

# Central

RT HEALTH CENTRAL MAGAZINE

**WELCOME**

Why things look  
a little different

**COMMUNITY**

Meet our  
members

**WELLBEING**

The benefits  
of swimming



RT HEALTH



JANUARY 2023 | ISSUE No.1





# Keeping kids covered for longer

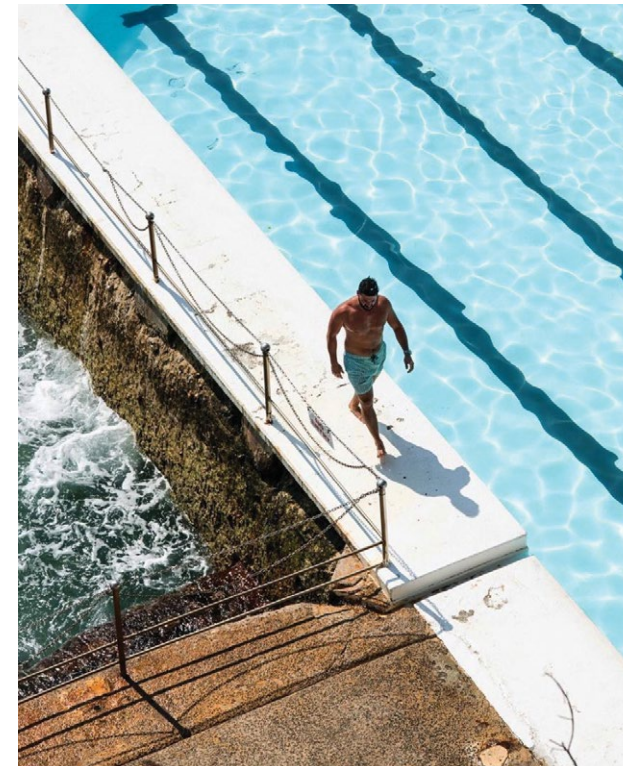
We know healthy families are happy families – no matter how old your kids are. Knowing your kids' health is protected is important, and keeping your kids covered for longer makes life easier. We're now offering to cover adult dependants, whether they're students or working, up until they turn 31.\*

\*Full-time students can be covered for free and working kids can be covered for an additional premium (less than the amount they'd pay for an equivalent single person cover).



# 04

From the Chief Officer



## Central

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

# Issue No.1

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Why things look a little different

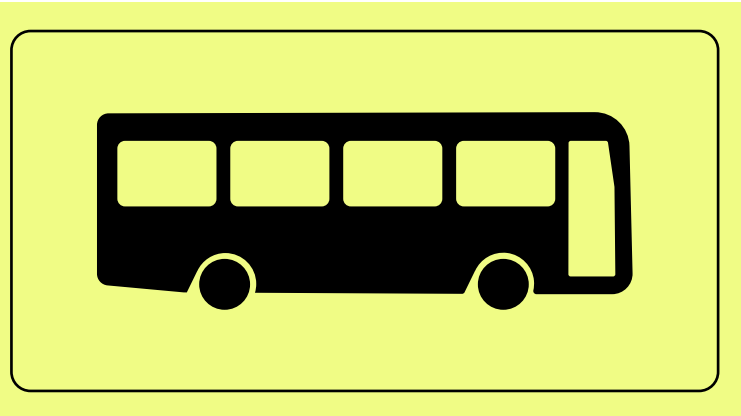
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The benefits of swimming



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Low-carb spaghetti



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Meet our members





Here we are again at the end of another year, facing the annual frenzy of the holiday season and the anticipation of what is to come in 2023.

It's now been more than 12 months since our merger with HCF and throughout the year it's been a great pleasure to have been able to pass on many advantages of the merger to RT Health members, including:

- delaying premium increases for seven months from April to November this year
- one-month free delivered to eligible members in early November
- a cash give-back to eligible members in December
- access to HCF Dental and Eyecare Centres
- a new-look online Member Services portal.

And there's more to come very soon, including discounts on HCF's pet and travel insurance, and our new RT Thank You program, a loyalty-based rewards scheme.

This year we've also redoubled our efforts to define our unique role as the health insurer committed to serving people in the rail, transport and energy sectors. The hardworking Aussies who keep Australia moving. Workers who are essential to the operations of our country and the lifeblood of RT Health.

To reflect this focus, things now look a little different at RT Health, including this magazine, the first edition of *Central*. It's all part of telling the RT Health story in a new and exciting way, while also weaving in the rich tapestry of our history and where we've come from since being Australia's first registered private health fund way back in 1889.

More than 48,000 Aussies now look to RT Health to support them with their private health cover. One thing I've always been proud of is our special relationship with our long-term members and the sense of history we feel when we mark membership milestones.

Not so long ago I had the privilege of personally signing certificates for members who've been with RT Health for as long as 75 years and more. It's an honour to be able to personally sign these small gestures of appreciation for people who have been members of our fund for several decades. As I read the names and length of membership on each certificate it was hard not to think about everything the fund and its members have seen together. It was amazing to think that every day, every year for 75+ years we - and the people before us - have been providing a service to these members. It is an incredible relationship that our members have with this organisation and we recognise how important it is to keep the amazing people who've given so much for so long, and enabled us to do the work we do today firmly in mind.

I'll end with a short note of congratulations to the team at HCF, which celebrates its 90<sup>th</sup> anniversary this year. From humble beginnings to becoming Australia's largest not-for-profit health fund, HCF has been a core part of the health landscape for almost a century now. As part of the HCF family we're proud to help commemorate this milestone achievement.

I wish you health and happiness both throughout this holiday season and in the year ahead. My team and I look forward to continuing to be of service to you in 2023.

Take care and be well.

**Simone Tregeagle**  
Chief Officer



# Why things look a little different

It's a long way back to 1889. Just as things have changed in the way our community engages, we've made the bold step to evolve the way things look - for our members and for the wider community.

For more than 130 years, we've been helping hardworking Aussies to protect their health. That makes us proud.

When an enterprising cooperative of railway workers at Sydney's Eveleigh Railway Workshops sowed the seeds for Australia's first registered health fund - the Railway and Tramway Hospital Fund - they probably never imagined it would live on for 13 decades... and become today's RT Health.

The fabric of our history is the foundation of RT Health, our culture, our commitment to those who place their trust in us, and our strong connection with the rail, transport and energy industries.

That will never change.

But now we're ready for you to see us in a new and exciting way. We're ready to welcome a promising future where we share our story, and great health cover, in a way that connects with our core mission - to look after the people who keep Australia moving.

Just as things have changed in the way our community engages, we've made the bold step to evolve the way things look - for our members and for the wider community.

Making sure we're easy to see and recognise is vital for us. That's why we've used high-visibility colours to create a new logo and icons reflecting the rail and transport industries.

Our new look will help RT Health stand out from the crowd, both online as well as when you see us out and about in your community. It's also our way of taking our proud history with us on our new journey; moving forward while also taking our rich history and experience along for the ride.

Things may look different but who we are is still the same.

We're a proud, big-hearted organisation. We've spent 130+ years becoming experts in supporting our members, the community and our industries.

