

MARCH 2020

be well.

**WHAT'S THE BEEF
ABOUT PLANT-BASED
MEAT?**

**PLANNING FOR AN
EMERGENCY: FIRE**

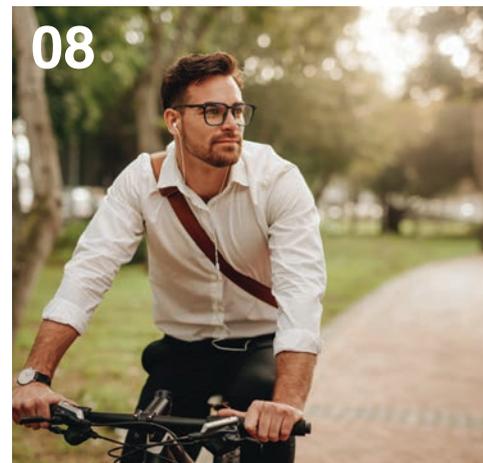
**THE RISE OF
AUTOIMMUNE
DISEASES**

rt health



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From the CEO

I wish I were greeting you for the first time in 2020 with fewer issues on our collective minds. The new decade has announced itself in dramatic fashion, with this summer's severe climate impacts, the health concerns now gripping the globe, and the economic effects of both being felt in so many ways, large and small. It is in times like these that the history of rt health is a source of great strength; changes and challenges are not new when you're 130 years old.

The health insurance industry is also experiencing challenging times. We have a very good public/private health care system in Australia, within which private health insurance plays an important role for individuals, in giving them greater control over their health care choices and access to services; and for the health care system itself, by enabling a significant reduction in the demand that would otherwise be placed on our public health system.

But it is an industry fraught with regulation, vested interests, and enormous tension between those who see the opportunity to make a great deal of money from the provision of health care services, and those whose focus is on making sure hard working and loyal members can afford access to the care they need.

Over the past year, we've seen the introduction of the most significant round of government reforms for two decades, with the new Gold/Silver/Bronze/Basic product tiers, and a range of other mandatory changes. Their objective was to improve transparency and affordability, but the

evidence of either of those things having been achieved is yet to be seen.

We stood ready to absorb what would have been a Labor government 2% cap on premium increases, which members might have welcomed at first, until the reality that a business cannot withstand claims cost inflation of 7%, while the pool of money received from members to cover those costs only increases by 2%, started to impact funds' viability.

As an industry we are seeing an increasing amount of cost – and profit making – on the part of those who provide health care services; an increasing amount of regulation from both the government and the prudential regulator; and an increasing demand for health care services from members.

Across the sector, costs are going up, people are dropping out, and most specifically, younger people are dropping out, leaving a smaller population of older insured people sharing an increased proportion of health care costs.

It's not difficult to see the fatal flaws in our health care system, but few can agree on the steps that need to be taken to fix it. Some of you might be aware of recent attention in the media, with calls coming from health funds themselves, the industry regulator and organisations like the Grattan Institute, for wide-scale reform to health care and the rules and constraints under which health funds are required to operate.

Almost 65,000 people rely on us to represent their best interests in these issues, and on behalf of our members we join the discussion about what needs to be done to address affordability; we make sure decision makers understand the importance people place on their health insurance; and we seek to be there for you when you need someone to help you through. It's what we've been doing for 130 years.

We've introduced some new services for members over the past several months, including our new claims app, which lets you submit claims via your smartphone instead of sending in a form, and you can now also make payments online in our member service centre, rather than over the phone.

You've had your products aligned to the new Gold/Silver/Bronze categories, and for the most part, had your cover enhanced as a result. Many of you have received a cover check call from our team, which has made contact through calls or sms with almost half of our entire membership so far. And, you have

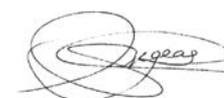
an increased range of product alternatives available, so you have more options to remain with the fund as your insurance needs change.

We've also brought a new lens to the financial management of the organisation and taken responsibility for finding the areas within the business that can be reorganised, so that it is operating at its most efficient and effective.

In the coming year our focus will be on ensuring we are retaining our current members and strengthening the long-standing and highly valued relationships we have with our rail, transport and energy union and industry partners. We look forward to working more closely together and understanding how we can bring mutual benefit to our shared members, as well as help each other achieve our goals for resilience through growth.



