

Rio Tinto Medical Plus

Rio Tinto Medical Plus provides eligible employees and their families with reimbursement (subject to limits) for certain expenses incurred due largely to unplanned events that cannot be claimed from another source. It's provided at no cost to you and benefits are paid directly by Rio Tinto through your payroll. You don't need to be a Medibank member to be covered. Medical Plus claim forms are available from riotinto.medibank.com.au

Hospital gaps	Private hospital accident emergency department fees	Travel and accommodation costs	Funeral expenses
Full reimbursement of eligible hospital and in-hospital medical out-of-pockets associated with a same day or overnight hospital admission above the designated maximum employee out-of-pocket of \$1,000	Reimbursement of administration fees charged by private hospital emergency departments (not reimbursed by Medicare and generally not claimable through private health insurance)	Reimbursement of travel and accommodation expenses for specialist services not available locally and funeral related travel	Benefit towards the costs associated with a funeral for an employee or their immediate family
<ul style="list-style-type: none"> Maximum employee out-of-pocket of \$1,000 per calendar year All eligible out-of-pockets incurred by the employee and their immediate family count towards the maximum employee out-of-pocket After designated maximum is reached, all eligible hospital and in-hospital medical out-of-pockets covered by Rio Tinto Medical Plus 	<ul style="list-style-type: none"> Limit of \$300 per eligible family member per calendar year 	<ul style="list-style-type: none"> Subject to limits 	<ul style="list-style-type: none"> Limit of \$6,000 per eligible family member per calendar year
Eligible hospital gap out-of-pockets		Eligible travel and accommodation expenses	
Covered		Covered	
<ul style="list-style-type: none"> Hospital excess Hospital and in-hospital medical gaps that apply after benefits have been paid by Medicare and the individual's private health insurer (subject to there being no restrictions for the service provided) High cost non-PBS pharmaceuticals prescribed as part of the hospital admission (where approved based on defined assessment criteria e.g. TGA listed, clinical evidence supporting use for prescribed purpose) 		Surface travel	<ul style="list-style-type: none"> 15c per kilometre using private vehicle Full cost of rail or coach travel at the lowest economy fare
		Air travel	The cost of the lowest available economy airfare on a direct route
		Accommodation	<ul style="list-style-type: none"> Up to \$200 per night (room only) \$50 if staying with family/friends
Not covered		<p>Travel and accommodation expenses are claimable under Rio Tinto Medical Plus, subject to manager approval and the following conditions being met:</p> <ul style="list-style-type: none"> An employee or eligible family member has been referred by a medical practitioner for treatment or access to specialist medical services that are not available locally (i.e. within 100km of their residential location). In the case of accommodation expenses, an overnight stay is deemed necessary because additional or follow-up appointments are required the following day or the forward and returning journeys cannot reasonably be completed in one day. In the case of air travel, the employee's General Manager must approve this mode of transport as the most efficient, having regard for cost and journey time. As a general guide, anything over a 10 hour return road trip may warrant the use of air travel as an alternative. Expenses cannot be claimed from another source, including the relevant state-based patient travel assistance scheme. 	
<ul style="list-style-type: none"> Booking fees charged by specialists Benefits for services not fully covered by the employee's hospital insurance product Benefits for services carried out while an employee is serving a waiting period Services not listed on the MBS Cosmetic surgery Any out-patient fees or services 			

Rio Tinto Medical Plus replaces the Safety Net benefits payable under the prior Staff Medical Assistance Scheme (SMAS). Refer to the FAQs overleaf for transitional arrangements.