, encouraged people across Australia and the world to get comfortable being uncomfortable."



Originally an electrician from Forbes, Nedd's impressed Australia with his unique brand of motivation and tenacity.

When the pandemic emerged, I picked up running, initially to shed some weight. However, my love for running - and the lengths I ran - grew.

In 2020, I completed 50 marathons in 50 days, raising nearly \$100,000 for the Red Cross.

Nevertheless, I felt there was more to be done and more kms to be covered.

So, last year, I set one goal for myself: to run across Australia and become the fastest person ever to do so. I envisioned my 3,953km odyssey to inspire people to do more, not only for themselves but also for the homeless.

With less than two years of running experience, I averaged nearly 100 kms per day for 46 days.

Although I didn't break the record, my run generated over \$2.6 million in donations for the homeless charity We Are Mobilise

and, I hope, encouraged people across Australia and the world to get comfortable being uncomfortable.

Since crossing the finish line at Bondi Beach, my mission has been to continue inspiring others to do things they find hard. Mainly, by doing things that I find hard, such as delivering keynote presentations to large audiences and more recently, authoring my own book.

However, I'm not content with resting on last year's laurels, and I'm far from done with audacious challenges. With plans for my next major challenge already in the works, I'm thrilled to have partnered with RT Health, confident that they will play a pivotal role in helping me achieve my next feat.

It's no secret that engaging in physical activity is immensely beneficial for both physical and mental health. Incorporating daily movement, whether through a run or pull-up session, is a non-negotiable part of my routine. Nevertheless, it took years and the establishment of key pillars to cultivate and maintain the motivation necessary to consistently push myself to move and push my boundaries.





"Routines foster consistency and discipline. I find that a well-defined routine serves as a roadmap, and the predictability of my routine reduces decision fatigue, allowing me to direct mental and physical energy towards my goals."

Accountability and showing up

I find clarity in defining goals in clear, specific terms and knowing exactly what I want to achieve. This makes it easier for me to stay focused. Once you know your goal and the steps you need to take to get there, the consequence of not doing so is falling short of your goal.

Inspiration

Sometimes, we all need an external push, a force or factor that ignites something within us and motivates us to tackle challenging tasks. Initially, the idea of the transnational run intimidated me.

So, I strategically placed visual reminders of inspiration in my daily surroundings, such as my 'F.U. wall'. The wall hosted the names, faces, and words of the sceptics who doubted my ability to get to Bondi.

Every morning, battling the cosy allure of my bed at the ungodly hour of 4 am, a quick peek at the doubter's list lit a fire in my belly and propelled me out of bed.

Find something that lights a fire in your belly and position a reminder of it in a place you frequent regularly to ensure the flame keeps burning consistently.

Routine

Routines foster consistency and discipline. I find that a well-defined routine serves as a roadmap, and the predictability of my routine reduces decision fatigue, allowing me to direct mental and physical energy towards my goals.

My routine not only helps me stick to my training regime, but also cultivates a sense of purpose and accomplishment.

After committing to a goal, be loud about it! Share it with your friends, family, and

co-workers, as putting it out there means you're locked in. Personally, I found appearing on national breakfast TV in a pair of budgie smugglers worked wonders in fostering a strong sense of accountability.

Quite simply, if you set an alarm for your gym class, don't press snooze. Or, if you've set a goal to meditate for 15 mins at lunch, don't skip it.

Currently, I've been incorporating the below into my daily routine:

- 4 am wake up
- Drink a total of 3.5 litres of water
- Train twice per day (rain, hail or shine)
- Read 10 pages of a book
- Have a cold shower
- Perform one random act of kindness.

So, as I gear up for my next big challenge, sticking to this routine is pivotal for maintaining consistency and developing lasting habits. I'm stoked to have RT Health backing me - they truly prioritise my health and goals and are dedicated to assisting me in reaching my goals.

Plus, I see the value in personalised healthcare from a smaller health insurer that genuinely cares about its members. The team at RT take the time to listen to your needs and requirements before talking you through a tailored plan to that suits your lifestyle. They aren't about cutting corners, but rather personalised plans to help you keep showing up - however you choose to.

I find peace of mind in knowing that, as I push my boundaries and embrace challenges, I have the flexibility to skip long waitlists, select my preferred doctors and surgeons, and access a wide range of extras and benefits included in my coverage, all designed to help me keep getting comfortable being uncomfortable.



If you want to enjoy the health benefits of gym-free cardio exercise, walking and running are both great options, but which is the better workout?

Walk or run? What's best for you?

Exercising at a moderate intensity may be one of the keys to getting fitter, but you don't have to do bootcamp or triathlons to boost your heart rate. Walking and running are both great cardio exercise options.

Both allow you to exercise outdoors in small groups and without equipment, which is one of the safest, most enjoyable ways to stay active. Here's a roundup of the main benefits of adding either walking or running to your exercise routine.

Why cardio exercise is good for you

Regardless of your age, weight or sporting prowess, cardio exercise – any continuous exercise that gets your heart rate up and burns more calories – is great for your health and weight loss or weight management.