Group Chief Executive Officer, Simone Tregagle



Simone Tregagle
Group Chief Executive Officer



What's the beef about plant-based meat?

Technology is not only changing the way we work, communicate, relax and play, agricultural technology is changing the way we eat.

You may have heard of the plant-based meat or fake meat that tastes like real meat. Several hamburger chains such as McDonald's, Hungry Jacks and Grill'd, already sell a meat-alternative burger.

Unlike meat alternatives of the past, such as 'nutmeat' made from peanuts and wheat gluten, which tasted nothing like meat and was aimed at vegetarians, the new fake meats, or plant-based protein, have been created with meat eaters firmly in their sights.

Some of the advantages of plant-based meat is that although it contains some fat – but less than its real meat counterparts – it is free of cholesterol and contains more fibre and vitamins. According to the World Health Organisation, colorectal cancer is linked to eating a lot of processed red meat. Eating 'fake' red meat, however, does not increase the risk of colorectal cancer.

Although these meat alternatives tend to have less protein and more salt, the advantage they have is that the companies producing them are constantly improving the taste and nutritional value. The first fake meat developed was far inferior and tasted significantly different to what exists today.

The first companies that produced plant-based meats include Beyond Meat and Impossible Foods, founded in 2009 and 2011 respectively, both in California. What has set these two companies apart from imitators is the research and development work that is being done on flavour profiles and products which more directly resemble the meats they are looking to replace.

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These include things like genetically modified yeast cells, in the case of Impossible Foods, who are manufacturing a protein found in soy called leghemoglobin. The name comes from combining the words 'legume' (soya beans) and 'haemoglobin'. This protein carries 'heme', which is found in every living thing – plant or animal. Although people have been eating heme for thousands of years, in developing plant-based meats scientists found that it was what makes meat taste 'meaty'.

But haven't we been hearing for years that genetically modified and highly processed foods are 'bad' foods? Although Impossible Foods uses genetically modified yeast, Beyond Meat says its foods are non-GMO verified. The company uses beetroot juice to give its 'meats' the red-blood colour and taste.

Sydney dietician, Jill McGregor, says that moving to a more plant-based diet makes good "nutritional, environmental and ethical sense. These 'plant-based meats' offer a good option for those transitioning to this way of eating," says Ms McGregor.

"However, I would caution people considering these products to read labels and note the long list of ingredients required to process them – up to 20 different ingredients in some cases." She says that consuming plant-based meats will ultimately be a personal choice. "For myself, I would rather source my proteins from the land, not a factory," Ms McGregor adds.

Flexitarians

Although the new meat alternatives are targeted at existing meat eaters – not vegans or vegetarians – there is a relatively new descriptor, a 'flexitarian' that is a promising target. A flexitarian is a person who follows a mostly vegetarian diet but occasionally eats meat or fish. So far, most flexitarians have been identified as people under the age of 35.

And it's not just beef these companies are looking to replace. Impossible Foods already sell an Impossible Pork product, and Beyond Beef produce a Beyond Burger, Beyond Chicken, Meatloaf and Beyond Sausage.

Local food matters

In Australia you can buy plant-based meat burgers and other fast food from Hungry Jacks, Grill'd, Lord of the Fries (all of their products are vegetarian, kosher and halal), McDonald's, Dominos, Mad Mex, Ribs & Burgers and Soul Burger.

