

Central

RT HEALTH CENTRAL MAGAZINE

FEATURE

Staying in shape for the long haul

COMMUNITY

Rolling out the red carpet to Transport Health members

WELLBEING

How to fit five hours of exercise into your week



RT HEALTH



JULY 2024 | ISSUE No.4

Great reasons to be with RT

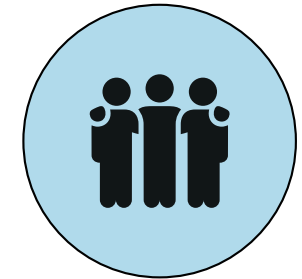
Being with RT means you don't just get great value health cover. Life's all about perks, and as an RT Health member you get quite a few! Here's a quick guide to just a few of the advantages you get as an RT Health member.

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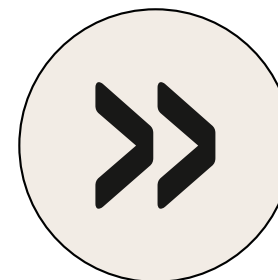
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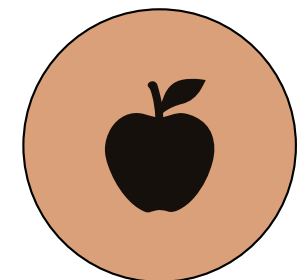
Refer a Friend

Over 130+ years, we've grown our community ... and our members have helped us every step of the way. Our Refer a Friend program rewards members for sharing the message about RT Health with those they care for most. 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 (once they've been a member for 60 days).



Branch2U

Our Branch2U events bring RT Health to members. They're your chance to see the team face to face, and to check in on your wellbeing. You can book in for a free Victor Chang Heart and Lifestyle Check. This 30-minute check measures key risk factors for heart disease. The Heart Health Check Specialists on hand will explain your results and chat with you about heart-healthy lifestyle choices. Plus, our friendly team is always available to chat about your health cover with you.



Wellbeing webinars

Expert health advice at your fingertips! Our free member webinars provide great practical advice and tips to put you in charge of your health and wellbeing. You'll hear from a range of qualified experts on a range of interesting health topics. All from the comfort of home. Plus, recordings of webinar sessions are available on our website. So, you can come back to them as many times as you like.

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Central

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Staying in shape for the long haul

David McIlwaine, Managing Director of Fit 4 Dreams and Mum Squad, runs Balmoral Baby Boomers – encouraging ladies in their sixties to eighties to stay in good shape.

We got a few words from Dave on the importance of staying fit, healthy and active as we age.

How long have you been training Di and her crew of Balmoral Baby Boomers?

We are coming up for seven years in August 2024.

Why is it important for women in Di's age group to continue to exercise?

Well, exercise is important for everyone, but it has particular significance and tremendous payoffs for anyone who might be a grandparent or retired and likes to wake up each day with a sense of wellbeing, confidence and an expansive view of what's ahead each day.

That's all about how you feel about yourself. Intuitive stuff and so important, but what if you prefer some statistics? Well, they are overwhelming! If you exercise consistently, you'll have stronger bones, no matter your starting point, even if you're battling

osteoporosis. That protects you from fractures, builds a stronger grip strength and undeniably adds years to your life.

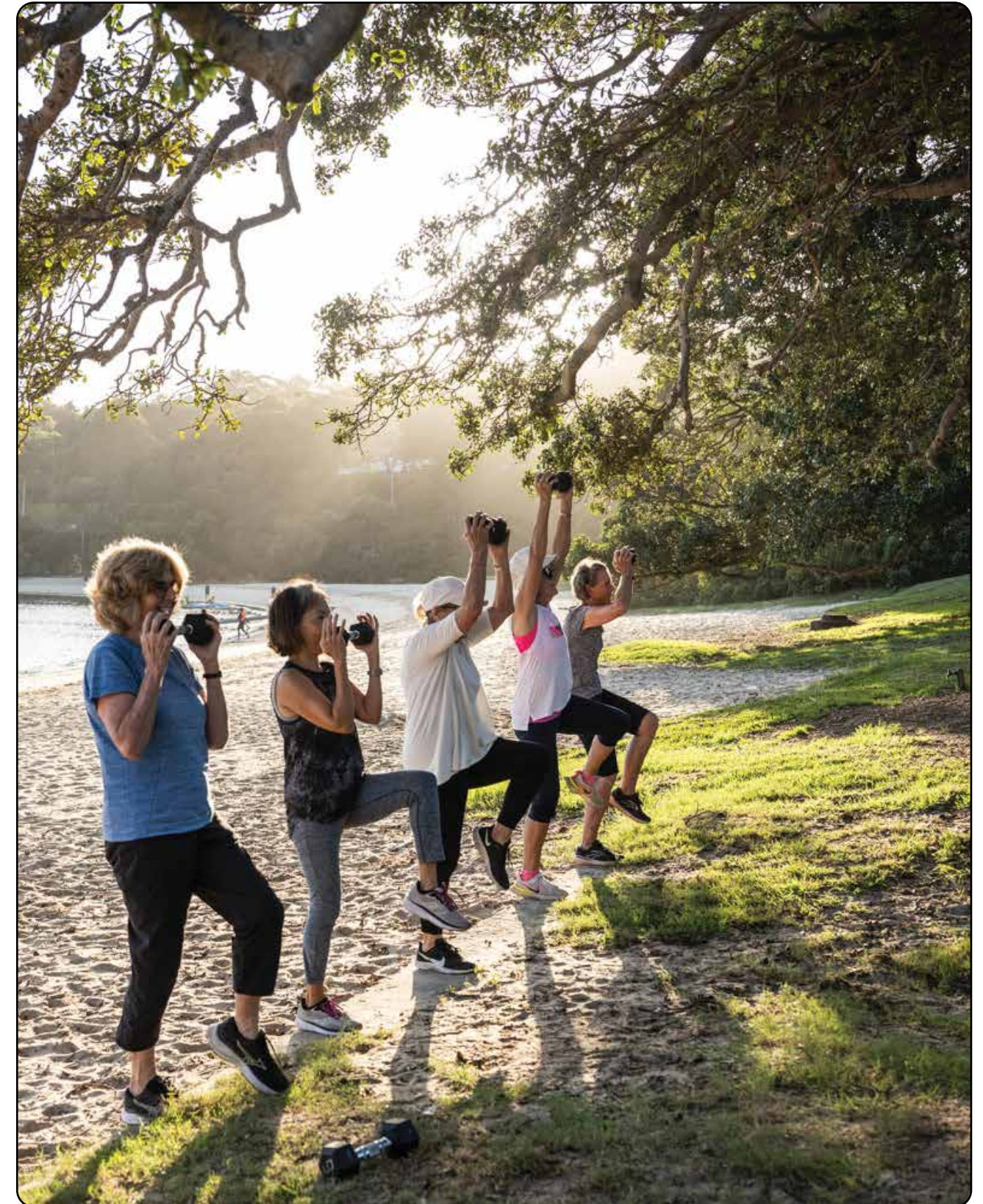
What about a strong heart?

Working out regularly is an antidote to cardiovascular disease (which becomes more prevalent with age). With exercise you can lower your blood pressure and improve cholesterol levels, reducing your risk of heart disease and stroke.

Even if you have arthritis, improving your strength and flexibility builds joint health and improves posture, so you can move with freedom.

Metabolism slows with age, so it's easier to gain weight. Adjusting your diet as you go is so important, but regular physical activity helps you stay lean and mean, and helps stave off obesity-related conditions like diabetes, sleep apnoea and a range of heart conditions.

To top all that off, when you exercise, you feel better about yourself. And, if you do it with other people, you have fun doing it; you're building strong relationships.





Why are weights important for older women?

Building strength is such an important part of building fitness, and weights are great for doing just that.

From around age 30, people naturally lose muscle mass, and you lose it more quickly as you get older. The loss is more pronounced once you pass 60.

However, becoming frail through muscle loss doesn't have to happen. Using weights preserves and even increases muscle mass, crucial for maintaining strength and mobility, and both vital to living a vibrant life.

What do you enjoy about training older people?

The girls are inspirational. They have clearly exercised for the greater part of their lives and have made it a priority for their health and wellbeing.

It's so impressive. I know they don't always feel 100 per cent but they always do what they can. It's uplifting to be able to run our Baby Boomer sessions. I know it's so good for them but more than that, they've taught me how consistency in your fitness

leads to living a life you love. When I see them in action, I just think if I can build a fitness structure for people that's fun and creates a sense of team, they will want to keep coming back. Our Baby Boomers are proof positive of the joy that brings.

What do you find is different about exercising as people age?