These changes in the way we look represent the way we're looking: forward. Our eyes are firmly on the future, as is our commitment to providing our members with great-value health cover and improved services... and to growing our RT Health community in the vital industries we support.

Rail workers. Transport workers. Energy workers. The hardworking Aussies who keep Australia moving.

## From Be Well to Central - what's in a name?

Over 130+ years of providing advice and support to members, some things are bound to change from time to time. One of those is the transition of our member magazine from *Be Well* to *Central*.

Just like the evolution of the way we look, this name change realigns our purpose to our foundations - to the innovative group of rail workers who founded us back in 1889. We feel it's more representative of who we are as an organisation, and what we'd like you to feel as a member.

It's also a nod to our RT Health community - to the drawing together of our members and the industries we serve. It's our way of putting all these insights and information for our members, all in one place.

You'll still receive your copy of *Central* regularly and we'll still be featuring the real-life stories and Meet our Member profiles, as well as regular private health insurance and health insights for you to enjoy.



# Keith Johnson



Keith Edward Johnson has just turned 97 and has enjoyed a full and interesting life. Having spent his early years in rural NSW, Keith holds fond memories of growing up on a farm with “everything he needed” as a young boy. As a young man he began his lifetime of work on the railway and now looks back on his near century of experiences with a smile and good humour.





**"I'll make a hundred in three years!" says Keith happily, as he sits down with us to reflect on his life, his time working with the railway, and how he has stayed so positive - from building his family home to becoming a competitive table tennis player.**

### **A lucky childhood - from Broken Hill to Sutherland Shire**

Originally from Broken Hill, Keith was born in May 1925. "Broken Hill was where we stayed 'til about 1930. We moved from Broken Hill when the Depression hit."

The move from Broken Hill to a farm in Wyong was a fortunate turn of events for Keith and his family, as he recalls never having to go without food during the Depression, unlike so many others, especially those in the cities.

He recalls his family's fortune at having access to a farm when so many others were doing it tough during the 1930s.

"We purchased a farm and we had six acres there. So, during the Depression, we were never short of things to eat, but poor city people were; they were going through the depressing years there."

Keith remembers fondly his family's life on the farm, where they lived until 1936. They later moved to Caringbah, where Keith attended the local school, and he then went on to the Sutherland High School for three years until getting a job on the railway in 1941.

### **A career on the railway**

In January 1941, when Keith was just 15 years old, his mother was instrumental in forming his working life by taking him down to the railways for his first job. He remained a proud railwayman for the next 46 years.

"Like a lot of other people round this area, my first job was on the Cronulla Sutherland railway.

"It was my mother who took me down and we joined the railway. So, I started in the railway on 28 January 1941. And I remember one of my first jobs was putting the slots on the gadget beds for the 38s that they were building then."

Keith worked the afternoon shift, finishing work after midnight to come home and eat a meal at one o'clock in the morning before going to bed to get up and do it all again the next day. He remained at the railway through the war years and didn't go to war, unlike his brother.

"My only brother joined the AMF (Australian Military Forces) during the war. I was, you could say, lucky to be on the railway - otherwise I could have been fighting.

"Being an apprentice, we were kept in the railway because of the trade, whereas my brother wasn't an apprentice, so he went up to Papua New Guinea somewhere. I remember him coming back with yellow skin. That's the Atabrine or something they used to take for the mosquitos; used to turn their face a different colour."

After five years as an apprentice machinist, Keith earned the title of 'craftsman'. It was soon after this, in 1948, that new labour laws came into effect in Australia, mandating a 40-hour, five-day work week, due to dedicated campaigning by the unions.

Keith reflects on the historical significance of important changes to the way we work today. "I was there when the 40 hours came in, seven years after first beginning at the railway."

After many years as a machinist and then various other jobs, Keith took the foremanship test. He then worked as a foreman at the locomotive workshops at Eveleigh for a few years until he retired in 1987. "As foreman I retired, and the workshops closed soon after I left - not that they couldn't do without me!" he says with a laugh.





### A lifetime with RT Health

It was only two years after Keith retired from Eveleigh Railway Workshops that the machines powered down for the last time and the doors closed after 102 years of continuous operation.

Eveleigh Railway Workshops was also the birthplace of Australia's first registered health fund - the Railway and Tramway Hospital Fund (now RT Health) - more than 130 years ago. The foundations for the fund were laid in 1889 when a group of railway workers at Sydney's Eveleigh Railway Workshops got together to form a co-op. Each worker contributed a small part of their wages to help the workers and their families pay for medical treatment if they became ill or were injured.

During his time at the workshops, Keith got to know the RT Health fund workers who operated out of the building for many years before the fund relocated. "I knew a lot of the representatives for the hospital fund at the Eveleigh locomotive workshops. They were the force behind RT Health then, and it was only in the latter years that I lost track. I used to know them all."

Keith signed on as an RT Health (then the Railway and Transport Hospital Fund) member back in 1946. Now, having been with RT Health for more than seven decades, Keith and his wife, Pauline, find private health insurance is more important than ever before. Together they've navigated many stages of life - and all the health challenges that come with them.



Suffering from heart problems for more than 30 years, from a heart murmur to having a pacemaker fitted, Keith has unfortunately had cause to use the benefits of his health cover many times. But luckily, they aren't worried when they do have to go to hospital. "We realised if you get crook or ill, and you went into hospital, the fund always fronted up and we never had any trouble. "If anything happens, and we're down at the hospital, we don't have to pay the hospital or the ambulance fee because it's covered by our contribution."

Keith and Pauline have always valued their private health cover. "We don't back racehorses, we're not gamblers or drinkers, so we seem to conserve our money and put it in the right thing for us. With our hospital fund, we know if we get sick or have a problem that doesn't necessitate the emergency room, we aren't waiting so long for entry into a ward."

Keith knows from personal experience how helpful it has been to be able to access private health care.

"I don't have any trouble; there was no trouble getting my pacemaker in - I didn't have to wait months. Other people are waiting so many weeks and weeks and weeks on the waiting list."

### Having fun and keeping active

Keith has maintained a healthy, fit and active approach to life through several pursuits in his 97 years. "I've had a bike since during the war in '44, and I started bicycle racing then. I was the only one they tried to fine for not wanting to go to work on Saturday. I'd go out racing my pushbike instead."

Keith later joined a bicycle club to go riding with like-minded members and enthusiasts. "I must have done 15,000 to 20,000 kilometres on my pushbike over the years. The furthest I went was from Caringbah to Wisemans Ferry and back in a day, and up to Katoomba and back in a day. It was a long way."

Later on in life Keith also developed a love for table tennis, although he didn't take it too seriously at first. "I started playing table tennis around 1962 but wasn't serious. And then later we joined the clubs and started playing table tennis competitions." As much as he loved table tennis, he also played tennis in his spare time. "I gave up playing tennis when I was 86. I was playing table tennis until I got vertigo when I was 92."





### **Building the family home**

Always one to get on with the task at hand, Keith also put his mind and body to the task of building the family home for Pauline, and their three children, Loretta, Glenn and Sharon. "We have built this house. I put all the flooring in, I put the doors in, the kitchen cupboards, I put all the windows in. And all the inbuilt wardrobes in the bedrooms. All the brickwork you see around the place - I built the fence as well."