"Regular cardio exercise has an abundance of benefits," says Adjunct Professor Trevor Shilton, in the School of Human Sciences at the University of Western Australia.

It helps with body fat loss, reduces your risk of chronic conditions like heart disease and type 2 diabetes, helps build strong bones and may ward off colds and flu.

When it comes to mental health, cardio exercise helps you manage stress and improves your mood, thanks to the release of feel-good chemicals in the brain.

Walking vs. running

Walking is the most popular form of exercise for Australians, with nearly 11 million adults (51%) regularly heading out for a brisk walk. Running comes in at third place (after going to the gym/weight training), with 2.2 million Australians (10%) now regularly jogging.

But if you're wondering whether walking or running is the better choice for you, it's important to understand it's not an 'either-or' situation. Your health would benefit from walking or jogging, or you could mix it up and do both.

"Walking and running are both great choices for improving fitness and health," says Adjunct Prof. Shilton. "Walking regularly for 30–60 minutes a day can help you enjoy the same health benefits as running. The only drawback is that the pace of walking is slower so it takes a little longer to gain the same benefits."

Whether you jog or walk, you should aim to meet the Department of Health physical activity and exercise guidelines, which recommend that each week you do 150–300 minutes of moderate physical activity like brisk walking, or 75–150 minutes of vigorous physical activity like running.



Benefits of walking

Walking is something everyone can do. It's easy, cost-free and flexible. You can walk at any time of the day, as a dedicated exercise session, or as a more active form of transport, instead of catching the bus or driving to a friend's house.

Adjunct Prof. Shilton says walking is a good exercise option for older adults, and people who are overweight or affected by chronic conditions like heart disease and diabetes.

"Because walking is low impact, your joints and bones are only put under minimal stress, so the risk of injury is lower," he explains.

Walking is also a great choice if you're new to exercising or returning after a break.

"As you ease into walking, you can improve your strength, heart, lung function and energy levels," says Kate Pumpa, an Associate Professor in Exercise Physiology and Sports Nutrition at the University of Canberra.

"Some people also say that brisk walking improves their memory and helps them think more clearly."

Even just 15 minutes of walking every day can help reduce your risk of disease.

Walking also has extra health perks, like reducing the incidence of breast cancer

and boosting joint health and immunity. To keep the pace moderate, aim for 100 steps per minute.

Benefits of running

If you want to improve your fitness and live longer, running is also a great choice.

"You can change intensity from a jog to a sprint, or mix up short bursts of fast and slow running as a form of interval training," Assoc. Prof. Pumpa says.

"Running raises your heart rate and circulation, so it can be good for your cardiovascular system while also increasing your metabolic rate. So, you keep burning calories after your workout, even when you're sitting still."

Jogging is also ideal for working towards a goal, like training for a 15- or 30-minute run, or aiming to beat your personal-best time on a lap of the beach or the oval.

"Many runners enjoy the feeling of achievement during and after a run, which can lead to an 'endorphin rush' or 'runner's high' that can really get you hooked," says Adjunct Prof. Shilton.

If you're new to running, Shilton suggests it can be helpful to start with alternating intervals of running and walking. "In a 30-minute session, you might alternate running for five minutes and walking for five minutes," he adds.

Despite many people thinking it's high impact, running can be good for your knees and joints.

"It's a myth that putting more pressure on the joints through running always leads to increased wear and tear," says Assoc. Prof. Pumpa. In fact, research suggests running may help protect the knees from osteoarthritis and doesn't increase symptoms or progression of the condition either.

That said, if you've experienced a past knee injury or knee surgery, have a higher body mass index (BMI) or you're in an older age group, then running may not be the best exercise for you, so check with your GP or exercise physiologist for advice first.

If any exercise doesn't feel right for your body or fitness level, stop and consult a medical professional.

Should you join a walking or running group?

Working out with a buddy or group is a win-win for your exercise routine.

"When exercise is social, it often becomes more enjoyable, and people are more motivated to turn up and push themselves just that little bit harder," explains Assoc. Prof. Pumpa.

If none of your friends are free to walk or jog with you, you could consider joining an athletics club or running group, and stay fit while you make new friends.

Avoiding injury on your walk or jog

Whether you're new to exercise or an old hand, make sure you pay attention to safety, and good walking and jogging technique.

To minimise risk of strain, sprain and injury, Assoc. Prof. Pumpa suggests the following precautions.

- Wear the right sports shoes for your activity: the shoes should be both firm and flexible, to keep your feet aligned and stop them leaning to one side.
- Ease into your run – start with a slow walk, then change to a slow trot and build up to a jogging pace.
- Choose soft but stable surfaces – flat grass or synthetic surfaces are kinder to your joints than concrete, asphalt or soft sand.
- Watch your feet – as they hit the ground, try to distribute the weight from heel to toe, as this offers better shock absorption for your joints.
- Watch your arm position – keep your elbows bent and your arms close to your sides, and allow a natural swinging movement forwards and backwards from relaxed shoulders.
- Avoid exercising outside in the middle of the day if it's hot – this can cause heat exhaustion, sunburn and dehydration.
- Wear bright, reflective clothing at night so you can be seen by cars, cyclists and other exercisers.
- Stop running if you develop pain – then see your GP or an exercise physiologist as soon as possible.