I always want to leave people feeling like they have had a good workout. But it's most important that they are motivated and able to do their next session. So, we need to be more careful with our Baby Boomers. Recovery takes longer so there is more risk in doing something new until they build their strength, confidence and exercise experience. Sometimes they'll lack confidence in an area because of things like arthritis, operations or previous injuries. Even though it's a group session, I always try to make sure I have the right equipment for everyone's ability (as well as some alternative exercises ready to go). That way, if something is not working for any one of the group, I can give them an alternative that keeps them building their fitness and feeling safe.

What tips would you give people to start their fitness journey?

If you feel like you're lacking condition and need to get fit, there are two things that are more important than anything else. Patience and consistency. It might have been years since you've done any fitness work. That has an impact and it's unrealistic to try and turn that around in a few months. Starting in a rush can open the door to injuries and obstacles that can stop your progress. So, if you find something you like doing enough to keep doing it, you will be buoyed by the benefits and want to keep going (even if you don't quite feel like it from time to time). Once you start to build consistency in your efforts, you'll enjoy it more. Weeks turn into months, gains grow and the need for patience melts away.

Do you focus on a particular style of exercise?

We do as much we can with the equipment and outdoor space we train in. I've studied and trained for lots of things, and try to bring the best benefits of each session. I try to make sure each session has something for everyone. I like to keep people busy, so I often exercise different areas of the body to keep them going. For instance, we might do some arms work, and then give the arms a rest by doing some glutes. A session might start with some core work, cardio, and then some strength and conditioning, with a stretch to finish. I believe in the power of repetition, so people can see their improvement but always like to have enough variety to keep training interesting.





Your lifestyle can impact how fit and well you feel as you age. Here are the science-backed ways to feel happier, fitter and stronger for longer.

Five tips for healthy ageing

Growing older is a natural part of life, but healthy ageing - which the World Health Organization (WHO) defines as 'the process of developing and maintaining the functional ability that enables wellbeing in older age' - is for most, a choice. It means paying attention to, and boosting your chances of, feeling as fit and well as possible, into your golden years.

Thanks to better access to health care, education and sanitation, globally, life expectancy increased by more than six years between 2000 and 2019 - from 66.8 years in 2000 to 73.4 years in 2019, according to the WHO. In Australia, the average life expectancy is 81.3 years for men and 85.4 years for women. We are living longer than our grandparents and scientific advances in areas like neuroplasticity (the brain's ability to change and adapt) and telomeres (which are found in our DNA and shorten as we age) mean we know a lot more about just how significant our lifestyles can be.

Healthy ageing includes staying physically active, eating a nutritious diet, connecting with others and taking care of your mental wellbeing as you get older. There are ways your HCF health cover can help you to take care of your health, with programs and services that may already be included in your cover.

Is ageing without disease possible?

Life doesn't come with any guarantees and, while you can't prevent every disease, some of the major chronic health diseases, including heart disease and type 2 diabetes, are largely preventable.

Prioritising a healthy lifestyle is your best chance at living a long life, and the earlier you start, the better. Regular health checks can help you stay on top of your health and nip some health issues in the bud. Here are five ways you can take charge of your health as you get older.



1. Keep moving

Doing regular exercise is one of the best ways to protect your health as you get older. One study found that regular, sustained physical activity can be associated with the absence of disease, strong cognitive functioning, and good physical and mental health. Significant health benefits were even seen among participants who became physically active relatively late in life, so it's never too late to start an exercise routine.

Strength training can help you maintain muscle mass and bone density, while cardio exercises can improve your overall fitness and reduce the risk of heart disease. Stretching and yoga can also help improve flexibility and balance. One study showed that exercise can help reduce the risk of falls by up to 21% in older people.

It's always important to make sure the type of exercise you're doing is appropriate for your fitness level, and if you're doing anything new, consult your doctor before you begin.

2. Eat a Mediterranean-style diet

While it would be wonderful if a magical superfood could reverse a lifetime of unhealthy eating and drinking habits, it's consistently good nutrition that's key to healthy ageing. That doesn't mean you can't enjoy a food treat or a glass of wine occasionally, but eating a diet rich in fruit, vegetables, whole grains and lean protein has been shown to provide the nutrients your body needs to stay healthy in the long term.

The Mediterranean diet, which emphasises plant-based foods, whole grains, seafood and healthy fats like nuts and olive oil, has been linked to improved heart health, a reduced risk of type 2 diabetes and several cancers, lower blood pressure and cholesterol, and a reduced risk of cognitive decline like Alzheimer's and dementia.

While eating healthy foods is important, equally important is what we choose not to eat. A diet high in saturated fats, for example, can increase our risk for heart disease, and a diet high in sugar and refined carbohydrates can increase our risk of obesity, which in turn can increase the risk of type 2 diabetes. A diet high in both saturated fats and sugar can increase the risk of kidney and liver diseases.

Maintaining a healthy weight is also key to healthy ageing because obesity has been linked to an increased risk of chronic diseases, including high blood pressure, cardiovascular disease, type 2 diabetes, sleep apnoea, some cancers and some musculoskeletal conditions.

3. Stay on top of regular health check-ups

Regular health check-ups can help you to detect health issues early, when they can often be more treatable. Regular eye tests can look for signs of macular degeneration or glaucoma and regular dental check-ups can help detect oral cancers and other dental health issues early, potentially saving you money and reducing the risk of more serious health issues at a later stage.

If you see a GP regularly for a health check, they may talk through your family's medical history, your lifestyle, weight, alcohol intake and exercise, to see if there are opportunities for improvement. Your doctor may also check your blood pressure, cholesterol and blood triglycerides, which can offer early warning of heart disease or other health issues.

Other preventative care measures, like skin cancer checks, mammograms and bowel cancer screening, can also help detect cancer and other health issues early.

4. Get enough sleep

Getting good-quality and good-quantity sleep is essential for keeping your attention, memory and learning skills sharp as you age. Sleep also provides essential support to your immune system and plays a major role in heart health.

If you're missing out on sleep in the short term, you might find your mood and concentration levels are affected, and you could also be slower to react if you're driving, which can be dangerous. In the longer term, a lack of sleep has been associated with a shortened lifespan.

How much is enough when it comes to sleep? Adults need around eight hours a night, but as you age, you may find that you're sleeping more lightly, and for shorter amounts of time, which is normal - but the total amount of sleep you need remains around the same. If you're noticing your lack of sleep is impacting

your life, or think you may have sleep apnoea, or you are feeling tired on a regular basis, have a chat with your GP.

5. Keep your mind active

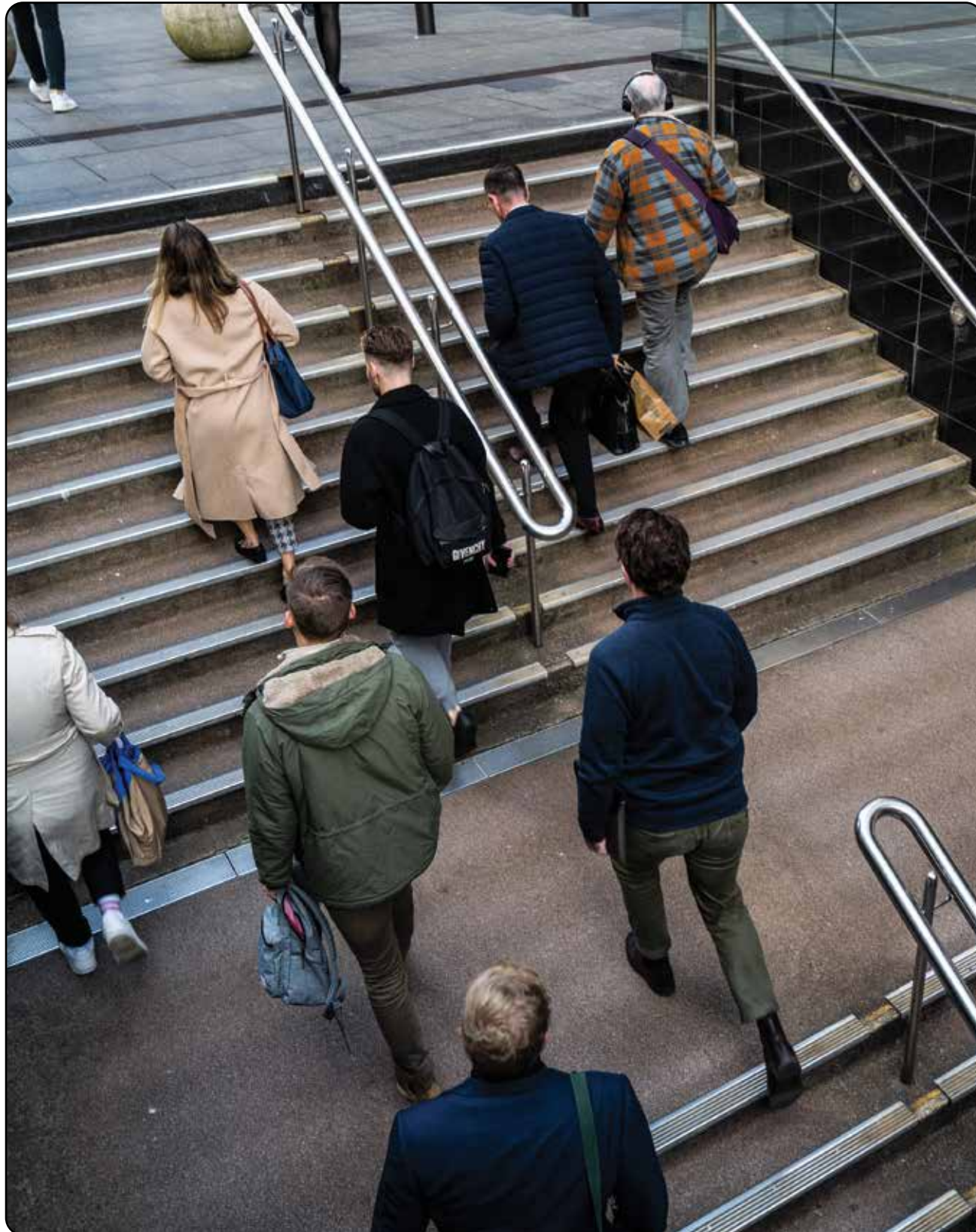
Growing research shows that keeping our minds active, staying connected with social activities and managing stress levels can all help to maintain our cognitive health as we get older. Cognitive health is how well we can think, learn and remember, and a decline in cognitive health could lead to conditions like dementia or Alzheimer's.