While undertaking all the work on the house, Keith and his family lived in the garage (which he also built) for six years. Keith was able to afford these works after joining a terminating build society through the railway. "After 10 short years we paid our house off!" he recalls with pride.

### **The apprentices of 1941**

Of course, with the railway forming such a large part of his life, Keith has remained in touch with lifelong mates he went through his apprenticeship years with. "We had a group, the '41 apprentices, all the people that joined then, and we used to meet at different places every year."

Apprenticeships were a key part of the industrial system that Australia inherited from Britain. They played a significant role at the railway workshops, with apprentices being recruited every year into a wide range of trades - just like Keith.

The boys, usually aged between 15 and 17 years old, were recruited for a five-year apprenticeship to learn the intricate skills of the craftsman. There were a range of crafts to learn: boilermaker, blacksmith, machinist or fitter to name a few.

Of course, having experienced a very intense training program, many of these men would make lifelong connections and friendships, just like Keith and his buddies.

The annual meetings wrapped up only a few years ago, as members aged and numbers dwindled. "I'm 97, and not everybody lives to 97, so a lot of them have passed on now.

"I was the Secretary for the last meeting of the apprentices that we had at the Servicemen's Club. We took photos and put them into little books and sent them to each member, so we could remember."



# John Bastick



Proud RT Health member John Bastick has many stories to tell about his life and career as a railwayman. "Life's good. I'm one of the lucky ones."







**Born and raised in Orange, NSW, John was one of six children. His father was a gardener at Cook Park – a parkland area in the heart of the regional city.**

John recalls a happy and active childhood. "Living in Cook Park, I had a 10-acre backyard and it was absolutely amazing," he says. "It's now called Bastick Cottage in memory of my mum and dad."

Bastick Cottage – a Victorian-style, heritage building – now houses the clever work of local craftspeople with pottery, knitting, woodwork and homemade goods on offer.

John says he was "allegedly" a naughty little kid, but if he'd done anything wrong, all he needed was a one-yard start "and they couldn't catch me. I could hide out in Cook Park," he says. "But Dad would say to Mum, don't worry, he'll come home when he's hungry."

He says his parents were the best; he and his siblings never wanted for anything and never went hungry.

### **A career on the railways**

John got his first job working on the railways in 1957 at Spring Hill in NSW. His sister was already working in the telegraph section and told him there was a job going.

"In those days you could apply for a job on the railway, and they'd give you a pass to go to Sydney for nothing and a pass home."

At Spring Hill, he was responsible for opening and closing the gate to the road traffic that went across the train line.

"There was a little cabin on the side of the line where you'd camp or where you'd sit for the night shift and day shift. You'd get out and close the gates against the road traffic when there were trains due," he says.

After 12 months on the job, John applied to do relief work, which he did for five years, eventually becoming a signalman in Nashdale and then out to a little place called Antiene, between Muswellbrook and Singleton.

"I transferred from Antiene to Mumbil when they were building Burrendong Dam. It was a very big job. And I was there for two years and then I went to Lithgow for three and a half. And in 1965, I went into the train control, and I was appointed to Orange."

John speaks fondly of his long and rewarding career, recounting many memories he collected along the way.

Asked what working on the railways was like, John says he had to learn how to cook for himself "pretty quickly" as he was stationed too far away from his parents to be able to eat his mum's cooking.

"So, you had to cook for yourself and manage your money better... which stood me well in later life. I also realised that I needed to do some study if I wanted to get on in life. So, I knuckled down and did some study."

He says the biggest change he saw on the trains over the years was the change from steam to diesel.

"When I was working initially with the steam engine, you'd take a single engine, say from Orange to Dubbo, that would take 295 ton. Now, one diesel takes a 600 ton. We were restricted in length to 60 four-wheel wagons on a train. Well now, there's no end to them. Containerisation was the way to go. But I think the biggest change I saw was the change over from steam to diesel."

An avid collector of all things rail, John is thrilled to show us some of his many items – proudly housed in his backyard shed.

His collection, all in excellent condition, includes railway signage, and newspaper clippings of notable collisions and incidents throughout his decades on the job. There is also a great collection of books, pins, photos and storage boxes – all significant to his career and reflective of the joy his work brought him.

John looks back on his working life with happiness and satisfaction. "I retired on 8 August 1997, 32 years as train controller; 40 years, three months and 24 days on the rail. The best 40 years, three months and 24 days of my life. But I hope there's some better ones to come."







THE RAIL MOTOR SOCIETY  
 State Rail Locomotives Painted for the Ne  
 No.1 Roundhouse Broadmeadow Loco  
 Rear — Left to Right: 8604, 8619. Front — Left to Ri

BEWA  
 OF  
 TRAIN

**A family of his own**

John married Barbara Ford in 1960 and they were blessed with four beautiful children – three girls and a boy. Sadly, Barbara passed away in May 2014.

“All my children have done well,” he says modestly. He also has 14 grandchildren and 11 great-grandchildren and says he’s a very lucky person, “the richest man alive”.

**A proud RT Health member**

Asked why he joined RT Health, John says: “If you worked on the railway, you joined RT Health. RT Health was the way to go; I think I joined in 1960.

“I know my daughter did a lot of research on health funds before she joined RT Health. And she reckoned it was the best health fund going. And I know for a fact that when I go to a podiatrist or even the dentist, they’re amazed at the rebate we get from RT Health. I think it is as good or better than any health fund that I know of.

“First and foremost, you have your choice of doctor (in hospital), and you get in when you need to get in. And not in 12 months’ or two years’ time, if you’ve got elective surgery.”

**An active retirement**

John likes to keep busy in his retirement and, in keeping with his years as a railwayman, he’s President of the Orange Railway Retired Employees Association.

The association was formed in Orange in 1987 and there were about 120 members.

Now, more than 30 years later, John says the group is gradually getting smaller, but not less committed.

“In the past we’ve gone on holidays together – to every state bar Western Australia.

We’ve been to Kangaroo Island, Norfolk Island and to New Zealand. In recent times we’ve done trips to Sussex Inlet, but all

the members are getting older and money’s tightening up and everything’s getting dearer.

“But we do two or three day tours a year to Dubbo or somewhere like that and we fill in the full day. We’re still going pretty good. The past president and secretaries have done a mighty job. I’m actually president of the branch at the moment.

“We meet the last Friday of the month; we meet over at Orange City Bowling Club.

We have an informal meeting, just birthdays and apologies and all that sort of thing.

And then we have a meal together and then just hang around a bit. And then, of course, we have our mid-year luncheon in May and our Christmas luncheon in November.”

John used to play a fair bit of golf but gave it away a few years ago. He also played social tennis and after he retired, he enjoyed being a volunteer with Vinnies (St Vincent de Paul) for 20-odd years.

He says there’s always something to do and he likes to make sure his family is taken care of.

“I look after my own house and I look after an old auntie of mine, which takes up a fair bit of time. I take her to doctor’s appointments, do her shopping, do a bit of washing and ironing and all that sort of thing.