Workout tips to keep your heart in tip-top shape

It's the consistency of your workout routine that helps keep your heart healthy, not how many kilometres you can run, says a leading cardiologist.

Your heart is the engine room of your body and keeping it strong with a regular workout routine is essential for good health.

On an average day, 118 Australians die from cardiovascular disease. That's about one person every 12 minutes. A further 1.2 million Australians report that they have one or more conditions related to heart, stroke or vascular disease.

By quitting smoking, eating a nutritious diet and doing the right kind of exercise, improving your heart health can be relatively simple for most people, says Professor Jason Kovacic, a cardiologist and executive director of the Victor Chang Cardiac Research Institute.

"There's a big problem in Australia and around the world with people not getting enough exercise," he says. "And my approach is to make it really simple. I tell almost all my patients to choose exercise that they like, which they can fit into their lives, and which they can sustain."

But why is exercise so important for our heart health? Well, decades of research has shown regular exercise has benefits for your heart. A meta-analysis published in the *Journal of the American Heart Association* showed that regular exercise can reduce our risk of heart disease-related death by up to 23%, by reducing high blood pressure and lowering blood

cholesterol levels. Exercise also helps to reduce stress hormones and reduce anxiety, both of which affect our heart health.

But is all exercise equal when it comes to keeping your heart in great shape? We asked the expert.

Workout tips to help maintain a healthy heart

Not all exercise is created equal, says Prof. Kovacic. In order to ensure the health of your heart, he recommends aerobic training, which Fitness Australia describes as "any rhythmic activity that increases the body's need for oxygen by using large muscle groups continuously". It's a concept he says some people can misinterpret.

"In general, heart health is about aerobic fitness, so lifting super-heavy weights in a gym just doesn't cut it [for your heart]," he says.

Prof Kovacic believes choosing the right aerobic exercise comes down to three easy rules: keep it simple, enjoy it, and make it a consistent workout routine. So, whether you like walking, running, or working out at the gym, make sure your exercise of choice fits in with your lifestyle, and not the other way around.

The Australian Government Department of Health and Aged Care's fact sheet: 'Physical activity and sedentary behaviour guidelines - adults (18 to 64 years)' recommends adults aged from 18 to 64 get 150 minutes of moderate-intensity physical activity a week, including muscle-strengthening activities on at least two days each week. This equates to 2.5 to 5 hours of moderate-intensity exercise a week, or 1.25 to 2.5 hours of vigorous exercise. However, says Prof. Kovacic, that can be challenging for most people.



How to find exercise you enjoy (and will sustain)

While the thought of aerobic exercise might excite some people, it can fill others with dread. However, Prof. Kovacic says it's okay if the gym isn't for you. The key is finding exercise you like and look forward to, like walking your dog (but include hill climbs) or going for a run with a friend.

"You can tie yourself in knots and do crazy workout regimens, but you might only sustain them for a month," he says. "I take the opposite approach: think about your workout through an enjoyment lens and find something you can sustain for the rest of your life. That is the cornerstone to success in an exercise program."

For some people, he says, that may begin with just a walk around the block with their partner, which can be great for fitness, connection and your mental health. Whatever you choose, make sure it's something you can look forward to.

Find the right motivation

To sustain enough motivation to exercise, Prof. Kovacic recommends switching up your focus of each workout. Doing the same workout week in and week out can stall your motivation. Instead, add in exercise that works on strength training, like Pilates, or a cardio dance class.

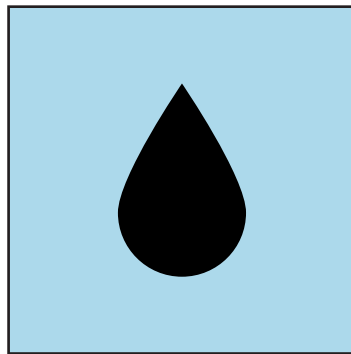
"I think most people can get bored when they exercise, so mix it up," he explains. "Some days I'll go outside and do running, and other days I will go and sit on an exercise bike, and then do some light weights. It's about keeping it interesting."

And if you're struggling to find the time to exercise on a regular basis, simple routine changes, like getting up earlier, taking exercise clothes to work, switching off screen time for part of the day and finding a workout buddy, can help. If you're still struggling, Prof. Kovacic has some advice:

"If you don't find the time to adopt these healthy habits," he says, "then bad health is going to force you to make time to deal with medical issues. Just get moving!"