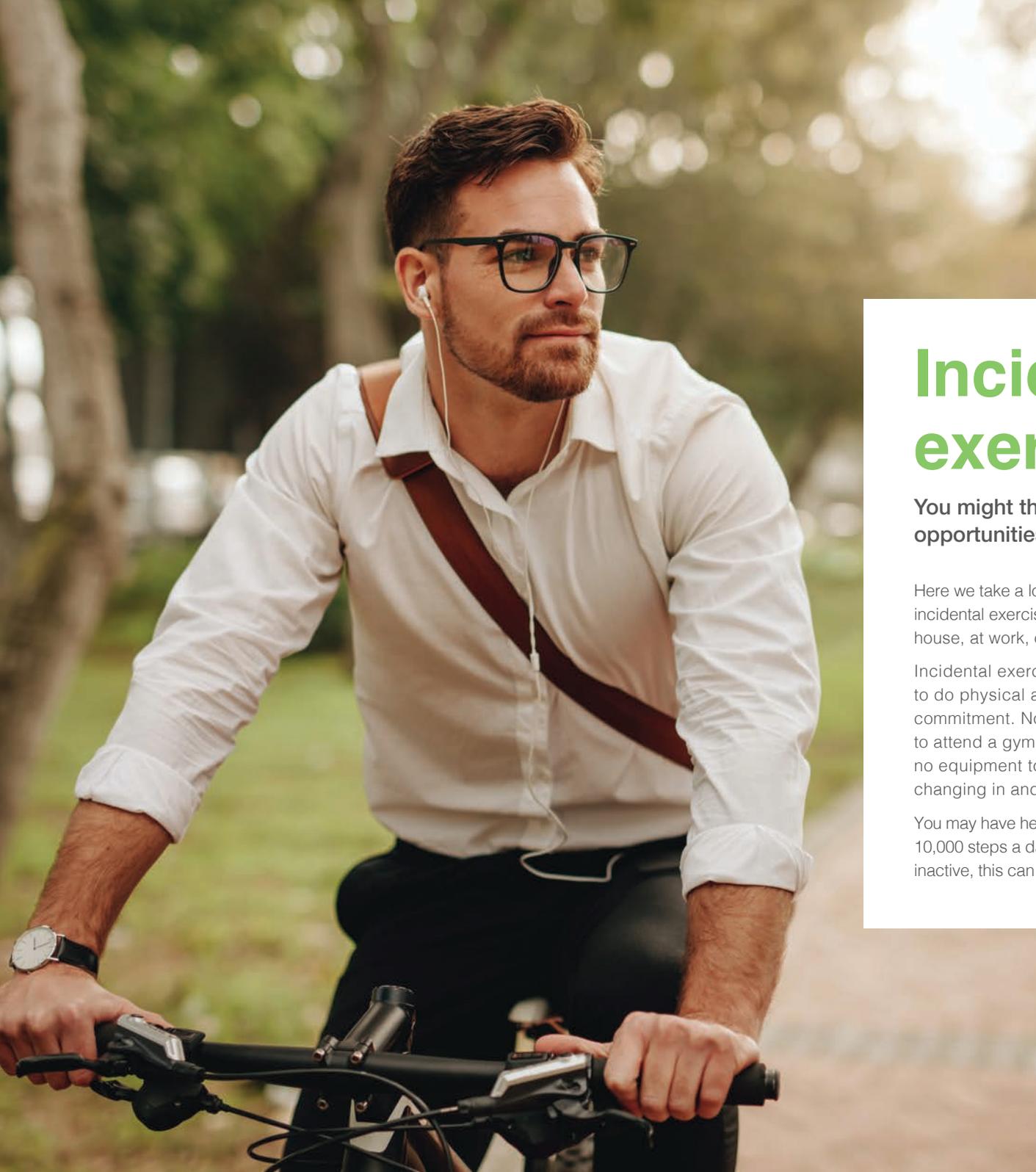
You can purchase plant-based meats to cook yourself in grocery stores including Coles, Woolworths and Harris Farm Markets. For the most part you can replace beef mince with plant-based mince one-for-one, keeping in mind you don't need to cook it for as long, unlike real meat.

And local companies producing the new meats include Funky Fields, the Alternative Meat Co, Unreal Co and Veef.

What's next?

Another alternative to plant-based meat products is cell-based meat. This process involves an animal cell being extracted from an animal, then grown in a lab culture to create a piece of meat. Importantly, no animal is killed in the process. This cell culture-based process produces the same amount of meat, minus the bones and feathers in the six weeks it takes to grow a chicken for slaughter. Although there are companies such as Memphis Meats in the US growing cell-based meat, such products are not currently available commercially.





Incidental exercise



You might think you never have time to exercise, but there are opportunities all around you to get incidental exercise.

Here we take a look at how you can increase incidental exercise, whether it be around the house, at work, or just going to the shops.

Incidental exercise is a fantastic way to do physical activity without any time commitment. No time wasted travelling to attend a gym, park or swimming pool, no equipment to carry, or time spent changing in and out of exercise clothes.