“So, there’s not enough hours in the day or days in the week for me. And unfortunately, the older you get the quicker they go. I’ve still got a good social life, like with the railway people and that, and I have a lady friend now to go out with.

“And life’s good. I’m one of the lucky ones. Like, I’ve got good family and good friends. Life is what you make it. You reap what you sow,” John adds.



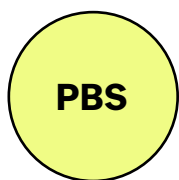
# Alphabet soup?

We know health funds tend to throw around a few terms that can make understanding private health cover hard. And we forgive anyone for being confused when it comes to the number of acronyms used across the market.

RT Health, HCF... and the rest. It seems we're always looking for a shortcut to explain often complex topics and themes.

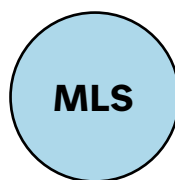
So, what does it all mean?

We're committed to making it simple for our members, so we've put together this handy reference to explain some of the trickier terms you've probably seen before.



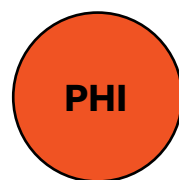
**PHARMACEUTICAL BENEFITS SCHEME**

The Pharmaceutical Benefits Scheme (PBS) is funded by the federal government and makes subsidised prescription medicines available to Australian residents.



**MEDICARE LEVY SURCHARGE**

A surcharge that applies to people earning over a certain income when they don't have hospital cover. If you're single and earn more than \$90,000, or a family or couple earning more than \$180,000 a year (increasing by \$1,500 for each dependant child after the first), you can avoid any additional Medicare Levy Surcharge by having hospital cover.



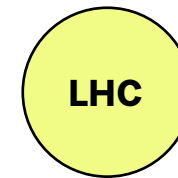
**PRIVATE HEALTH INSURANCE**

Insurance to provide hospital cover outside of the public system and/or cover for services not covered by Medicare such as physiotherapy, optometry, general dental and podiatry services.



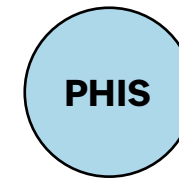
**HEALTH INDUSTRY CLAIMS AND PAYMENT SERVICE**

HICAPS is an electronic health claims system that allows health fund members to easily make claims on the spot at their health service provider.



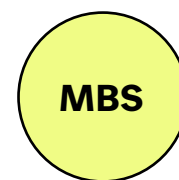
**LIFETIME HEALTH COVER**

Lifetime Health Cover is a federal government initiative that rewards people for taking out hospital cover at an early age and maintaining that cover throughout their lifetime.



**PRIVATE HEALTH INFORMATION STATEMENT**

A high-level overview of your cover; it outlines the key features of your cover and the general waiting periods.



**MEDICARE BENEFITS SCHEDULE**

Set benefits for specified medical services that Medicare (the government) will pay for through the Medicare system.



**AUSTRALIAN PRUDENTIAL REGULATION AUTHORITY**

The Australian Prudential Regulation Authority (APRA) is an independent statutory authority that supervises institutions across banking, insurance and superannuation, and promotes financial system stability in Australia.



**PRIVATE HEALTH INSURANCE OMBUDSMAN**

The Private Health Insurance Ombudsman provides an independent service to help consumers with health insurance problems and enquiries.



# Inpatient

## What's the difference?

We know that any medical admission can be daunting. It's often hard to decipher the terminology used when referring to your admission or how we pay for your treatment.

At RT Health we're committed to taking the jargon out of private health insurance. We want our members to understand their cover, the benefits of private health insurance and some tricky terms when it comes to making the most of your cover.

It's often confusing... and it doesn't need to be.

We often field questions from our members who want to know the difference between being an 'inpatient' and an 'outpatient', and how it impacts their treatment and their cover.

**In easy terms, you become an 'inpatient' when you're formally admitted to a hospital for treatment.**

You're an 'outpatient' if you receive medical services without being admitted into hospital.

### What's an inpatient?

An inpatient is admitted to hospital for a medical treatment or procedure.

Depending on the purpose of your hospital stay, there are different types of hospital admissions, including:

- emergency (unplanned)
- overnight or extended (planned)
- maternity (planned)
- day procedure (planned).

It's not necessary to stay overnight to be classed as an inpatient. If you are admitted by a doctor and receive treatment you can still be an inpatient, even if it's only for a few hours.

### What does being 'admitted' mean?

You're admitted to hospital if and when your doctor decides there is a need for inpatient care.

If you're seriously unwell or injured, you may be immediately admitted to hospital through an emergency department. This is called an emergency admission.

The other way of being admitted to hospital is a planned admission. It's when your doctor refers you to a specialist doctor and the specialist recommends you be admitted to hospital for treatment. This generally doesn't happen straight away and there are often waiting lists for surgery and other treatments.

### Types of inpatient

#### PLANNED ADMISSION

If your hospital admission is planned, how you're admitted depends on whether you're going to a public or private hospital, how urgent your treatment is and the kind of treatment you'll be receiving.

Once you're admitted into hospital, you'll stay in a hospital ward. How long you'll stay depends on the treatment you need. For minor procedures, you may only need to stay for a day, but for ongoing treatment or major surgery, you'll need to stay for longer.

#### URGENT ADMISSION

When you arrive at hospital in an emergency, either by your own transport or in an ambulance, this is called an 'unplanned presentation'.

If your condition is unexpected and you need urgent treatment, you'll be admitted through the emergency department on arrival at hospital. This is done through a process known as 'triage'.

It's important for members to know that we're only able to pay benefits once you've been admitted as a patient. Private hospital emergency departments often issue invoices known as 'facility fees' and unfortunately we're not able to pay them on your behalf.

### What's an outpatient?

You're an 'outpatient' if you receive medical services or treatments without being admitted into hospital. This includes a range of procedures, from specialist appointments, post-surgical follow-up consultations, prenatal visits, diagnostic imaging, pathology, or emergency triage.

When you're treated in an emergency department, you're an outpatient unless you are formally admitted into the hospital for further treatment or observation.

Examples of outpatient treatments are:

- medical treatment in a doctor's surgery
- consultations at a specialist's clinic or their rooms at a hospital
- treatment in a hospital emergency room
- diagnostic services such as pathology, X-rays, ultrasounds and other organ imaging.

It's helpful to know that just because the treatment is happening at a hospital, it doesn't mean you'll be admitted as an inpatient. For example, doctors can conduct outpatient treatments at their offices in a hospital or at a medical centre for things like X-rays, chemotherapy, injections, wound dressings, skin treatments, home nursing, non-PBS prescriptions and prenatal classes.

### Why can you claim for inpatient services and not outpatient services?

Unfortunately, Australian health funds can't cover the costs of outpatient services or administrative fees.

You'll be covered by Medicare for most outpatient treatments, including things like GP visits, specialists' consultation fees, X-rays and pathology. There are sometimes out-of-pocket costs for these services.

### Questions?

We've got answers. We know that navigating treatment types and costs can often be stressful. Let us help you. If you're unsure about what is and isn't covered by your health cover, just get in touch. We can help break down your treatment and expected costs for you.

