

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
<p>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</p> <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 	<p>Reimbursement of administration fees charged by private hospital emergency departments (not reimbursed by Medicare and generally not claimable through private health insurance)</p> <ul style="list-style-type: none"> • Limit of \$300 per eligible family member per calendar year 	<p>Reimbursement of travel and accommodation expenses for specialist services not available locally and funeral related travel</p> <ul style="list-style-type: none"> • Subject to limits 	<p>Benefit towards the costs associated with a funeral for an employee or their immediate family</p> <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) 		<p>Surface travel</p> <ul style="list-style-type: none"> • 15c per kilometre using private vehicle • Full cost of rail or coach travel at the lowest economy fare 	<p>Air travel</p> <p>The cost of the lowest available economy airfare on a direct route</p>
Not covered		Accommodation	
<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 		<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. • Travel and accommodation expenses from the relevant state-based patient travel assistance scheme must be claimed first. The reimbursement amount will be less any expense reimbursement claimed through the patient travel assistance scheme. 	

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.

Rio Tinto Better Health Cover FAQs

I'm with another private health fund and don't want to change, what does this mean for me?

Rio Tinto and Medibank have worked very hard to bring to you a superior product range, designed especially for Rio Tinto employees. Whilst we believe the offer is compelling, if you choose not to move to the new Rio Tinto Medibank products you will not be eligible for Rio Tinto subsidised health cover. Employees currently receiving a subsidy through the former Staff Medical Assistance Scheme (SMAS), either monthly via payroll or annually via a ServU request, will continue to be able to receive that subsidy. You should be aware, however, that the amount of subsidy payable under this arrangement for current employees will not be indexed annually in line with increases to health insurance premiums.

Will I have to serve my waiting periods again if I move from a different insurer to Medibank?

No, generally not. If you have served the applicable waiting periods with your current fund you'll be covered for services on your new cover from the date you join if:

- those services are also included on the Medibank cover considered to be most similar to the cover you had with your former fund
- you join within two months of leaving your current fund.

If you have not fully served the waiting periods with your current fund you will need to serve the balance with Medibank before you are eligible for benefits.

If, however, you are moving to a higher level of cover for a particular service under the Medibank products, you may need to wait to claim that higher level of benefit, but you'll usually be covered up to the level of your current cover while that waiting period is being served.

What happened to the Safety Net available under the Staff Medical Assistance Scheme (SMAS)?

The SMAS Safety Net, which provides reimbursement for certain out-of-pocket expenses not covered by private health insurance (mainly around extras services), is replaced by Rio Tinto Medical Plus for all eligible employees. As part of the transition, the old SMAS Safety Net will continue to operate for the remainder of the current claim year to 31 December 2012. From 1 January 2013, the SMAS Safety Net scheme will be closed.

You should take the time to understand the added security that Rio Tinto Medical Plus is intended to provide, especially around potentially very large out-of-pocket expenses that can result from an often unplanned hospital admission. Note that you do not need to join the Medibank insurance products to be covered by Rio Tinto Medical Plus, but you will need to have the appropriate level of health insurance cover in order to be covered for the Hospital gap expenses.

Safety Net claims for the 2012 calendar year should be submitted in the usual way to Mercer, the scheme's administrator. Claims under the Safety Net for the 2012 and prior years must be submitted by 31 March 2013. Claims submitted after that date may not be able to be processed.

What happens if I leave Rio Tinto?

If you have signed-up to the Rio Tinto Better Health Cover products with Medibank and subsequently leave the Company, you will need to contact Medibank to discuss your change of cover, either to the equivalent retail product (i.e. without the Rio Tinto discount and funding) or another product suitable to your needs. You will also need to arrange to pay your premiums directly to Medibank from the date you leave Rio Tinto.

You will not be covered by Medical Plus after your termination date.