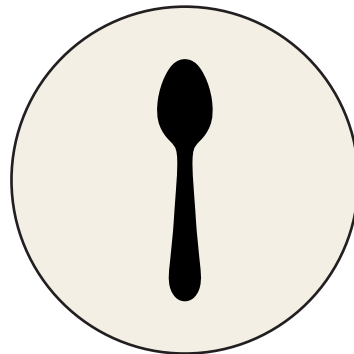
Stay safe in the sun this summer

Five common myths about sun protection and UV exposure



Myth 1: Water-resistant sunscreen won't come off

"It's important to remember that water-resistant sunscreen is tested in a lab, not in real-world conditions," says Heather Walker, Chair of the Skin Cancer Committee at Cancer Council Australia. "The product may say that it's four hours water-resistant, but you should reapply it every two hours if you're running around, swimming, sweating and towel drying." Sunscreen shouldn't be used as the only defence against sun damage. Heather recommends using "SPF30 or higher, which protects against UVA and UVB rays, as well as following the slip (on a shirt), slop (on sunscreen), slap (on a hat), seek (shade) and slide (on sunglasses) rule."



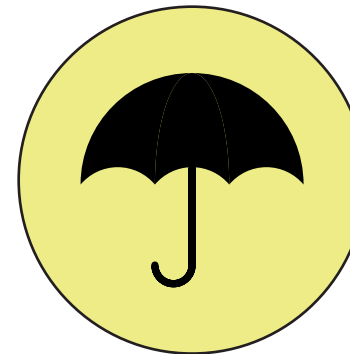
Myth 2: A small amount of sunscreen provides protection

According to Cancer Council Australia, four out of five Australians don't apply enough sunscreen. Craig recommends applying sunscreen 20 minutes before heading outdoors, reapplying every two hours and using the recommended amount: one teaspoon for every limb, front of the body, back and head if you want to lower your risk of developing skin cancer.



Myth 3: Sunscreen will stop you absorbing vitamin D

"In summer, most of us get enough vitamin D through incidental sun exposure – excess sun exposure, even for those with vitamin D deficiency, is never recommended," says Craig. Sensible sun protection shouldn't put you at risk of vitamin D deficiency, so think about protecting your skin.



Myth 4: You won't damage your skin if you're under an umbrella

"You can get sunburn under an umbrella, as UV reflects off different surfaces," says Heather. "Shade is one of the five forms of sun protection, so you still need to wear sunscreen, reapply it every couple of hours and wear a hat, sunglasses and protective clothing for exposed parts of your body."



Myth 5: If you have dark skin, you don't need to wear sunscreen

"Fairer-skinned people are most at risk of sunburn," says Heather. "However, everyone in Australia is at risk because of the high UV levels. This is why we should all wear an SPF30 or higher sunscreen when the UV Index is 3 or above. "Darker skin has a lower risk of sunburn and skin cancers. However, some research has found that skin cancers in darker-skinned people are found at a later stage, when they're harder to treat."

"Sunscreen has been proven to prevent skin cancer, including the deadliest type – melanoma. It's time to bust these myths and get the right information about sun protection."

– Craig Sinclair, Chair of the Public Health Committee, Cancer Council Australia.

Aaron Seeto



Self-confessed geek and fervent train enthusiast Aaron Seeto's story is a unique one. From a childhood obsession with Thomas the Tank Engine to being thrust into the media spotlight as winner of *Beauty and the Geek* in 2022, Aaron's living his best life. He's a proud RT Health member and we were lucky to have a chat with him recently. Here's his story.





Thomas the Tank Engine and *Thomas & Friends*™ have long captured the imaginations of young kids across the world. And while childhood idols don't usually shape your future career, that's been the story for RT Health member Aaron Seeto.

Aaron is known to many as the winner of Channel 9's 2022 reality series *Beauty and the Geek*. The series threw Aaron into the national spotlight, and he captured the audience's collective heart with his gentle nature ... and his love of all things train and rail.

We caught up with him recently to have a chat about his busy career, his time on *Beauty and the Geek*, and to suss out what's next for Aaron Seeto.

Train obsessed. A childhood dream

Train watching, train collecting, train driving.

From his early years, Aaron's been obsessed by all things rail. He's just always loved trains. From his childhood days of watching *Thomas & Friends*™ to now, decades later,

fulfilling his ambition to become a train driver.

He's bursting with pride and enthusiasm as he talks about his job as a train driver on Sydney's busy city rail network.

"I just always wanted to be a train driver," he says. "For me, that was what I always wanted to be."

A Sydney native, born and raised in Ryde, Aaron's now been behind the driver's wheel for six years. He also put in two years as a station attendant as a steppingstone to his dream career.

Even after completing a university degree in IT, nothing could perturb Aaron from his original ambitions ... and the trains that he loves.

Working out of Sydney's Central depot, on varied shifts and routes, Aaron appreciates the day-to-day diversity in his work. But what he loves most is being one of the Aussies who keeps Australia moving.

"I love the responsibility. When you pull into a busy station in the morning you know all these people are waiting for you and counting on you," he says. "That makes it great."

Not content just to express his love of trains through his work, Aaron is also an avid collector - the proud owner of a cleverly curated range of later model trains (the more modern fleets), along with a few diesel locomotives.

And his impressive model collection isn't just for show. One of his favourite jaunts is a trip to the Australian Model Railway Association in Mortdale, where he and his mates love to get together to put their collections on the tracks.