# Outpatient



# Making your Extras

**If you're new to Extras cover, or even if you've had Extras for a while, we know that getting acquainted with your level of cover and what's included can take a while.**

Looking after your health and wellbeing is one of the main reasons most of us have private health insurance. Whether it's a regular physio appointment or making sure the kids have their dental check-ups, your Extras cover is your ticket to staying well. With a little planning, you'll be in control of your health and wellbeing while also getting great value from your RT Health Extras cover.

We've put together five simple ideas on how you can get the best value out of your Extras.

1

## Choose the cover that works for you

The first step to getting the most out of your Extras is to make sure you have the right level of cover.

If you're not claiming for some services, it may be time to consider another one of our covers that's better suited to your current needs. This may also be an opportunity to do a little 'health planning' to schedule in some routine appointments. We all know after COVID we're adjusting to our new normal. So, now may be the perfect time to invest some time in creating new health habits for yourself and those closest to you.

Similarly, if you're quickly using up your limits, or you think you'd like to get higher benefits, it's worth considering a higher level of cover. If you generally use up your limits on important benefits before June each year, you may benefit from a higher level of cover.

**Check out our Extras Cover Guides in the 'Understanding Your Cover' section of our website, to see which level of cover suits you best.**

If you're interested in looking at your Extras options, we're here to help. Just call our friendly team on 1300 886 123 and we can chat about how we can help.

2

## Know when your limits reset

Any unused annual limits don't carry over, so if you need or want particular services, make sure you use them.

**For RT Health members, most annual limits reset on 1 January.** It's worth planning ahead a few months before the end of the year to check how much is remaining in your limits, and book in your appointments to make sure you're staying on top of your health and getting the most from your health cover.

3

## Know what you're covered for

Make sure you know which treatments and services you're covered for and how much you can claim. Understanding your cover will help you avoid unexpected costs, and you might discover benefits you'd like to use to stay fit, healthy and active.

Cover guides for each of our Extras covers are located on our website under 'Your Cover' and 'Understanding Your Cover'. They're available 24/7, so it's worth taking the time to look at your benefits and plan around services and treatments you'd like to use.

4

## Check your providers

Getting the care you need and want is important. If you've found a dentist, optometrist or other care provider who provides you with great service, please stick with them.

You have the freedom and flexibility to see the Extras providers you prefer, when you want. We'll pay benefits on services (up to your annual limits) provided by any registered provider.

However, we do have preferred provider agreements in place for our members.

These agreements lower the out-of-pocket cost of your care (and in some cases there'll be no cost) for RT Health members.

So, it's worth checking out our range of dental and optical providers listed under the 'Health Services' section of our website to see if there's one in your area.

### Generally, we will pay benefits for healthcare services provided by:

- dentists registered with AHPRA (Australian Health Practitioner Regulation Agency)
- registered optometrists or ophthalmologists
- natural therapists registered with the Australian Regional Health Group (ARHG).

The ARHG ensures that alternative providers have full and proper qualifications and belong to an accredited industry association, which is important to ensure our members are accessing the best quality care. If you go to an alternative provider who is not registered with the ARHG, we won't be able to pay benefits for your treatment. This is the easiest way we can ensure your treatment is being provided by a safe and qualified professional.

5

## Be proactive with your wellbeing

While many people know the 'standard' services to claim like optical, dental, physio and chiro, there's so many more items included in Extras cover that you can use.

You may not know that there's a long list of services that can help you take a proactive approach to your health and wellbeing.

For instance, your cover may also include exercise classes and gym memberships, alternative therapies, quit-smoking support and more.

### Some examples of being proactive with your wellbeing may be:

- treating yourself to a remedial massage
- trying a specialist or alternative therapy
- booking a consultation with a dietitian
- kicking the habit e.g. nicotine replacement therapy (NRT). You'll just need a supporting letter from your medical practitioner).

If you're looking at starting a new approach to your fitness, you may also be able to claim towards the cost of your gym membership. All you'll need is a letter from a medical practitioner stating the condition you are attending the gym for. It's also worth checking out that the gym you've chosen is registered with AUSactive. That way, you'll be sure we're able to pay your claim.

# cover work for you



From the pool to the ocean, this low-cost, low-impact exercise is great for almost everyone. Here are the benefits of the different types.

# Swimming for all ages and stages

Whether we're jumping in creeks, braving our wild oceans or following the long black line in an indoor pool, many Australians embrace swimming from an early age. Putting on your swimmers and having a dip is a national pastime, and a rite of passage for Aussie children.

Eighty-five per cent of Aussies live within walking or driving distance of the coast and with over 2,000 public aquatic facilities countrywide, it's hardly surprising Australia's most successful Olympic sport is in the pool.

But you don't need an Olympic medal to take the plunge. A recent study released by Swim England shows that the unique benefits of water make it the ideal place for people of all ages and fitness levels to exercise. And the best news is there are lots of health benefits to swimming.

According to the study, regular swimming helps you stay mentally and physically fit, live longer, and sleep better. It's a whole-body activity, which increases your metabolism and tones your muscles - not to mention helping you to burn calories. Swimming can also help kids develop physical, mental and social skills, and is the go-to extracurricular activity in Australia.

Sports and exercise physiotherapist Clare Brown often 'prescribes' it to her patients as part of their recovery program. "Swimming aids cardiovascular (heart) fitness, muscle strengthening, spinal mobility and coordination," she says.

But it's not just for the injured. Clare highly recommends swimming as a regular physical activity. "It increases endorphins, boosts your mood and alleviates stress," she adds.







If you're a little nervous about jumping in the pool after a long break, Clare recommends one-on-one coaching lessons to improve your confidence and technique.

Swimming can be a lifelong fitness activity for almost everyone, including babies, seniors, pregnant women and people with physical or mental disabilities. This form of exercise is unlike any other and there are a few different ways you can dip your toes in the water.

### Recreational swimming and learning to swim

Local community pools offer lessons to children from around six months old to adults of any age. There are also stroke correction classes, pool fitness classes, intensive school holiday programs and separate areas for laps and recreational swimming.

→ **Benefits:** A cost-effective, low-impact activity, this option gives the body and mind an all-over workout. Learning to swim is also great for kids' physical and cognitive skills, and is a confidence booster.

### Squad swimming

Suitable for older kids and adults, squads are designed for more advanced swimmers who can swim two kilometres or more.

→ **Benefits:** Squads help improve your fitness and technique, and maintain social connections. They can provide challenging sets for triathletes and long-distance swimmers. You'll also get the benefits of group fitness, like social contact and motivation.

### Winter swimming

If you're lucky enough to live near an ocean pool, winter swim squads are an enjoyable way to get in the water. Clubs hold events over varying distances, in all strokes ranging from freestyle to medley.

→ **Benefits:** Family-oriented, this social competition is a whole-body exercise no matter what your level or age. Plus, you get the added benefit of exposure to salt water, which can have wound-healing properties as well as help certain skin conditions.

### Competitive swimming (for all ages)

Join a club through Swimming Australia and train a few times a week. Open to kids and adults, you can compete in long and short distances. Masters Swimming Australia offers competitive swimming in both pools and open water for people aged 18+.