Keeping your mind active can help you to feel healthier and happier. The way you do this is up to you - it could be reading, doing puzzles or playing games, or you might prefer to learn a new skill or try something creative like music or photography.

Studies have shown that people who have a sense of purpose in life live longer. Visiting family and friends, volunteering or joining a social group, can help to keep you feeling part of something larger and have positive benefits for your mental health.

Stress is a natural part of life that can come and go but, over time, chronic stress can change the way your brain works, affecting memory and potentially increasing your risk of dementia and Alzheimer's. Regular, gentle exercise like tai chi or walking can help ease stress, as can keeping a journal, and practising mindfulness, gratitude and meditation.





Carving out time to hit the recommended daily amount of exercise doesn't have to be challenging. Here's how to build your endurance up every week.

How to fit five hours of exercise into your week

Fitting exercise into your daily life – between work, socialising and family commitments – can feel really hard, especially for some women.

The recommended guidelines for Aussie adults are 2.5 to 5 hours of moderate-intensity exercise weekly, or 1.25 to 2.5 hours of vigorous exercise, but research shows 59% of Aussie females have low activity levels. The key to increasing your movement and hitting the goal of five hours of exercise weekly is small, frequent sessions that fit around your lifestyle and commitments.

"I think we have to be realistic with our expectations around exercise," says Sarah King, an exercise physiologist and personal trainer. "Perhaps you might feel like you have lost touch with that side of yourself, or you're a new mum, or you're progressing in your career

and working long hours. Either way, the exercise you choose needs to work with your schedule for it to be sustainable."

Sarah says it's best to start slowly and not jump into anything too demanding or too physically challenging too quickly.

"Instead of building up slowly, we often decide to jump into things, like an eight-week challenge, and then we get injured. Or, if we complete the program, we feel absolutely exhausted afterwards and then just revert to doing what we were doing before, which may not have been much at all."

Sarah recommends starting small and working your way up to the recommended amount of exercise over time. That way, your fitness program is more likely to become a habit rather than a fleeting hobby.

The benefits of regular exercise

Whether you work out to increase your fitness, or because it puts you in a better mood, or you love the social aspects of your tennis club, it's well documented that regular exercise has many benefits. Not only can it boost your longevity and overall wellbeing, but living an active life can also reduce your risk of heart disease, diabetes and some cancers.

"The most important thing to understand about exercising is that we only get one body, and it has to hold us together throughout our entire life. Taking care of it is the most important thing we can do for our health," says Sarah.

How to find time to exercise

While you may have great intentions, one of the most common challenges for women can be finding the time to focus on themselves.

If this is an issue for you, focusing on movement in small sessions around your daily commitments may work better than trying to find 60 minutes to get to the gym. Here are some ideas to add in smaller sessions of movement throughout your day:

- If your kids like scooters and bikes, encourage them to go for a ride before or after dinner while you run alongside them.
- Wake up 20 minutes earlier and do a YouTube workout in the mornings.
- Walk around the pitch while the kids are at soccer practice.
- During the work day, consider 'walking meetings' or a quick workout during lunchtime, or walk home from the office, trying different commuting options.
- If you regularly catch up with friends, turn those outings into bushwalks, or do virtual fitness sessions with friends online. Tell your friends about your goal to fit in more activity – it's likely they'll want to do the same.

"If your end goal is to do four or five workout sessions a week, just start with one or two in the first couple of weeks and really give yourself some confidence that you can do that before adding additional sessions as you go."

And the same goes for intensity, she adds. Just because you can go harder initially doesn't mean you should. Not only does your fitness take time to improve, but your muscles, bones, joints and everything else need time to adapt to the new schedule and a new routine.

What types of exercise should women be doing?

When it comes to the type of exercise, Sarah is quick to point out that small, regular workout sessions offer more benefits than less regular, longer sessions.

"Little and often is always better, because the benefits you gain from exercise are dose dependent," she says. "So, if you do a two-hour hike, those benefits happen in and around that day; they don't last for the other six days of the week."

Instead, Sarah says, it's much more achievable for most women to aim for 30 to 45 minutes, four times a week, then build on that. A mixture of cardio and strength/resistance training is recommended.

"You want a minimum of two sessions a week of full-body resistance or strength training," says Sarah, "as that's helpful for building muscle mass and maintaining bone mass, which is particularly important for women because as we age, our oestrogen, which is our bone-protective hormone, naturally decreases."

Then, add in about 150 to roughly 300 minutes (2.5 to 5 hours) of moderate-to-vigorous intensity cardiovascular exercise a week, she adds, mixed with some elements of exercise that are just enjoyable. That could mean Pilates for balance, yoga for core strength, or dog walking for mobility.



Workout programs that hit the recommendation

Building a fitness program is all about making sure you reach your fitness goals, while also including enough enjoyable activity so it's sustainable. Here are three examples of fitness programs that include both moderate and vigorous exercise, to help you achieve the recommended number of minutes per week and boost your fitness and endurance. For advice on whether a fitness progress is right for you, speak to a health professional.

WEEKLY EXERCISE PROGRAM #1

- 3 x 45-min walks, including interval fast walking and hill walking
- 1 x 50-min weight/strength class
- 1 x 50-min yoga session
- 1 x 60-min lawnmowing session, vacuuming or vigorously cleaning the house

WEEKLY EXERCISE PROGRAM #2

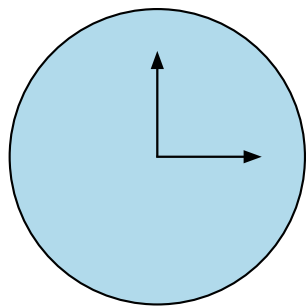
- 4 x 30-min moderate jogging sessions, including fast running intervals
- 1 x 50-min Pilates session
- 2 x 50-min strength session
- 1 x 40-min backyard football, cricket or netball session with your kids

WEEKLY EXERCISE PROGRAM #3

- 4 x 30-min swimming, alternating breaststroke and freestyle laps
- 2 x 30-min walking on the treadmill, including fast walking intervals and an incline
- 2 x 30-min dance sessions, including songs with 130 to 170 bpm (beats per minute)
- 1 x 60-min spin class or bike ride

How to eat well for less

Eating well doesn't have to be expensive. Forget pricey ingredients and choose seasonal produce and ingredients that can make your meals stretch further. Even if you're on a budget, you can still eat a healthy, balanced diet. Here's everything you need to know about how to eat well for less.

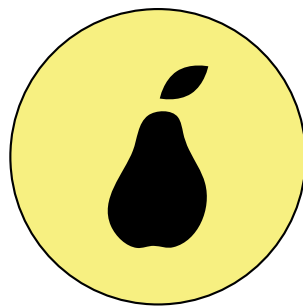


Plan ahead

Taking time to plan meals for the week and write out a shopping list means you're less likely to buy things you don't need. This saves money and also helps prevent food waste.

"Once you have your groceries, batch cook your meals for the week," suggests Fran Dargaville, a nutritionist.

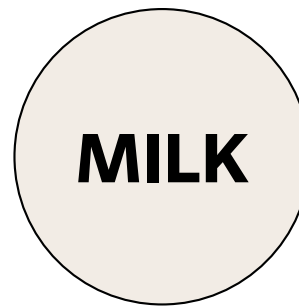
"Aim to make large quantities of each meal and opt for foods that freeze well such as curry, chilli con carne and bolognese. Portion them out into individual containers so you know exactly how long each batch will last."