Aaron's collecting mindset also spreads beyond trains; he has some other precious items - including model racing cars and, more recently, the Matildas collector card series.

The winning Geek

Seeing a random advertisement while casually watching TV one night had a profound impact on Aaron's life.

The ad was for a new reality series called *Beauty and the Geek*.

His interest was piqued. Could this be for him?

While at first his friends and family thought his interest was 'a bit of a laugh', they soon realised Aaron was intent on applying to be among the new crew of reality geeks.

"When they saw it was actually happening, how far I got, their minds changed very quickly," he says.

An extensive (and, Aaron admits, at times daunting) application and interview process helped the then 30-year-old to develop his self-confidence and foster new friendships.

And when he was selected to take part, he was thrilled.

"It was a really fun time. I went on the show to change myself, to build my confidence and put myself out there," says Aaron, reflecting on his reality TV journey.

"The whole country is watching you and whatever you do is out there for a national audience," he says.



And that only increased as the series was beamed across the nation. Aaron was back at work once the series started to air, and was buoyed by the support of his colleagues ... and the public.

"It was great to have the support of my workmates. They got to watch with everyone else, so I loved how curious they were about the show and my journey," he says.

Aaron and his castmates spent seven weeks filming the series. Lots of time to create great bonds and lifelong friendships.

Part of the show is a 'geek makeover', when professionals step in to help the geeks with their appearance.

Aaron counts this as one of the most valuable experiences, taking away a few tips he still stands by. He's now more invested in his fashion choices.

"The makeover helped me make some of the changes I needed," he says. "I just didn't know how to make myself over ... and then I had a professional helping me out. It was great."

While some may be offended at being classed a 'geek', Aaron is more casual about the term, saying he sees it more as a term of endearment.

"A geek is just someone who's just really passionate about something," he says. "I'm totally a train geek!"

Aaron has held onto some great lessons (and some cherished friendships) gained during the *Beauty* days. He says the experience has developed his self-confidence, the way he expresses himself and his sense of curiosity. He says it's been lifechanging.

"It was a really positive experience. I wouldn't change a thing," he says.

Private health cover - financial security

Aaron has a firm view on the value of private health cover and the support and security it provides him.

"I think private health insurance is important because when you know you've got an adequate level of cover, you know you're not going to be left majorly out of pocket for any big surgeries you might need."

He also appreciates the savings he makes when it comes time for his dental and optical visits (and the glasses and treatments he needs).

He says it's like a 'safety blanket'.

"Knowing I'm covered for Extras and won't have to pay thousands for the things I need alleviates the worry," he says.

After sustaining a major dental injury early in high school, Aaron knows all about wanting to financially safeguard your health.

In Year 7, Aaron lost his front teeth during a school hockey game, sustaining extensive damage, and was rushed to the dentist for treatment.

However, he lived with a noticeable gap for years - traumatic during the formative teenage years.

He's now working on having the damage permanently fixed and knows his health cover will help him.

Proud to be with RT

"Knowing there's someone there who focuses on rail workers (plus the history with Eveleigh) made it a no-brainer for me. The long history and the connection with Eveleigh rail yards is fascinating," he says.

"I've always seen health insurance out there for other occupations, so once I found out about RT, I knew it was for me."

What's next?

Despite enjoying his time in the limelight, Aaron doesn't hold any aspirations to be in the public spotlight, although he probably wouldn't say no if an opportunity came knocking.

"I'm just really happy to get on with my life and my work these days," he says.

There is ambition there, though ... and that's on further developing his career on the railways.

Aaron wants to work towards training to become a train-driving instructor and a driver assessor as his career progresses.

We wish him the best of luck.



On the road

Branch2U

We love getting out and about to see our members! We've hosted five Branch 2U events since July - in Sydney CBD, Liverpool and Melbourne.

Members loved the opportunity to book in and engage with their health, with three proactive health and wellbeing services. Heart health checks, skin checks and body scans were booked out. Members also got the chance to chat with our friendly consultants about their memberships, to make sure they're getting the best value from their cover. Our Branch2U events are free and exclusive to RT Health members and we love bringing them to you.

Romana (pictured at right with Peta from our sales team), one of our lovely Victorian members, was appreciative of the health screenings on offer at these events. Romana is an advocate for private health cover, having had it since her teenage years. "I've had cover as a teenager and then all my life," she says.

Encouraged to protect her health by her parents, Romana maintained her cover over the years when she married and had her kids. She became a member of RT Health when her husband worked for an airline. "We just thought we'd do a comparison and RT Health was a much better deal," she says.

Romana was full of praise for the Melbourne Branch2U event. "I'm absolutely amazed. Amazed. Absolutely blown away," she says. Proactive about her health and wellbeing, Romana values the opportunity to check in on her health with preventative screening, especially the Molemap session.

"If we had a tummy ache, you'd go to the doctor. But the skin, which covers all of our body, the whole lot, we don't think so much about. It's only when I had to have something cut off my ear that it highlighted to me that the fact it's not just the area that's exposed to your skin to the sun. It's not just your arms or your face or your legs when you're in shorts."