→ **Benefits:** The competitive scene is a more vigorous workout. You'll achieve personal goals as well as develop endurance skills.

### Surf Life Saving Australia - Nippers, Surf Life Saving and Salties

Nippers is a fun way for kids aged five to 14 to develop beach-safety skills. Beyond Nippers, you can become a surf lifesaver, combining voluntary lifeguard services and competitive surf sport. There are health and wellbeing programs for older Australians, too, including the Salties - which aims to build physical fitness and social connections.

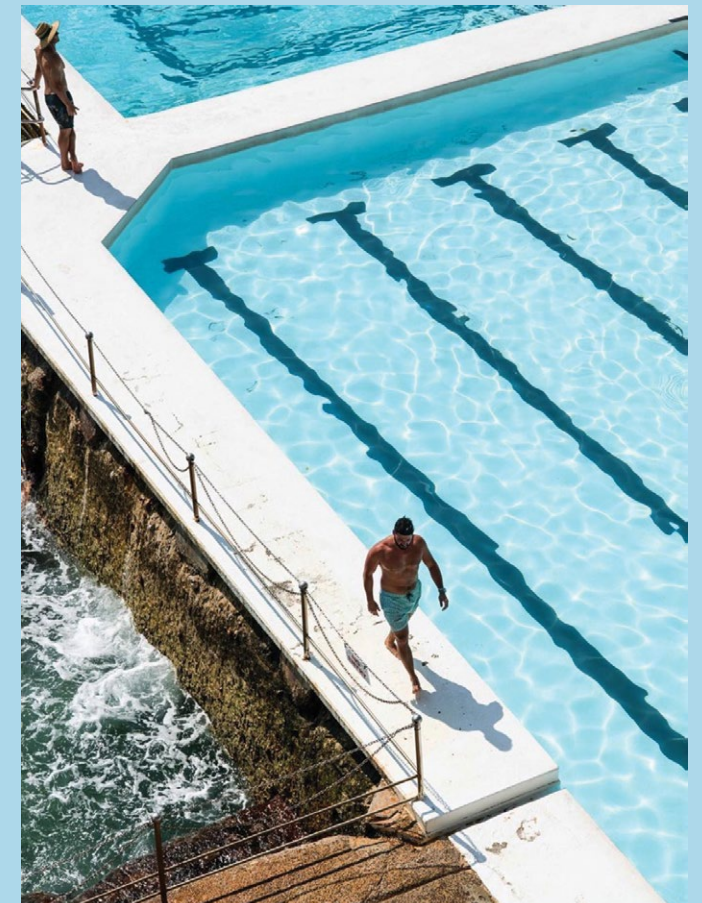
→ **Benefits:** Surf Life Saving improves cardiovascular fitness and challenges endurance. It's a sociable and worthwhile way to give back to the community. And the Nippers program teaches children how to navigate the unpredictable nature of the ocean, like what to do if you're caught in a rip or dangerous waves.

### Ocean swimming

Ocean swimmers find great physical and mental comfort in the open water, so if the ocean is calling you, there are plenty of clubs and swim groups to join.

→ **Benefits:** You'll become fitter and more confident in the ocean and build up your endurance levels. You'll also benefit from the meditative effects of exercising in nature, which can calm the mind and reduce stress significantly.

Remember, any amount of swimming is good for you. Ocean or pool, the water is uniquely placed to support your health and wellbeing throughout your entire life.





Australia is the skin cancer capital of the world.  
Here's how to keep an eye on your skin and lower your risk.

# Why you should do a skin cancer check today

Every year in Australia, more people are diagnosed with skin cancer than any other type of cancer. But you're probably not surprised. After all, the 'Slip! Slop! Slap!' campaign has been around for decades.

As well as protecting yourself in the sun, research shows getting to know your skin is also important for early detection. Here's what you need to know about protecting your skin this summer.

## Skin cancer in Australia

According to the Cancer Council, each year about 16,000 Australians are diagnosed with a melanoma - the most dangerous type of skin cancer. And every year, over 1 million treatments are given in Australia for non-melanoma skin cancers.

The great news is that skin cancer rates are declining in most age groups. "For basically every age group under the age of 60, the rates of melanoma are either stabilising or declining," says Heather Walker, Chair of the National Skin Cancer Committee at Cancer Council Australia.

The not-so-great news is that skin cancer rates are on the rise among older people. "Over the age of 60, the rates of skin cancer are still going up dramatically because people in that age group didn't have good sun protection when they were kids and teenagers, when most of the damage is done," says Associate Professor Stephen Shumack from the Australasian College of Dermatologists.



## Sun exposure and skin cancer

Heather says 95-99% of skin cancers in our sunburnt country are caused by exposure to the UV radiation in sunlight. Extreme exposure to UV radiation results in sunburn, but evidence shows that even sun exposure that doesn't result in burning can still increase the risk of melanoma.

The UV radiation causes DNA damage to skin cells, and if the damage isn't repaired by the body, a process called 'faulty cell replication' can happen. This triggers abnormal cell growth that can eventually lead to skin cancer.

The effects of too much sun are cumulative and irreversible, and people with pale skin are at higher risk of developing skin cancer. But temperature doesn't contribute to the damage that causes skin cancer - this is one of the common sun safety myths. You can still get burned on a cool day.

"UV has nothing to do with the temperature," says Assoc. Prof. Shumack. "The level of UV radiation is more related to the time of the year and how close we are to the summer solstice."

When the UV level is 3 and above, it's strong enough to cause damage to the skin. You can find daily UV levels at the Bureau of Meteorology.

Cancer Council recommends sun protection measures you probably know very well - slip on sun-protective clothing, slop on sunscreen, slap on a hat, seek shade and slide on sunnies.



### What are the signs of skin cancer?

Unlike other cancers, there isn't an official screening program for skin cancer. Instead, experts recommend getting into the habit of checking your skin for irregularities every three months, and Assoc. Prof. Shumack suggests getting your skin checked by a GP about twice a year.

Check your entire body – skin cancer can appear anywhere on the skin, including parts not usually exposed to the sun, like the soles of your feet and palms of your hands. If you can't see your back, ask a partner or friend to help.

Guides like the 'ABCDE of melanoma detection' (see below) can help and as a general rule, Heather says it's important to check for anything new, changing or that looks different to the rest of your skin.

"It's not always a mole – we tend to talk about 'spots' on your skin because it might not look as you'd expect a mole to look," she says. "For example, you could have a red, scabby spot that might bleed or be crusty." If you see anything new, changing or unusual, see your GP.

### Are you at high risk?

Your GP may recommend regular skin checks – possibly by a dermatologist – if you fall into a high-risk category, says Heather.

You may be higher risk if you:

- have a family or personal history of melanoma
- have a history of tanning or using sunbeds, sunlamps or solariums
- have a history of bad sunburns
- are very fair-skinned and have lots of moles
- have a compromised immune system or are on immunosuppression medication
- spend a lot of time outdoors unprotected.

"Speak to your GP, who can recommend how often you should have your skin checked by a professional," says Heather.