Buy seasonal and imperfect fruit

"Seasonal produce is usually significantly cheaper," says Fran Dargaville.

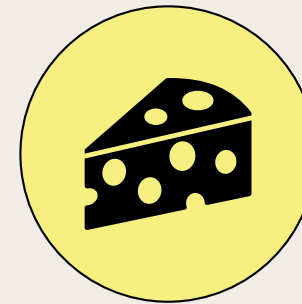
"Don't be afraid to go for the 'ugly' fruit and veg, which are often sold at a lower price despite being just as fresh and nutritious as the regular produce on the shelves."



Don't dismiss long-life milk

"Long-life milk can be a great, lower cost alternative to fresh milk," says accredited practising dietitian Jenna Stein.

"It has almost the same nutritional value as fresh milk, but with less folate and other B vitamins, due to the way it is processed. If you eat a balanced diet that includes plenty of vegetables, dairy products, meats and grains, this shouldn't be a concern."



Choose snacks that keep you full for longer

Snacking on sugary or fatty packaged foods can be expensive – and can mean you're hungry again a short time later.

The key to keeping your snack budget low is to choose filling foods that can be eaten slowly over a period of time.

"Cheese, popcorn and hummus with crackers are all relatively inexpensive ways to snack on something satisfying," says Fran.

"Just remember to read the ingredients label and go for options that are whole foods-focused with minimal additives."

"It's also worth considering items that might not traditionally be considered snack foods," says Jenna.

"Canned beans and vegetables, tinned tuna or some ready-made soups are also good, healthy, inexpensive lunch or snack options."



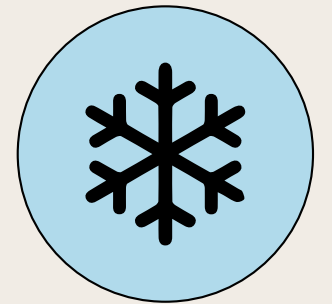
Bulk out your meat dishes

Make your meat go further by adding other ingredients, suggests Jenna.

"Beans and lentils can help bulk out spaghetti or taco mince, curries and stews. Tofu is another inexpensive way to add protein to meals. It tastes great in stir-fries, or you can blend it into soups – you won't even know it's there!"

Consider buying cheaper cuts of meat, too. "Chuck and brisket are nutrient-rich and a great way to save on your weekly shop," says Fran.

"Pop them in a slow cooker so they stay tender." Jenna adds: "Cheaper cuts of meat typically have higher amounts of saturated fat. Try to choose meat with the least amount of visible fat, so you can cut the fat layer away before cooking."



Choose frozen fruit and veg

"Frozen and tinned fruits and vegetables are the perfect, budget-friendly way to meet your two serves of fruit and five serves of veggies a day," says accredited practising dietitian Jenna Stein.

"Frozen vegetables are blanched before they are frozen, helping them retain their nutritional value. Canned products undergo a longer cooking process to ensure any bacteria that might cause contamination is destroyed, and this results in more nutrients being lost."

However, that doesn't mean they're not worth eating. "Pick the option that fits your budget, and that you enjoy," says Jenna.

"If the alternative is no fruits or vegetables, then something is always best! Just look for items with no added salt or sugar."

Di Elsom



When it comes to fitness, the common adage is 'use it or lose it'. That's something RT Health member Di Elsom is keeping in mind in her quest to stay fit, strong and active in her 80s.





We met Di recently at one of our Sydney Branch2U events. A larger-than-life character, Di was only too happy to share her fitness story, as well as some tidbits about her interesting life and her time with RT Health.

Fit and healthy – at any age

Twice every week you'll find a group of committed and strong ladies taking part in the Balmoral Baby Boomers sessions. Ladies in their 60s, 70s and 80s joined together with a strong purpose in mind. Staying fit, active and strong.

Against the backdrop of the picturesque Balmoral Oval, they're taken through their paces, with the united aim to stay 'fit, strong and straight'.

RT Health member Di Elsom is a passionate attendee. She's also an advocate (and some may also say an advertisement) for maintaining fitness and health in maturity.

High intensity interval training (HIIT) is the name of the game for Di and the Baby Boomer group. The outdoor sessions encourage coordination, strength and agility. There's also the great social connection that comes with group exercise.

"It's so, so important, as you get older, to continue to exercise and maintain your strength," she says. "Plus, it's great for your mental health and keeps you socially active.

"I love to stay fit and active. And being outside in a group is great," says Di.

(Check out our feature story with Baby Boomer trainer, Dave McIlwaine, on pages 4 to 7, about the importance of maintaining strength and fitness).

RT Health connections

Di became an RT Health member back in 2004 when her late husband, a pilot, joined up. And, she's always been pleased with the service and benefits she's received.

Since then she's retained her membership, seeing no reason to move from the fund that has served her well.

And she's received great comments from providers and friends when discussing the benefits she receives.

"I remember when I was getting two pairs of glasses, sunglasses and something else, they said, 'Oh, your health fund pays out well; pays out more than a lot of health funds.'

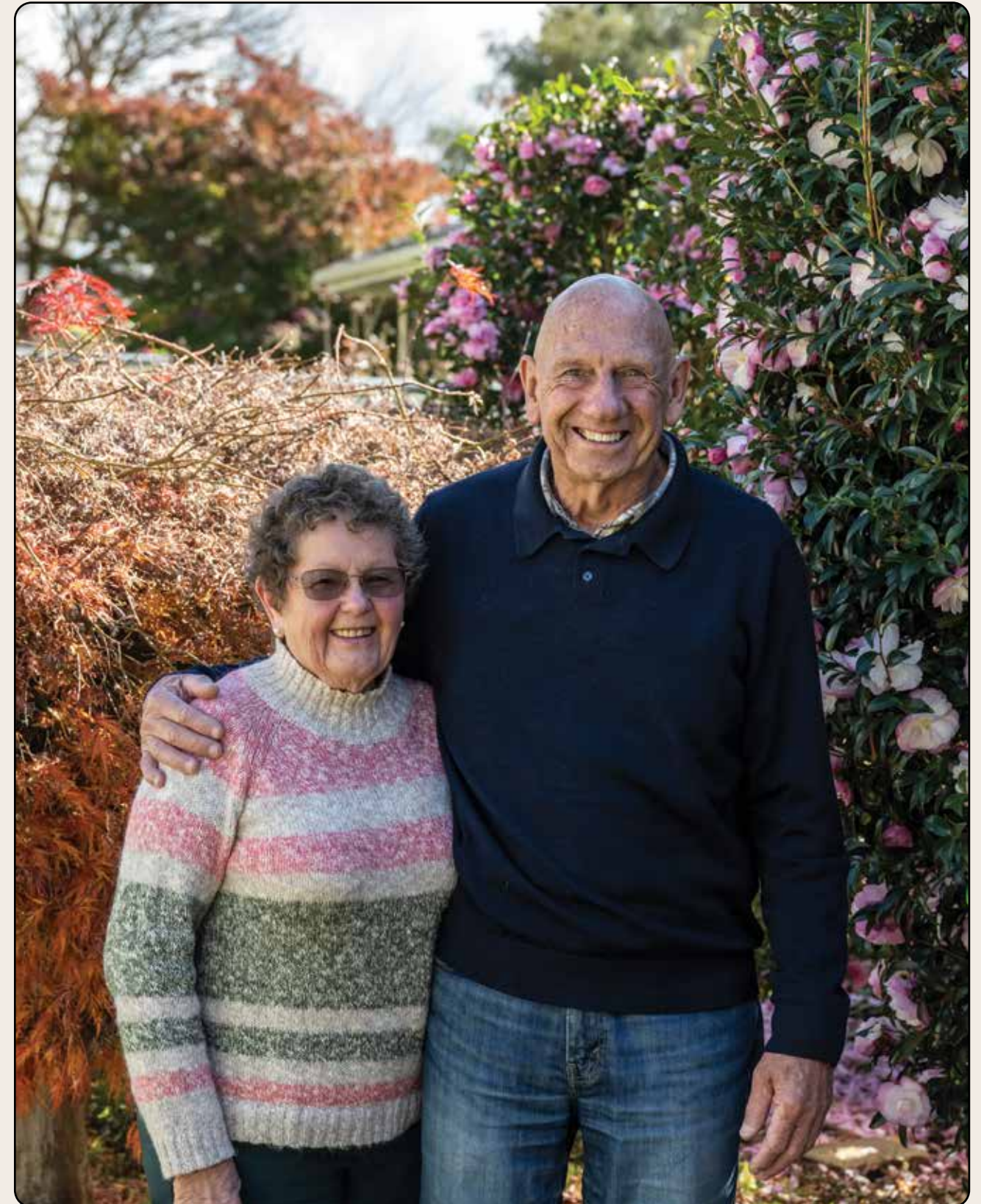
Plus, Di says it's easy to get in touch with the RT team when she has a question. If ever I want to make an enquiry, I just call up. It's pretty simple."