You may have heard that we should be doing 10,000 steps a day on average. But if you're inactive, this can seem like a huge mountain

to climb. Try aiming for 5,000 instead. And no need for expensive fitness trackers or smart watches, most mobile phones have a steps counter built in.

Try to be aware and open to every opportunity to add some incremental exercise. And aim to do it a bit faster than you normally would. Even if it's for 30 seconds at a time. For example, vacuuming the house might not seem like exercise, but it can qualify as cardio exercise. It also involves bending, stretching, lifting and moving.





Here are some more ways to increase your incidental exercise:

Commuting to work

- Get off the bus one or two stops earlier than usual, and walk the rest of the way
- When walking, do it briskly and include a few hills if you can
- Walk home from the train station if you normally catch a bus
- Cycle to work if it's an option.

At work:

- Instead of calling or emailing a colleague in the same office, walk to their workstation
- Organise to have standing or walking meetings instead of sitting down
- Take the stairs instead of the lift – up and down
- While talking on the phone, stand up and do a few leg raises to strengthen your legs
- Go for a walk in your lunch break.

In general

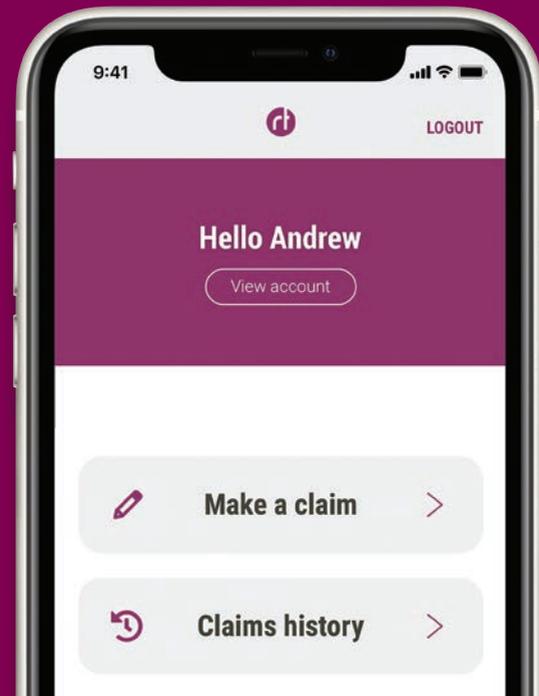
- Walk or cycle instead of driving whenever possible
- Stretch while watching TV
- Take your dog for an extra walk or a longer walk
- Cook your own food rather than getting takeaway or home delivery
- Play with your kids rather than just watching them play.

And if upping incidental exercise on a regular basis gets you going on a fitness journey, there are plenty of free apps to help with anything from weight, diet and physical activity tracking.

KNOW THAT IF YOU'RE INCREASING THE AMOUNT OF INCIDENTAL EXERCISE YOU DO, THAT CAN ONLY BE A GOOD THING.

This is general information only. For detailed personal advice, you should see a qualified medical practitioner who knows your medical history.

Submit your claims with the rt health mobile app





The rise of autoimmune diseases

An autoimmune disease is when your immune system mistakenly attacks healthy cells in your body. This can happen when the immune system is chronically overactive. Also, having a family history of autoimmune conditions heightens your risk factor.

There are more than 100 autoimmune diseases – or conditions that result from autoimmunity. These include Celiac disease, Rheumatoid arthritis, Graves disease, Lupus, Fibromyalgia, Psoriasis, Type 1 diabetes, Vitiligo and Multiple Sclerosis. And another myriad of conditions that most of us have never heard of.

While the medical profession doesn't know exactly what causes autoimmune disease, scientific research by the Garvan Institute points to possible 'rogue' immune cells that circulate and cause tissue and organ damage as the body attacks itself.



Who is at risk?

Certain people are more prone to getting these illnesses than others. For example, women roughly outnumber men two to one, in terms of developing an autoimmune condition. Indigenous Australians and people of African-Caribbean heritage tend to develop autoimmune diseases at a much higher rate than Caucasians. And 90 per cent of people who get Lupus are female.

Worryingly, the incidence of autoimmune disease is rising. It's suspected that environmental factors, infections and exposure to solvents and chemicals could be a factor. Even ultraviolet radiation can trigger the symptoms; and possibly microorganisms that live in the gut may influence autoimmune responses.