Services like MoleMap, which don't need a GP referral and can be booked online, are another option for people, especially if you have irregular moles or are at a higher risk, says Assoc. Prof. Shumack.

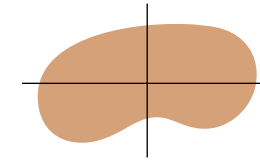
"MoleMap is a way of monitoring those moles over a period of time," he says. "If there's been a significant change, the suggestion might be that you see your GP and potentially a dermatologist."

The MoleMap check only takes 15 minutes. Find your closest clinic.

For more information visit Cancer Council Australia.

## Know your ABCDE

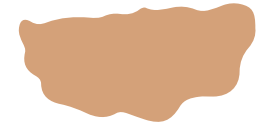
Cancer Council recommends the ABCDE guide as a useful aid when checking your skin. If your spots meet any of these conditions, make an appointment with your GP.



# A

### IS FOR ASYMMETRY

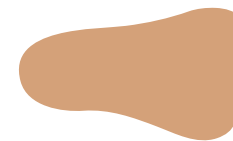
Spots where if a line was drawn through the middle, the two sides wouldn't match up.



# B

### IS FOR BORDER

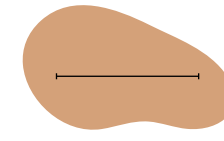
Spots with a spreading or irregular edge.



# C

### IS FOR COLOUR

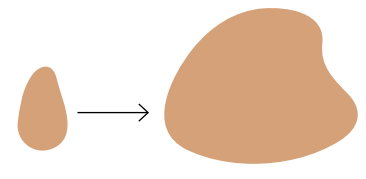
Blotchy spots with colours like blue, black, red, white and grey.



# D

### IS FOR DIAMETER

Spots that are getting bigger over time.



# E

### IS FOR EVOLVING

Spots that are changing shape as well as getting bigger over time.



# HCF 90<sup>th</sup> anniversary

From humble beginnings to becoming Australia's largest not-for-profit health fund, HCF has been a core part of the health landscape for almost a century — that's pretty uncommon.

As part of the HCF family since our merger this time last year, we're proud to help commemorate this milestone achievement.

The 'Metropolitan Hospitals Fund of New South Wales' was established in 1932. More than 100,000 members joined in the first two years and the first service branch opened five years later in Sydney.

The fund grew year on year and in 1942 officially became 'The Hospitals Contribution Fund of NSW'. You can read more about HCF's history and their Uncommon Achievements on their website.

A heartfelt congratulations to all at HCF on their milestone anniversary. As Australia's first registered health fund, our merger means we share more than 220 years of not-for-profit health experience and a commitment to putting the health of our members first.

Illustrations by Erica Miller



1932  
The beginning

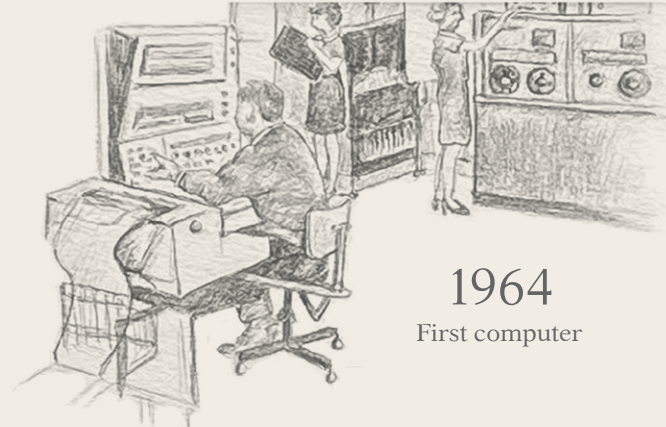
1937  
First service branch opens



1942  
Extend to all of NSW



1953  
Relocate to Cotton St.



1964  
First computer



1967  
Hospitals Contribution  
Fund of Australia

1975  
A new home at  
403 George St.



1975  
Introduction of  
HCF Multicover



1986  
Care Flight



1987  
First HCF Dental  
Centre opens



2000  
HCF Research  
Foundation



2008  
Merged with  
Manchester Unity



2009  
Launched



2011  
Victor Chang Cardiac Research  
Institute Health Check Booths



2015  
Launched



2019  
Dr Gap Tool



2021  
Merged with  
RT Health



2021  
Launch of Flip



2022  
Australia's largest not-for-profit health  
fund. Winner of Canstar and Australian  
Service Excellence Awards.

Erica Miller  
2022



# On the road



## Getting out and about to mix with our community and industry partners is one of the best parts of our work.

We've developed some great relationships over many, many years and we're always keen to get RT Health out there to a wider network of rail, transport and energy workers.

Here's a snapshot of just a few of the events we've attended in the past few months.

### Transport Heritage Expo

We spent a wonderful weekend enjoying the Transport Heritage Expo early in October.

The event, organised by Transport Heritage NSW, was a credit to all involved as Sydneysiders flocked to Central Station to enjoy a unique opportunity to take a look back at the evolution of transport in NSW.

As sponsor of the event, we provided many of our long-term members with the opportunity to attend the Expo and to climb aboard the Legend of Steam - Steam Locomotive 3801 for a return ride from Central to Hurstville. We also took the chance to meet and enjoy the sights on show with the hundreds of attendees.

A delightful event that offered a glimpse into the rich history of transport in NSW and the beauty and ingenuity of times gone by.



### All-Energy Conference in Melbourne October 2022

We had a fabulous two days in Melbourne at the All-Energy Conference 2022. It was the first time this event had been held since 2020 due to COVID... and it was the biggest yet!

Team RT Health spent two days at the conference and we were proud to showcase our new branding for the first time.

Our free body scan (Evol) proved popular with stallholders and attendees, and we enjoyed the chance to connect with businesses in the energy sector and to tell them all about what RT Health has to offer. A great opportunity for us to stay in touch with the innovative and exciting new developments in the energy sector.



### Branch2U visits Newcastle and Wollongong

We always love catching up with our members and our recent Branch 2U events in Newcastle and Wollongong didn't disappoint.

Dozens of members took the time to drop in for a visit and to chat with us about all things RT Health. We always love hearing their stories and recollections of their time with our fund.

Our Branch 2U events are a great way for our members to get face-to-face, one-on-one service and help with their membership. Our friendly team enjoys helping out with all questions, big and small - whether it be about your cover or a helping hand to download and use our online services (like our online Member Services portal or our claiming app).



# Low-carb spaghetti

Delicious seafood pasta, on the table in 20 minutes. By swapping out spaghetti for zucchini noodles you turn this hearty dish into a low-carb delight.



## Ingredients

1 x 125g pack of zucchini noodles or 125g of zucchini to make your own  
 1 tbsp extra virgin olive oil  
 1 small red onion, chopped  
 700g cherry tomatoes  
 4 cloves of garlic, peeled and crushed  
 750g seafood marinara mix  
 Zest of 1 lemon  
 Juice of 2 lemons, about 5 tbsp  
 ½ cup chopped parsley  
 120g rocket  
 1 tbsp pine nuts  
 Black pepper

## Method

1. Heat oil over a medium heat in a large frying pan.
2. Cook the onion, stirring, until softened. Reduce heat to low and add the tomatoes and garlic.
3. Cook until the tomatoes start to collapse. Add the marinara mix and cook, stirring occasionally, for 5 minutes or until seafood is cooked.
4. Heat zucchini noodles according to instructions on the packet or make your own.
5. Add zucchini noodles to the seafood mixture with lemon zest, lemon juice, parsley and rocket. Toss until combined. Season with pepper. Sprinkle with pine nuts.