Stephen & Joy Tobin



We're proud to have loyal members scattered right across our great country. People who've put their trust in RT Health for decades, for the long haul. A special brand of hardworking Aussies connected by their stories and their link to our community.





We recently caught up with the delightful Stephen and Joy Tobin, who were only too happy to share with us some of their interests, including their love of sport and their enviable collector's items.

Stephen and Joy are stellar examples of the great impact that maintaining a healthy approach to physical, social and mental activity can have.

Both born and bred in the picturesque town of Orange in NSW's Central West, Stephen first joined RT Health when he entered the workforce – almost 60 years ago. His father was employed by the railway, and he guided Stephen's decision when it came to taking out his first private health policy with RT Health.

How it started ...

Like many couples, Stephen and Joy met through work. Stephen worked at NCR as an engineer maintaining and servicing machines and computers, while Joy was in customer service at Myer (formerly known in Orange as Western Stores).

"I was fixing cash registers at Myer (or Western Stores as they were then), and Joy was a checkout chick," says Stephen.

"That's where we met ... and it all started from there."

The couple courted for five years before marrying and starting their family.

Always one for an amusing anecdote, Stephen fondly recalls the day he asked for Joy's hand. Joy had been hinting that she'd like to go on a trip or a holiday.

"So, I told her we might as well get married," says Stephen.

And so, they did. That was almost 50 years ago.

They welcomed their children Scott and Kirsty in quick succession and got on with the busy stuff of life – raising a family. Both kids grew up and completed their schooling in Orange before settling into careers and building families of their own.

Joy really enjoyed her children's school years. She was actively involved in school life on numerous school committees, canteen duties and anything that needed parental support.

She continued to support local education and the Orange community by supervising School certificate and HSC exams, even after Scott and Kirsty had finished their schooling.

Now, Stephen and Joy's four grandkids are the collective apple of their eye. They take a great interest in their lives – particularly their interest in sports.

"There's nothing we love more than being able to see them play their sports," says a proud Joy.

Mr Fix It ...

Just like many of the hardworking Aussies, Stephen enjoyed a long and rewarding career in computer and machine maintenance. A career that saw him travel great distances. Stephen estimates he travelled as many as three million kilometres throughout his career.

"My career was working on cash registers and computers for NCR. I retired in 2006 after almost 40 years in the job," he says.

A self-confessed 'Mr Fix It', Stephen has always enjoyed 'tinkering'. He finds there's a certain art, and peace, in bringing new life to old machines.

His love of making the old new again has continued since his retirement. He's never one to throw something out.

Stephen, and also Joy, love to collect things.

"I just like old things. Plane kits, computer items. I've even got a very old vacuum cleaner. I love to keep things that have belonged to my family," says Stephen.

"I used to have a big collection of old computer parts. I just like to keep old things going," he says with pride.

"I don't buy new things until something can't be fixed anymore."

In fact, he's got quite the reputation as a 'Mr Fix It'.

"I've always loved repairing things. Everyone knows that if something's broken, they can bring it to me and I'll fix it for them," he says.





... and keen collectors

Stephen and Joy are proud to 'show off' the various items they've accrued over the years, including a camera collection passed on from Joy's grandmother. A sentimental favourite is a vintage camera passed on to Joy by her late grandmother, who had received it in 1915 when she was just 10 years old.

But the couple's pride and joy is a 1969 Morris 1100. They're proud members of the Gnoo Blass Classic Car Club and from time to time enjoy various outings and 'drives' around the district.

Even in retirement, the Tobins lead a busy life.

"I don't have any trouble keeping busy," says Stephen with a laugh.

"When I have some time I really enjoy keeping my mind active with magazine quizzes and that sort of thing."

They maintain an active social schedule and they both enjoy trips to the Gold Coast or Albury to visit their children and grandchildren. Joy loves the call of warmer weather ... and the ocean.

Fit, active and healthy

Throughout almost five decades of marriage, Stephen and Joy have both maintained and fostered a love of sport and physical activity.

Stephen's an avid table tennis player and still plays competitively in the local Orange competition. He's also a licensed shooter and loves a good bushwalk when the weather is kind.

Joy stays active with her morning walks. She likes to take a few each week and can amass up to four kilometres each time.

Keeping fit is something Joy's been primed for her whole life. She proudly recounted for us the sports she's played over the years. Squash, tennis, basketball, hockey - to name just a few.

She also has a couple of years of playing Veteran's Hockey for Orange under her belt.

Stephen and Joy both took to the streets in the 2011 City2Surf. Joy has also taken part in a variety of other charity walks over the years, including events in Melbourne and on the Gold Coast.

The pair were excited to try their hands at snow skiing for first time at Mt Buffalo when they were in their late 50s. They also recall the huge blizzard that brought a halt to their very first lesson!

The regional life

Both Stephen and Joy speak with great fondness for their hometown of Orange.

"Orange, it's a beautiful place. The trees in Autumn make a mess, but they're still beautiful. The area we live in is nice and quiet, our neighbours are good. And, it's a bit of everything. Like the convenience of the city without all the people," says Stephen.

"I just love the change of seasons," says Joy. "It's a joy to be in the garden and to see the flowers at different times of the year." Joy confesses that she's often contemplated settling in warmer climes. But in the end, it's connection to family, and their social circle, that keeps the couple in Orange. Joy's family, including her 96-year-old dad, still also call Orange home.

RT Health members

Over almost 60 years, the Tobins have never really contemplated moving away from RT Health.

"I've always been really happy with how we've been treated. The money we've been able to get back has always been very good," says Stephen.

"We're still happy. We're really happy with the service we get."

Joy says it was 'wonderful' to be able to keep Kirsty on their cover while she studied at university.

Stephen also mentioned a Branch2U event held in Orange a couple of years back and the great advice and friendliness shown to them by the staff on the day.

"They sat down with us and gave us great advice on what we could do to make our cover suit us best," he says. "It was so handy. They were really kind and lovely people, who loved chatting to us."

And he's pretty impressed with RT Health's commitment to members, even those in the regional areas.

"I doubt any other fund would offer something like that to their members. I don't think they get that level of service out here in the regions."



Welcome to our Transport Health members

Right now is a special time in the long and rich history of RT Health, as we welcome aboard members from Transport Health.

Throughout the first half of this year, we've busily been rolling out our special RT welcome to members from Transport Health, another of Australia's very first private health funds.

It's been a long (and sometimes complicated) journey, but we're proud to have them as part of our expanding RT Health community.

Transport Health (just like us here at RT) served the hardworking men and women of the transport industry for 130+ years. And that's something to be proud of!

We're now uniting under the RT Health brand, backed by Australia's largest not-for-profit health fund, HCF, to represent transport industries and a renewed commitment to industry workers. Our ethos of providing 'small fund care, big fund security' as part of HCF will support members into the future.

Fusing our two brands means there's a wealth of experience in private health insurance under one roof ... and we have a combined 260 years' experience in knowing what members want from their health cover.

Like any organisation that's been around for so long, Transport Health has a long and vibrant history. A history that we're keen to honour as we move forward as one brand, invested in representing transport industries with a renewed commitment to industry workers.

While it's hard to portray the commitment, toil and grit involved in keeping an organisation alive for 130+ years, we've put together this timeline as a brief snapshot of the history of Transport Health.



City Circle Tram Flinders St. Station, 1990. Image courtesy of the State of Victoria through the State Library Victoria.



1888

Born out of a desire to help Victorian tramway workers and their families cover the cost of illness and funerals, Transport Health started as the Tramways Friendly Society back in the late 1880s and was one of the first health funds in Australia.

1932

The Society set up an office at Capitol House in Melbourne's Swanston Street in 1932 and treated patients at an outpatient's hospital, providing a dental clinic, masseurs department, eye testing, and an ear, nose and throat specialist, all at the same location. Over the years, allied health services, hospitals, aged care and retirement living were added to its operations.



1961

In 1961, the Society decided to extend the services provided at Vimy House by buying an adjoining property, 'Bathurst', and relocating the offices and medical clinics from Capitol House.

1949

The Society established its first inpatient hospital in 1949 with the purchase of Vimy House Private Hospital in Queens Road, South Melbourne. Members received free hospitalisation if their surgeon treated them at Vimy House.*



1923

In 1923, the organisation became known as the Mutual Benefit Society of the Employees of Melbourne and Metropolitan Tramways Board. With the growing demand for insurance products, the Society's community at that time included all areas of the Australian transport industry.

1975

A new Vimy House Private Hospital opened in Kew in 1975, but not before a long town-planning appeal process following the purchase of what was originally a residential site.

1982

Karinyah Nursing Home, a 36-bed facility, was purchased in Camberwell in 1982. By this time, both Karinyah and Vimy House were open to the public and Society members.