We're so proud to give members these options at face-to-face at our Branch2U events.



Transport Heritage

As Australia's first registered health fund born out of the railyards we're proud to continue our support of organisations such as Transport Heritage. A great part of that relationship is being able to treat our members to popular heritage events. We've been able to host members at so many wonderful events this year, including:

- a ride on the *Legend of Steam Locomotive 3801* and a chance to explore the NSW Rail Museum in Thirlmere
- a trip on the Locomotive 3526, *Southern Aurora* dining carriage and a cruise of Sydney Harbour aboard the *Waratah*
- a special Christmas treat for families with a trip abroad Santa's Steam Train.

We've received rave reports about these events, including this one from John.

"The day was excellent, bringing back many memories of travelling 'routinely' on the 38 Class trains many years ago as a 'youngster'. The visit to the Thirlmere Rail Museum completed a wonderful day, giving us the opportunity to revisit so many locomotive and rollingstock from our past. I thank you on behalf of myself, my wife and long-time friends who accompanied us - it was a wonderful day." - John



Our loyal members

Celebrating the milestones is important to us! We've continued to commemorate and celebrate our members who've been with RT Health for 50 years or 75 years. We were so thrilled to receive the following message from Judy Wootton, who contacted us on behalf of her mum, long-term member June Cook.

"A box of flowers were delivered from you to my mum, June Cook. What a lovely surprise you gave her! Mum is 97 and joined RT Health shortly after her marriage in 1948. She has been a loyal advocate for the fund and has always been happy with the service there. What joy you gave her when she received the flowers. Attached is a photo of her with her flowers and the framed certificate you sent her on her 97th birthday. Thank you very much for your kindness in bringing unexpected joy to her day."





AusRAIL Plus

Such a great experience to represent RT Health at AusRAIL Plus in November! AusRAIL Plus happens every two years and is the largest rail industry event in the Asia-Pacific region. It's a dedicated gathering of rail industry – a national conference staged by the Australasian Railway Association. As an organisation proudly founded by rail workers back in 1889, we were right at home. Our corporate sales representatives Kate, Glenn and Elaine had a great three days mixing with other attendees and immersing themselves in all things rail.

TWU NSW Annual Conference

Held over two days, the annual TWU NSW conference is a mainstay on our annual calendar. We love to catch up with the hardworking men and women of the transport industry. This year, we offered a free body health scan. We also loved the opportunity to catch up with a few of our members who were in attendance.

Women in Rail Network

Diversity in the workplace is important and it's been embraced by the Australasian Railway Association through their Women in Rail Network. Our busy Business Development Managers Kate and Ali were honoured to fly the flag for RT Health at a special networking lunch back in August. They enjoyed some great company and were able to chat a bit about RT Health and the important work we do to look after the people who keep Australia moving.

Keeping your cover in check

What's a cover review and why do I need one?

They say life's a marathon, not a sprint. And in many ways that's true. Just like all the other life admin we need to get across, paying close attention to your health cover can have you on the right track to making sure you're always protected when you need it.

Checking in on your cover from time to time is the best way to make sure you're getting the best value from your health cover.

A little bit of effort can really pay off. And, you'll have the added security of knowing you're covered for all the things you need (and not for things you don't).

So, why do I need to review my cover?

Things change. And, just like anything that's worthwhile, your health cover should change with you. That's why 'setting and forgetting' can be a mistake you'll want to avoid.

Your cover should keep up with your changing lifestyle and health needs, so you're confident you're covered for everything you need, when you need it.

Regularly assessing your cover will help you keep yourself and those you love protected. Because that's what it's all about.

It's a good idea to make your health cover audit an annual event. You can always review at the end of each financial year ... or at the start of every new year. Whatever suits you best!

Here are a few reasons why it pays to take a look at your cover often:

To be sure your cover suits your needs (and your family's)

Whether you're just starting off as a couple, there's a new baby on the way, the kids are getting older, the kids are now adults (remember we can help you cover them up to age 31!), or you're now 'empty nesters', every life stage is a good opportunity to check in on your cover.

You'll need different things from your health cover as you go on life's journey; different things will be important to you depending on your lifestyle, your age, your income and who's being covered.

But remember, we're always here to help you make the changes you need.



If you're hitting your 30s

Hospital cover really comes into play once you reach your 30s. Even if you've been happy with Extras cover in your 20s, there'll be a few reasons to consider taking up Hospital cover once you hit 30.

Generally (but not for everyone) this is around the time you start to settle down in life. Get a partner, think about having kids and making a family.

If that's a priority for you, you'll want to make sure you've got a cover that includes pregnancy and birth.

You'll also want to be sure your growing family are covered for all they need with a suitable level of cover that protects you all.

But even if that's not you, there are a couple of things to know about why it's to your advantage to get hospital cover before you turn 31. That's because of a government incentive called the Lifetime Health Cover loading (LHC).

If you take out hospital cover earlier in life (and keep it), you'll avoid paying the LHC loading.