**5**  
mins

PREP

**15**  
mins

COOKING

**4**

SERVES



# Love ya heart salad

Show your heart some love with this heart-healthy family favourite. Serve it as a side dish with some fish and you've got a great summer meal.

## Ingredients

400g fresh baby spinach leaves, washed and drained

1 small avocado, chopped or sliced

1 x 200g punnet of cherry tomatoes, each sliced in half

1 x 400g can of chickpeas, drained and rinsed - gives about 240g chickpeas

2 tsp sunflower seeds

1 tsp sesame seeds

3 tsp pepitas

### DRESSING

4 tbsp balsamic vinegar

1 tsp macadamia nut oil (or olive oil)

## Method

1. Toast the sunflower and sesame seeds and pepitas in a small pan for a few minutes. Shake the whole time it is on the heat so they don't burn. Put aside to cool.

2. In a bowl, place the spinach leaves, avocado, halved cherry tomatoes and drained and rinsed chickpeas, and toss.

3. Just before serving, whisk together the vinegar and oil in a small bowl or jug and pour over the salad.

4. Sprinkle over the cooled, toasted seeds.

10  
mins

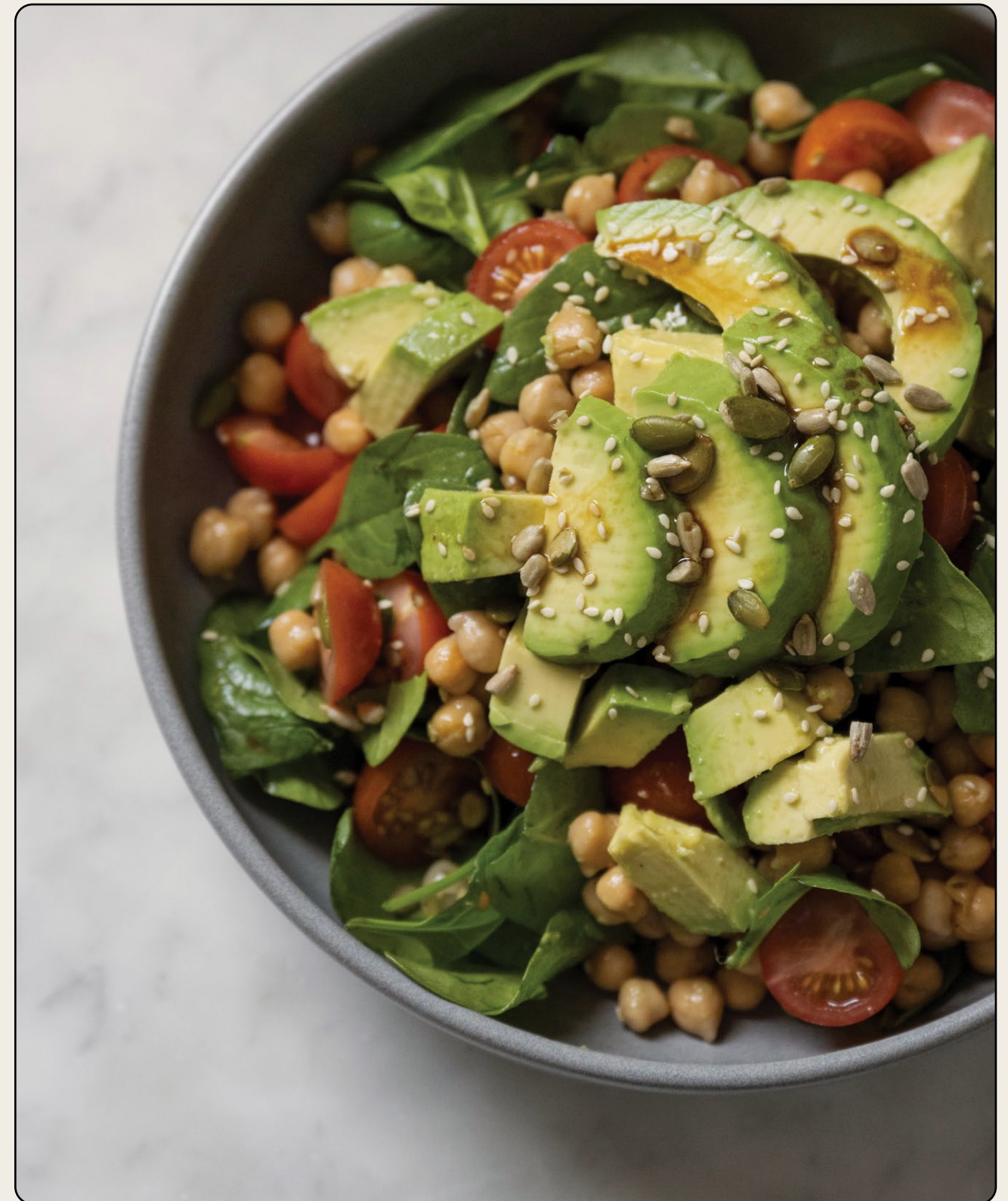
PREP

5  
mins

COOKING

4

SERVES







01 **From the archives** | Eveleigh Depot  
Image courtesy of the State of NSW through the  
State Archives and Records Authority of NSW.

With every issue we bring you one of  
a series of RT Health archival imagery,  
showcasing our rich history.

**RT HEALTH**



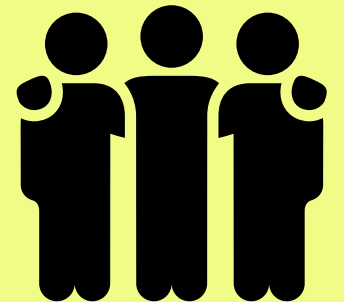
# Refer a friend and get a \$300 eGift card

## What's Refer a Friend all about?

It's easy to introduce the people you care about  
to the RT Health community.

By referring a family member, friend or workmate  
to RT Health, you'll get a \$300 eGift card when they  
join us on Hospital & Extras or Hospital only cover.

We'll send your \$300 eGift card to you once  
they've been with us for 60 days.



## What to know more?

We've made it easy for you. Take a look on our website  
under 'Health Insurance' then 'Refer a Friend'. There's more  
info and an easy form for you to refer a friend today!

T&Cs apply - see [www.rthealthfund.com.au/RAF](http://www.rthealthfund.com.au/RAF)



At RT Health, we're very proud of the care we provide our members by helping them make the right decisions when it comes to their and their family's health.

That's why we're proud to be named the Best Health Insurance product for 2023 in the ProductReview.com.au annual awards.

Our members have rated us 4.5 out of 5 stars over the past 12 months, in recognition of provision of consistently outstanding value and service.

4.5 stars as at 6 December 2022.