1987

The business was incorporated in 1987, when it also changed its name to Transport Friendly Society Limited. It introduced a superannuation fund (which has since been divested).

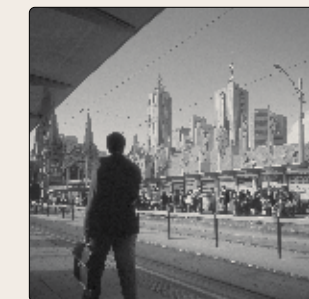


2014

In 2014, Transport Friendly Society Limited demutualised and Primary Healthcare became owners of Transport Health.

2016

RT Health purchased Transport Health.



2021

When RT Health merged with HCF in November 2021, we took Transport Health members along for the journey ... and they received all the benefits and advantages of being under the HCF umbrella as part of the RT Health group.

2023

Transport Health officially merged with HCF on 1 January 2023, and we commenced plans to bring valued members under the RT Health brand.

2024

And now we're here: 2024. Proud to officially welcome Transport Health members into the RT Health family.

1. Flinders Street Station, 1888. Image courtesy of the State of Victoria through the State Library Victoria.
 2. South Melbourne. Vimy House, 25 Queens Road, 1963. Image courtesy of the State of Victoria through the State Library Victoria.
 3. Trams travelling through the railway crossing in Lydiard Street North, Ballarat, Victoria, circa 1966. Image courtesy of the State of Victoria through the State Library Victoria.
 *www.hawthorntramdepot.org.au/papers/vimyhouse.htm

On the road



Rail events a treat for members

Our rail journey events have again proved popular with members. We really relish the opportunity to provide loyal members with a treat every now and then. Members got the opportunity to travel aboard Steam Locomotive 6029 from Central to the NSW Rail Museum in Thirlmere and back during March. March also saw a group of RT Health members enjoy a day excursion aboard the Steam to the Surf with Locomotive 3265 from Sydney to Wollongong, and return. Another way we're connecting with our historical roots in the foundation of the railway industry ... and providing members with a great family day out.

Health webinars, just for RT Health members

Not on the road, but on your screens! We've enjoyed rolling out our program of member health webinars in 2024. Some valuable health topics have been covered, including:

- Eight essential tools to prevent heart disease
- Bowel cancer awareness for young people
- The importance of exercise as we age

In case you missed them, recordings of each webinar are available on our website. Just go to the 'Member Benefits' page under the 'Your Cover tab' to check them out.



Branch2U across three states

We love getting out and about where our members are! So far in 2024 we've visited three states - NSW, Victoria and Queensland - taking our Branch2U event (and much-loved Victor Chang Heart Checks) to valued RT Health members. Our Sydney CBD, Melbourne and Brisbane events were popular and it was wonderful to see so many members take the time to check in with us. We introduced the Victor Chang Lifestyle Checks during April and we've received great feedback about them. A lifestyle check is a health assessment (provided by qualified medical staff) provided for RT Health members.





New partnership launch

There's nothing we love better than celebrating a new partnership. And that's just what we did on 17 April when we held a special launch event for our new relationship with Pacific National. Team RT enjoyed greeting employees from Pacific National at their North Sydney office. Our team conducted a 'lunch and learn' event where they chatted with Pacific National staff about what RT Health has to offer, while also providing face-to-face quotes and consultations.

Women in Rail

March was a busy month for the Corporate Sales team. Just prior to International Women's Day, our Key Account Manager, Elaine Marshall, and Business Development Manager, Kate Cuthbertson, attended the Australasian Railway Association (ARA) Women in Rail networking event in Brisbane. Our RT Health reps enjoyed spending time with partners from across the rail sector and the opportunity to catch up with partners.

ARA NSW Rail Industry dinner

Key Account Manager, Alison Weatherill, and Business Development Manager, Kate Cuthbertson, donned their glad rags to attend the annual Australasian Railway Association (ARA) NSW Rail Industry dinner in March. The event was a great opportunity to catch up with partners across this foundation industry, as well as to meet new contacts to spread the good word about RT Health.

Hitachi Rail visit

A visit to Hitachi Rail at Eagle Farm (Queensland) brought with it some great feedback from RT member Michael Sims. "RT Health is the best fund ever," he said. "I'm a long-term member and a very happy one." Michael's just one of the many members we interact with when we travel around to various toolbox talks and awareness events at industry depots and workplaces.



We were honoured to visit long-term member Betty Prentice to celebrate her 75 years of membership.

Betty's 75 years of loyalty

Every day we're honoured to hear the amazing stories of our members. Members who've lived extraordinary lives and experienced the highs and lows of life experience. One such story comes from the family of our long-term member Betty Prentice. We visited Betty earlier this year to thank her for 75 years of membership with RT Health, where we met her daughter, Dale Privett, who recounted for us the amazing story of Betty's life so far. Dale penned a few words for us to paint Betty's remarkable life, including an early separation from her twin and the chance encounter that brought them back together. Here's Betty's story, as recounted by her daughter, Dale Privett.

Betty Joyce McMillan was a twin born on 7 July 1927. Her twin sister was Beryl Jean McMillan. Their mother was Lydia May McMillan, who left her twin daughters with a Salvation Army officer to be placed

out for adoption. The officer left the twins with his sister, who later decided to adopt Beryl, who was then known as Beryl Jean Hodges. Betty became a ward of the state.

While Beryl's life was very stable living with the Hodges family, Betty's story was much more dramatic. For various reasons, mainly due to a death in the family where she was living, Betty was constantly moved from one family to another.

All this time Betty had no idea that she had a twin sister, and it was the same for Beryl. When Betty was in third year at Liverpool Domestic Science School, she went to a combined sports carnival. At the carnival Betty came across some girls from Hurstville Girls' School who thought they were seeing double when they saw Betty and couldn't believe how much she looked like Beryl Hodges from their school.

A teacher from Hurstville Girls' School took Betty's name and address and soon after, the Hodges family contacted Betty.

Sometime later, Betty was also adopted by the Hodges family at age 14 years.

By the time Betty was adopted, she was a very independent person and left the Hodges family to begin nursing training at St George Hospital in Kogarah. Her twin sister, Beryl, also decided to join her.

It was here Betty met Harry Prentice, who was in hospital recovering from a motorcycle accident. Harry was hit by a bus while riding his motorbike. Consequently, he suffered severe leg injuries and had to spend considerable time in St George Hospital. Betty was Harry's nurse during this time and after he was discharged, they started dating. In April 1949, Betty and Harry married.

Since Harry was an employee of the railways at Chullora, I can assume that's when Harry joined the RT Health and Betty joined when they were married in 1949. Harry stayed with the railway until he retired at age 65. He passed 10 years later, aged 75.

Betty and Harry had two children - Jeffrey Kevin Prentice and (me) Dale Margaret Prentice. Unfortunately, my brother, Jeffrey, was killed in a car accident when he was just 20 years old.

Betty returned to her medical career after Jeffrey and I were of school age. She worked as a nurse/receptionist for doctors Mary Stuart and Louis Lewis at a Bexley medical practice.

Betty continued to drive a car and work until she was 86 years old. After a car accident Betty gave up driving and work and moved into a retirement village to be close to me. Due to failing mobility, Betty moved to a nursing home at age 92, where she still lives today.

Betty was 21 when she married Harry and she is now 96 years old, so that's how long she has been a loyal member of RT Health. RT Health has served her well for 75 years by being exceptionally reliable every time she needed to make a claim.



Betty and Beryl started their nursing careers at St George Hospital (Image supplied).



Harry and Betty were married in 1949 (Image supplied).

Planning your hospital stay

Your guide on the things you need to know, do and ask to avoid out-of-pocket costs.

We all hope our hospital stays are few and far between. But at RT Health, we like to make things simple.

And, we want you to get great value from your cover. That means avoiding as many out-of-pocket costs and unexpected bills as you can.

With just a few simple questions at stages throughout the planning for hospital process, you'll be able to get the info you need to be prepared for your hospital stay.

As an RT Health member with private hospital cover, you can choose to be treated in either a private or public hospital. Your choice will depend on your level of cover and the type of treatment you're having. Keep in mind that even as a private patient in a public hospital, it's possible you'll be placed on a waiting list.

Talking to your doctors

VISIT YOUR GP

You might know the drill. You need a referral from your GP to see a specialist doctor (like a surgeon, for instance) to kick off the whole planned procedure process.

FINDING A SPECIALIST

Finding the right specialist for you is important when it comes to managing your health and avoiding or limiting your out-of-pocket costs.

Your treating doctor is really your choice. You have the right to ask your GP for another referral if you're not happy with the specialist they've suggested, or you can also ask for an 'open referral'. This means you can choose from a list of appropriately qualified specialists and select the one who suits you best.