A healthy, properly functioning immune system is crucial in keeping our day-to-day health. But for the most part we take it for granted. Autoimmune disease is often only diagnosed after every other condition involving a patient's symptoms has been considered and fully explored.

Because many symptoms are shared by a multitude of illnesses, it is often only after years of ill-health that a patient is diagnosed. For instance, if you are an 18-year-old female who suffers from fatigue, it might be that the symptoms point to an iron deficiency. But it could turn out that you have Lupus.



INCREASINGLY DIAGNOSED, AUTOIMMUNE DISEASES CURRENTLY AFFECT AROUND 5% OF AUSTRALIANS.

The future

The Garvan Institute is conducting a four-year study of 44 autoimmune diseases, entitled Hope Research. This is a combined effort with the Weizmann Institute of Science in Israel and Westmead Hospital in Sydney, and will use cellular genomics – the study of the genetic makeup of a single cell – to examine diseases like MS, Lupus, Rheumatoid arthritis and Type 1 Diabetes. The aim is to find the underlying cause of autoimmune diseases.

Once the research is validated, the Hope Research team anticipates being able to identify new and targeted treatment options.

Could you have an autoimmune condition?

The problem with some conditions 'masquerading' as autoimmune diseases, is that you run the risk of appearing a hypochondriac if you constantly present at the doctor's surgery with symptoms that could possibly indicate an autoimmune disease. You will need a proper medical diagnosis to really know if you have one of these conditions.

There are no cures for autoimmune disease but it's possible to manage the symptoms. Through medication, diet and exercise you can reduce autoimmune disease triggers.

And the suggestion of 'a healthy diet, regular exercise and limiting stress,' is good advice whether you are unwell or not. It can only lead to better things.

Getting the kids to eat more healthily



Although it might be tempting to hide beetroot, zucchini and other vegetables from your children in a delicious chocolate cake, Nutrition Australia advises against this, especially for very young children. It may confuse the child into thinking that all chocolate cake is a good thing.

Better to get them involved in the shopping and preparation of the food. If you can do this from a young age, even better. And lead by example. Most young children will want to emulate mum or dad to a certain extent.

If you add vegetables to 'normal' meals, children will get used to the taste. You can add a layer of spinach and a layer of sliced tomatoes to lasagna for instance.

It can be trial and error. Try different fruits and vegetables and different ways to cook them. You might find adding some zucchini noodles (buy from supermarkets or make your own) to normal noodles works a treat. Especially if the sauce is a tomato based one that distracts from the appearance of the zoodles.

You say potato

It's not too hard getting children to eat one particular vegetable – the potato. But rather than French Fries, a great idea is to oven roast potatoes with the skin on, then fill with canned corn and cheese, or shredded chicken, cream cheese and avocado.

If your kids do like avocado and Mexican-inspired meals, another healthy filling for baked potatoes is an avocado salsa. Or a beef chilli con carne, in a sweet potato. The other benefit here is that the most nutritious part of the potato is its skin and the flesh just under it.

And corn fritters can be made quickly out of canned corn kernels, a beaten egg or two, and most meats or proteins, especially canned tuna or canned crab meat. You could even use shredded chicken or ham.

You say carrot, I say cake...

Try to find recipes that are low on sugar, or use a substitute made from stevia, xylitol or erythritol, which have virtually no calories and don't cause tooth decay. Brands that make these include Natvia, Sugarless and Raw Earth, all available from Coles or Woolworths. And introduce your kids to healthier cakes such as a sugar-free carrot cake or banana bread. A carrot cake made out of wholemeal flour with a cream cheese frosting can be a delicious treat for the whole family.

Still need to hide the good stuff?

- Grate some zucchini or pumpkin and add it to meatballs, it's virtually undetectable.
- Puree a small amount of boiled or steamed cauliflower and put into mashed potato.
- You can also hide some pureed, cooked cauliflower into the cheese sauce in macaroni and cheese.
- Make nachos with hidden, cooked carrot in the minced beef topping. Or use half and half mince and canned, refried beans.





Planning for an emergency: fire

Nobody likes to think about having a medical emergency or accident in the home, but unfortunately these things do happen.