LHC is an incentive designed to encourage people to take out private hospital cover earlier in life (shortly after you turn 31). The rules calculate the specific date (generally it will be 1 July after you turn 31) you need to have Hospital cover to avoid LHC.

From 1 July following your 31st birthday, you'll need to pay a 2% LHC loading on top of the base premium for each year you haven't had hospital cover since turning 30 (up to 70%). The good news is you don't have to pay LHC forever - it'll be removed from your premiums after 10 continuous years.

LHC loading only applies to hospital cover, so you won't need to pay it on any Extras or Ambulance cover. (It pays to know there's no government rebate for any LHC loading portion you pay.)

And, if you're already over 31, taking out private hospital cover may help you avoid paying any extra loading as you get older. The longer you wait to take out private hospital cover after turning 31, the higher your LHC loading.



A new job or a change in income

If your income changes, it's always a good time to check in on your health cover. It may be that you temporarily need to change things to accommodate an unexpected redundancy or a change in circumstance. We're here for you through these pitfalls and can help adjust your cover when things are unexpectedly tough.

It may also be that you've had a promotion, or a new job and your income has increased. That's the time when you really want to be

sure you avoid paying extra by protecting yourself against the Medicare Levy Surcharge, commonly referred to as the MLS.

The MLS was created to take the pressure off the public health system by encouraging higher earning Aussies to take out private hospital cover.

If you earn over a certain amount (\$93,000 a year for singles and \$186,000 for couples) and don't have private hospital cover, you'll have to pay an additional amount towards the Medicare levy. And the more you earn, the more you'll need to pay (up to 1.5 per cent of your taxable income). That's the MLS and it is calculated when you submit your annual tax return.

While we're here to help you adjust your cover to suit your needs, it's best to get any financial advice from a registered tax agent or the Australian Tax Office (ATO).

The ATO has some great resources on their website where you can find out more.



You're getting older

As we get on in years, there are even more reasons to make sure our health cover is doing the hard yards.

The older you get, the more you'll need to think about higher levels of cover and making sure you're protected should the worst happen.

While an entry level cover may suit you during your 20s and 30s, it's worth looking at a higher level of cover in your 40s and 50s - just to be sure you're covered for things like cardiac treatment and joint replacement.

Our exposure to chronic conditions increases as we age, so it's important both our Hospital and Extras cover can do the heavy lifting when it comes to protecting our future wellbeing.

And this is probably a time when your kids (if you have them) are getting older. So, it's a good checkpoint to make sure your Extras are working for the whole family.

Mind the gap! Avoiding bill shock



We get it. There really is nothing worse than getting a bill for something you thought was covered by your private health insurance. Unfortunately, it's something we see a bit. But we don't want it to be that way. Sometimes this can happen because you're not on the right level of cover (and we can certainly fix that!).

So, what's an out-of-pocket cost?

An out-of-pocket expense (or the 'gap') is the amount you pay for medical or hospital charges, over and above what you get back from Medicare and your private health insurer.

The Department of Health and Aged Care says: An out-of-pocket cost is the difference between the amount a doctor charges for a medical service and what Medicare and any private health insurer pays.

You might pay out-of-pocket costs for:

- treatments by doctors and other healthcare professionals (if they charge above the scheduled fee set by the government)
- hospital costs, like accommodation and theatre fees (if your cover does not include private treatment for the service you're having)
- medical services when you're not in hospital (appointments and diagnostic tests)
- treatment at a private hospital emergency room.

Information is power

So, how can you avoid or curb those out-of-pocket costs?

KNOW YOUR COVER!

The cover you choose is important. Making sure you're covered for the things you need (and not for the things you don't) ensures you get value, but also the security of knowing you're protected when you need it. And, it's important not to get caught out, so being aware of your healthcare journey and assessing your health cover every year will always put you in good stead. No-one has a

crystal ball, but it's important when selecting your cover that you're really clear on what's included (and what's not).

CAN MEDICOVER HELP?

Medicover is our way of helping members reduce or cut out medical out-of-pocket costs when they receive treatment in hospital. And the good news is that it's included in all of RT Health's Hospital covers.

HOW DOES MEDICOVER WORK?

You can ask your doctors if they'll participate in RT Health's Medicover when you're organising your treatment and hospital stay. If your doctors agree, they're accepting a set fee (more than the MBS fee, but probably less than what they might otherwise charge). This means you're likely to have lower out-of-pocket costs (and sometimes, none at all).

You can search which doctors currently participate in our Medicover on our website under Understanding Your Cover.

Doctors can choose whether they take part in Medicover on a case-by-case basis, so you need to ask your doctors each time you require hospital treatment. You'll also need to have the same discussion with your surgeon, anaesthetist, pathologist and so on.

INFORMED FINANCIAL CONSENT

Even if your doctor or specialist doesn't want to participate in Medicover, they're legally bound to provide you with a written breakdown of expected costs for your procedure, and identify if there'll be any out-of-pocket expenses. This is called an informed financial consent and you should always ask for it when planning your treatment or admission.