(Remember, any specialist consultations or treatments you receive outside of hospital can't be claimed under your private hospital insurance. Hospital insurance only applies once you are admitted as an inpatient to hospital.)

Our 'Find a Doctor' tool (you can find it under 'Health Services' on our website) can help you see if your doctor/specialist has previously participated in our Medcover program.

DON'T BE AFRAID TO ASK QUESTIONS

It's important to make sure you fully understand your planned procedure. Knowing all the relevant information is part of informed clinical consent.

You want to get the best value from your private hospital cover as well, so asking your specialist about any out-of-pocket costs is vital.

RT Health's Medcover program can help curb out-of-pocket costs. It's a 'gap cover scheme' that helps us provide benefits to cover some or all of any gap payments.

Doctors can elect to participate on a case-by-case basis, so you'll need to check in with your treating specialists to see if they'll participate for your treatment (more on this below).

GET INFORMED

When you visit your specialist, you'll learn about the treatment options recommended for you. Now's the time to gather information, so make sure you receive an itemised quote to help guide your decision making.



Your doctor should be able to give you a breakdown of the cost of your treatment. This is known as informed financial consent. You should also ask about any out-of-pocket costs that you may incur from other treating specialists or care (like assisting surgeons, anaesthesiologists or pathology testing).

Here are some questions to ask your specialist when it comes to your medical costs.

- What are the MBS item numbers for my treatment and what will be the charge for each of these items?
- Can I have a written quote or advice on costs of my procedure (and any out-of-pocket costs), including fee estimates for any other treating doctors, so I can review before agreeing to the treatment?
- Will you treat me under RT Health's Medcover program?
- How and when will I be billed for any out-of-pocket costs?

Talking to your hospital

If you choose to go to a public or private hospital that's contracted with RT Health, your hospital fees should generally be covered (as long as you're covered for the treatment you're having).

However, it's always good to ask some specific questions of the hospital before your admission.

Here's a few handy questions that will help you find out if you'll be up for additional hospital costs:

- Will I have to pay a gap for my hospital accommodation?
- What costs will I have to pay out of my own pocket during my time in hospital? (It's good to know that things like TV, internet, parking, magazines, newspapers aren't included).
- If you have an excess, when does it need to be paid, and how?

Give RT Health a call

As soon as you know that you'll be having a hospital stay, give us a call. We'll be able to confirm with you that your hospital fees will be covered, depending on how you're being treated (public vs. private).

We'll also be able to help you have peace of mind knowing what bills you may expect to get from your treatment (hopefully very few!). We'll chat with you about:

- the treatment/procedure you're having and making sure you're covered
- any restrictions you may have on your cover
- making sure the hospital you're booked in with is contracted with RT Health
- any waiting periods and/or pre-existing conditions (if you're a newer member or have recently changed your cover)
- making sure your membership is paid up-to-date and any payments you'll need to make before your treatment
- your excess (if you have one).

There's no place like home

Our Hospital at Home programs give you treatment where you want it, when you need it.

Having a choice in how, and where, you are treated is one of the most empowering advantages of private health cover. Most people find they're more comfortable and relaxed when they're treated at home.

Our Hospital at Home programs mean you get to rest, recover and get the treatment you need ... all from the comfort of home.

These programs are sometimes called Hospital Substitute Treatments. That just means that your hospital cover pays for you to get the support for your recovery, without you needing to stay in hospital.

We've teamed up with a range of providers to give eligible RT Health members access to at-home options. Wherever possible, we give you a choice of how you're treated.

Sounds great, doesn't it?

What treatment can I get at home?

If you're covered for treatment in hospital and you'd like to investigate how you could have your treatment at home instead, we're here to help.

Ask your doctor or hospital if you can be treated at home.

We'll work with you to cover treatment at home if you need:

- Intravenous (IV) therapy antibiotics
- Complex wound care with negative pressure wound therapy
- Rehabilitation after a hip or knee replacement
- IV chemotherapy.

You may even be able to choose your provider - depending on where you live and the treatment you need. Plus, your

Hospital cover really does the hard work for you as there are no out-of-pocket costs for your at-home treatment with contracted providers.

If the reason you're in hospital or need treatment at home is the result of an incident, accident or surgery for which you can claim compensation from another party (like a workers compensation insurer, motor accident authority or a public liability insurer) then you need to tell us and take steps to claim compensation from that party, as you may not be covered by your private health insurance for expenses arising from those circumstances.

How long will I get treatment for?

Your treatment is complete when the care you need can be provided in the community, rather than in hospital. When you finish your treatment, the provider will refer you to community services if you need them.

Who's eligible?

You can consider Hospital at Home programs if:

- You're an RT Health member with Hospital cover
- You've served any waiting periods for pre-existing conditions
- You're covered for the treatment if you were admitted to hospital
- You need treatment that you would have had to stay in hospital for
- You live in an area covered by a contracted service provider
- Have a suitable home environment to be treated in



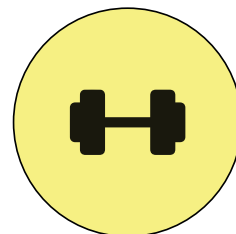
Extras cover. Your path to a fitter, more active you.

Having great Extras cover can really pay dividends when it comes to being proactive about your health and wellbeing.



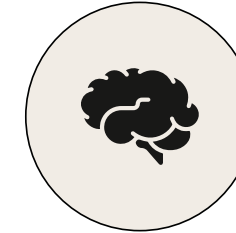
Great eyes. Great teeth. Great ears.

Extras cover supports you to stay well by giving you the freedom to book and plan ahead ... without having to worry so much about the cost. And once you've got a family to take care of, it becomes even more important. RT Health members can save even more by using our network of preferred providers for your dental and optical needs. We have agreements with dental and optical providers. This makes things easier for you, knowing there'll be a reduced out-of-pocket cost (in most cases) when you visit our list of providers. They're all listed under the 'Health Services' tab on our website. And remember, you have access to HCF's network of Eyecare and Dental Centres, if there's one near you. But if you have a provider you've come to know and trust, you'll still be covered. RT Health will still provide benefits for claimable services from any registered dental or optical providers in Australia. Hearing aids are also an important item for many Aussies. Extras cover provides that helping hand when it comes to claiming the cost.



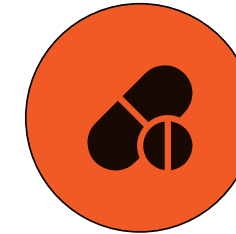
Get paid for going to the gym

Well, not really. But we do give you a helping hand by paying benefits under 'Health Improvement' towards your gym membership. If your gym is a registered fitness provider, you've filled in the special form (this is separate from the usual claim form) and have a letter from your doctor and healthcare provider, you'll get a benefit to pay towards your gym membership. And, you can claim one every year by following the same process.



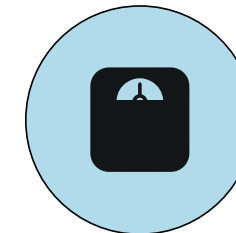
Mental health support

Many people don't realise that psychology is covered by Extras. There are generous benefits under RT Health's Extras covers to provide members with access to great mental health support.



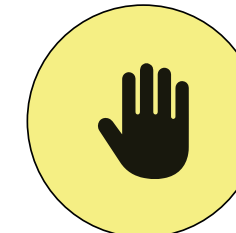
A helping hand with medicines

We all know that sometimes prescribed pharmaceuticals can cost a lot. That's why it's great to know that you may be covered for some of those high-cost items that have been prescribed for you. We'll pay a benefit on your script costs on non-PBS items (after you've paid the PBS patient co-payment amount of \$31.60). The amount you get back will depend on your level of cover. Nonetheless, it's a great way your Extras cover supports you to stay well. (You'll also need an Official Pharmacy Receipt when you submit your claim, so don't forget to remind your pharmacist you need one.)



Health aids and services

There's much, much more that's covered by your Extras, so it's worth doing a deep dive into your 'Cover Guide' (you'll find them under 'Your Cover' and 'Understanding Your Cover' on our website) to see what you're covered for. Depending on your level of cover, you may be able to claim organisation membership fees (things like Diabetes Australia); consultations for specialist skin screening, weight loss and quite smoking programs; custom orthotics; blood glucose and blood pressure monitors and compression garments.



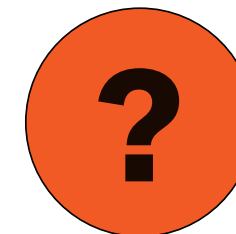
Need a massage?

Alternative therapies are also included in the benefits paid on Extras cover. That means you'll get a benefit when you receive a remedial massage treatment (from a registered provider). Who could want more? Acupuncture (so many people swear by it), Chinese herbalism and myotherapy are also covered.