How can I arrange to be treated under Medicover?

When your doctor refers you to a specialist, ask them if they can recommend a specialist who participates in Medicover. If the doctor is unsure who to recommend, you – or the doctor – can search for a specialist via the Find a Doctor link on our website or by visiting healthshare.com.au.

Questions to ask your specialist:

1. Will you treat me under a Medicover arrangement?
2. Will I need to pay any out-of-pocket expenses for my treatment? If so, can you give me a written estimate of how much I'll need to pay?
3. How many other doctors will be assisting with my treatment, and will they also participate in Medicover?



Chicken salad wraps

Light (and yummy!) this easy chicken recipe is perfect for those busy summer nights.

Ingredients

1 clove garlic
 3/4 cup coriander
 2 tbs lime juice
 2 tbs white vinegar
 1 tbs sweet chilli sauce
 200 g chicken tenderloin
 100 g rice noodles
 2 tsp red curry paste
 1 x 165 g can reduced-fat coconut milk
 spray olive or canola oil
 8 leaves lettuce
 1 carrot, grated
 2 spring onions (including green tops), finely chopped
 1 cup bean sprouts
 1 Lebanese cucumber, thinly sliced
 2 tbs unsalted peanuts, crushed

Method

1. Very finely chop garlic and half the coriander and mix with the lime juice and vinegar. Pour half of this mixture into a small bowl and mix it with the sweet chilli sauce to make the dipping sauce.
2. Use the other half of the garlic and coriander mixture to marinate the chicken for at least 20 minutes (or overnight if you have time).
3. Cook noodles according to packet instructions.
4. Heat a small saucepan and cook curry paste, stirring for a couple of minutes, until fragrant. Add coconut milk, mix well and simmer for 1 minute. Remove from heat and mix in the noodles.
5. Spray a grill pan with oil and place on high heat. Cook chicken pieces for 3–4 minutes each side.
6. To serve, place chicken in a lettuce cup leaf. Top with noodles, vegetables, coriander and peanuts. Spoon over a little dipping sauce and roll up to eat.

25
mins

PREP

10
mins

COOKING

2

SERVES



Coco mango

Chia pudding

Ingredients

1 tbs maple syrup or golden syrup
 1 1/2 cups unsweetened UHT coconut milk (tetra-packed from the soy milk section of the supermarket, not the canned kind)
 1/3 cup chia seeds
 2 tsp desiccated coconut
 1 mango, peeled, seeded and diced

Method

1. Place maple syrup in a 500 mL-capacity jar or container with a sealed lid, pour in some of the milk and shake to dissolve the syrup.
2. Add remaining milk, chia seeds and half the coconut. Shake and pour into 4 small serving glasses. Cover and refrigerate for at least 2 hours or overnight.
3. Serve chilled, topped with diced mango and sprinkled with remaining coconut.

5

mins

PREP

2

hours

SETTING

4

SERVES

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Choc berry

Chia pudding

Ingredients

1 tbs maple syrup or golden syrup
 1 1/2 cups reduced-fat milk
 1/3 cup chia seeds
 2 tsp cocoa powder
 2 cups fresh or frozen berries

Method

1. Place maple syrup in a 500 mL-capacity jar or container with a sealed lid, pour in some of the milk and shake to dissolve the syrup.
2. Add remaining milk, chia seeds and cocoa. Shake and pour into 4 small serving glasses. Cover and refrigerate for at least 2 hours or overnight.
3. Serve chilled, topped with berries.

5

mins

PREP

2

hours

SETTING

4

SERVES

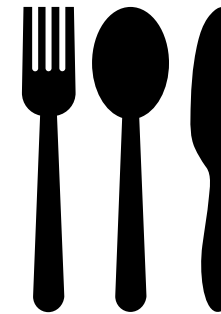
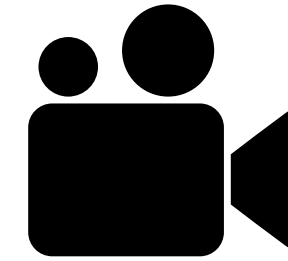
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From the archives | View of Newcastle Beach, Newcastle, c.1930s
Image courtesy of the State of NSW through the State Archives and Records Authority of NSW.

Here's a flashback to a view of Newcastle beach in the 1930s. Summer in full swing. Families and friends gathered to enjoy another great Aussie summer day. Check out the full-dress suits and formal attire of the beachgoers! And just a few scattered umbrellas for shade. Now, almost a century on, we do things differently. There's a lot more shade, and a lot less formality. Sun protection is key and days at the beach are pre-empted by the mantra 'slip (on a shirt), slop (on sunscreen), slap (on a hat), seek (some shade) and slide (on some sunnies)'. Despite the differences more than 90 years can make, the essence of this pic remains true - the great Aussie tradition of celebrating summer at the beach is a way of life.

RT HEALTH



RT Thank You

RT Thank You* is our way of showing our members how much we love them and includes access to significant savings on everyday household spending items.

rthealthfund.com.au/memberbenefits

* RT Thank You excludes Ambulance Only members