Specialist therapies when you need them

There's nothing worse than living with pain. Specialist therapy treatments like chiro and physio can go a long way to providing relief. And if you've got Extras cover, you know you won't need to foot the whole bill at your appointments. Specialist therapies also includes access to services like occupational therapy, dietetics, osteopathy, podiatry, speech therapy and eye therapy (orthoptics). So, depending on your level of cover, you'll get some financial support in getting treatments when you need them.



Have a question?

Being empowered to use your Extras cover to support your general health and wellbeing is an important aspect of private health cover. That's why we're with you every step of the way. If you have a question, just give us a call. We'd be happy to help.



Tuna tomato pasta

Made from pantry staples, this cheap and cheerful pasta will become a family favourite.

Ingredients

500g spaghetti or other pasta
 1 tbs olive oil
 1 onion, finely chopped
 1 zucchini, grated and squeezed of extra moisture
 2 carrots, grated and squeezed of extra moisture
 700g passata (tomato puree)
 2 tbs salt-reduced tomato sauce
 2 tsp dried mixed herbs
 425g tuna in spring water, drained
 1 1/2 cups reduced-fat cheese, grated
 Chilli flakes or hot sauce (to taste), to serve, optional

Method

1. Cook pasta according to packet instructions. Just before draining pasta, scoop out at least 1 cup of the cooking water to add to the sauce later.
2. Heat oil in a large frypan and gently fry onions till softened (2- 3 minutes).
3. Add zucchini and carrots and fry till softened (2-3 minutes).
4. Add passata, tomato sauce and herbs, and simmer for 5-10 minutes.
5. Add the drained tuna, aiming to keep the pieces quite chunky.
6. Add about 1/2 cup of the reserved pasta cooking water to the sauce, stir gently, and let simmer for another 5 minutes. The starch in the water will thicken up the sauce and help it stick to the pasta. Add more if you like a runnier sauce.
7. Serve pasta and sauce, and top with cheese and chilli flakes if desired.

10
mins

PREP

15
mins

COOKING

6

SERVES

Nutrition information per serving

ENERGY	1943 kJ 464 Cal
PROTEIN	30.3g
FAT, TOTAL	12.4g
- SATURATED	7.1g
CARBOHYDRATE	52.3g
- SUGARS	12.5g
SODIUM	736mg
FIBRE	8.8g

Potato-topped beef and mushroom pie

A classic recipe with a fluffy, cheesy potato crust. Perfect for those cold winter nights.

Ingredients

Olive or canola oil spray
 2 onions, peeled and diced
 2 carrots, peeled and finely chopped
 2 cloves garlic, crushed
 1 kg potatoes, peeled and chopped into 2cm cubes
 400g lean beef mince
 1 tbs plain flour
 Pepper
 400g mushrooms, sliced
 2 tbs fresh thyme leaves or 1 teaspoon mixed dried herbs
 250ml salt-reduced beef or chicken stock
 100ml reduced-fat milk
 1 cup reduced-fat cheddar cheese, grated

Method

1. Spray a large non-stick saucepan with oil and place on medium to high heat.
2. Cook onion and carrot for 3 minutes, stirring occasionally; add garlic and stir 1 minute.
3. Fill a large saucepan with water, add potatoes and place over high heat. Bring to the boil and simmer for 10 minutes until soft.
4. Add mince to onion mixture and brown for 5 minutes, stirring to break up lumps.
5. Sprinkle over flour, season with pepper and stir well; mix in mushrooms, thyme and add stock.
6. Reduce heat to medium; simmer covered for 15 minutes, or longer if time permits, stirring occasionally until thickened slightly.
7. Drain cooked potatoes and mash with milk until smooth.
8. Divide meat mixture between 4 small 1½ -cup capacity overproof bowls. Spread mash evenly over mince to the edge of each dish. Sprinkle with cheese and place under a preheated grill for 5 minutes or until browned lightly.

15
mins

PREP

30
mins

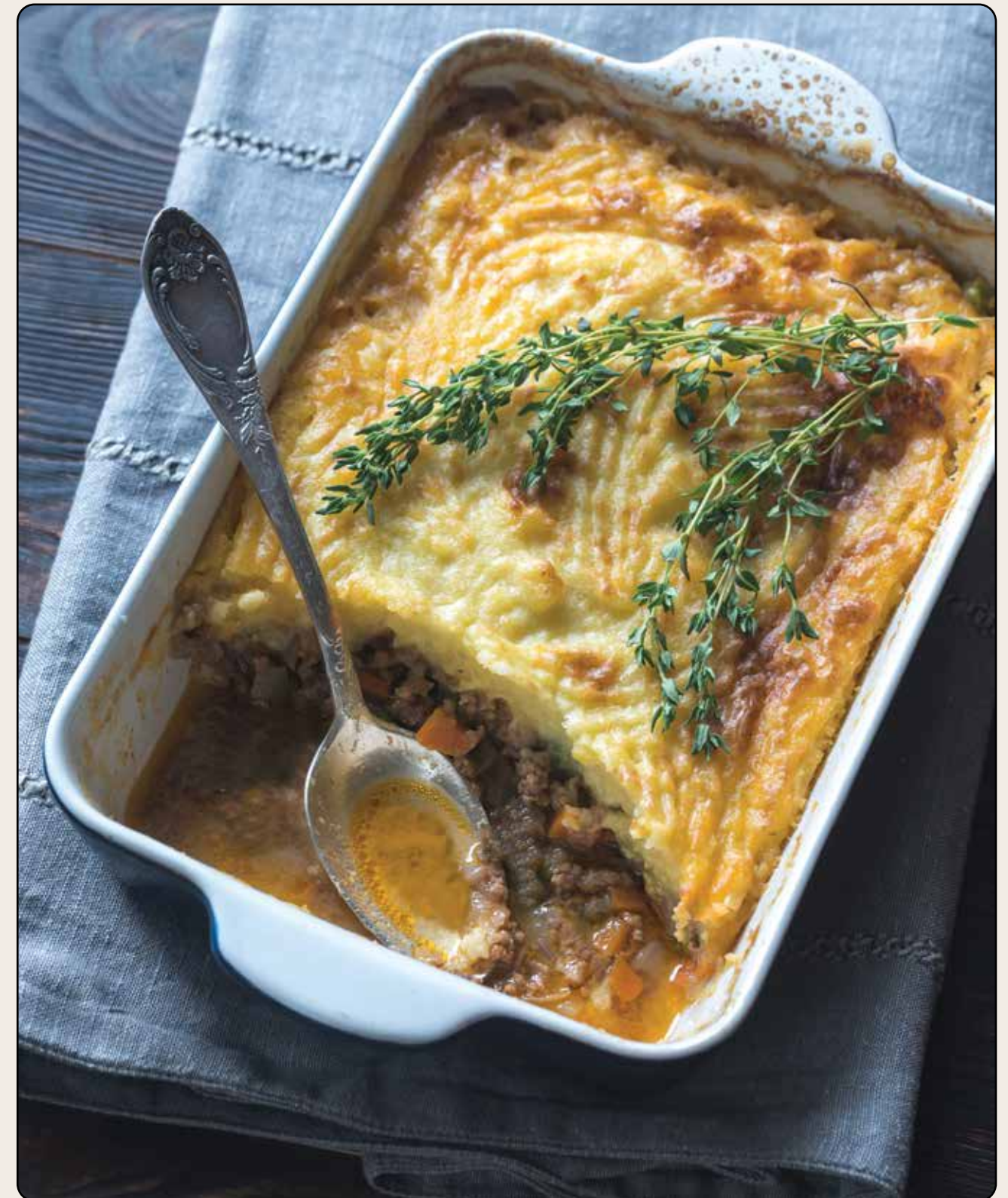
COOKING

4

SERVES

Nutrition information per serving

ENERGY	2783 kJ 655 Cal
PROTEIN	51g
FAT, TOTAL	30g
- SATURATED	9g
CARBOHYDRATE	41g
- SUGARS	12g
SODIUM	607mg
FIBRE	11g

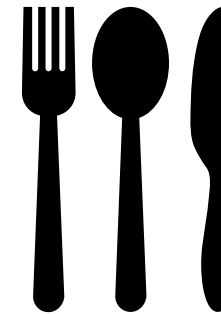
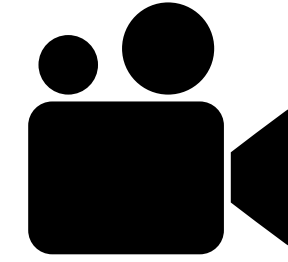




From the archives | Eye examination at the school travelling Ophthalmic Clinic, circa 1914. Image courtesy of the State of NSW through the State Archives and Records Authority of NSW.

We've certainly come a long way when it comes to our eye health. But even back as far as 1914, there's been a community approach to making sure kids get the best start to life with regular eye checks. This pic from yesteryear shows a routine eye examination at the School Travelling Ophthalmic Clinic (circa 1914). The service was set up by the state government of the day to provide regular eye exams for schoolkids across NSW.

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