It's good to have a plan in place so if disaster does strike, you will know what actions to take. If you have small children this is especially important, as they can't tell you what's wrong with them. The same goes for elderly relatives who may have lost some of their mental acuity.

Some tips to be prepared in case of a fire include:

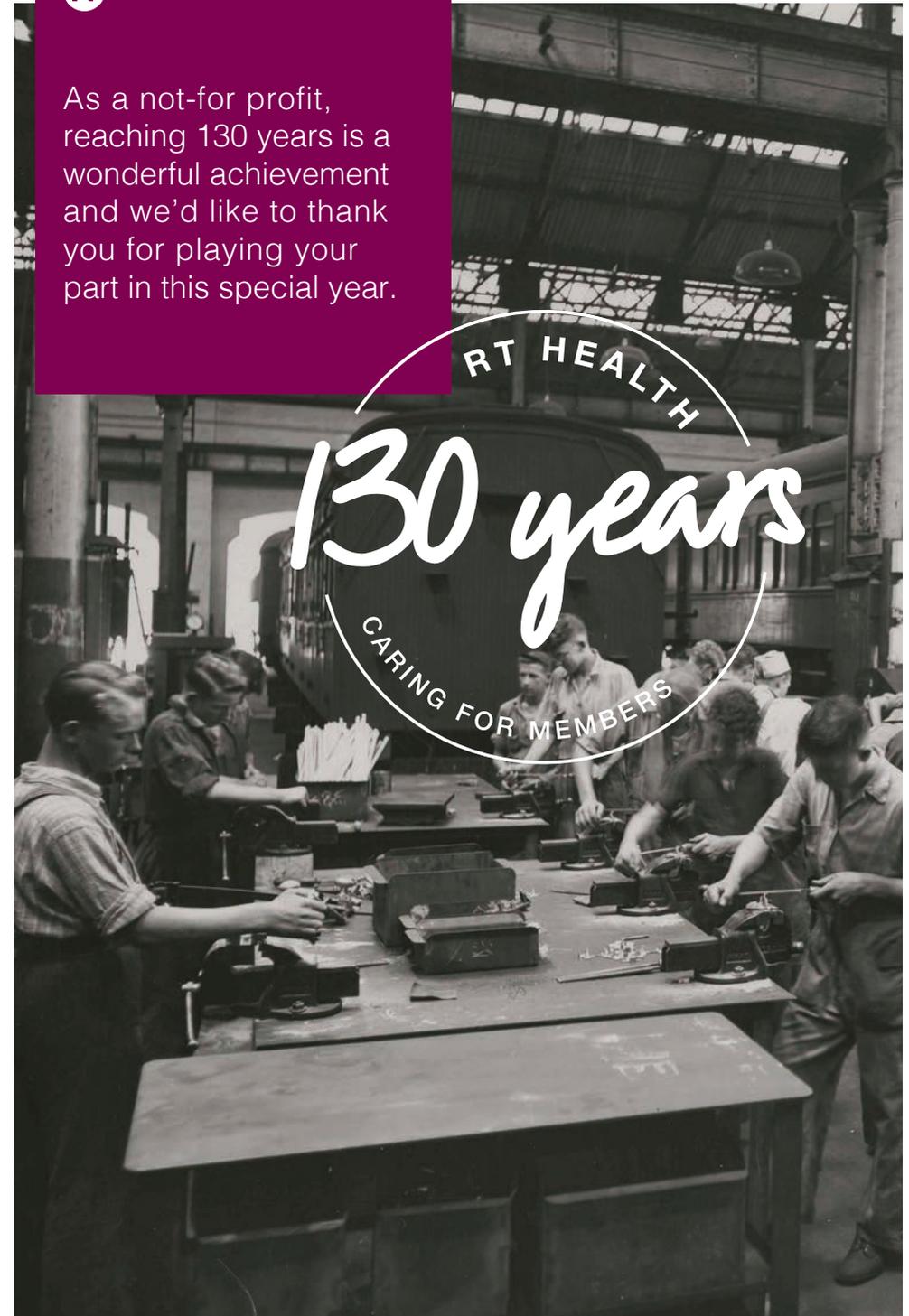
- Never leave children or other at-risk people unattended in a room with a heater, fire or stove on.
- Have fire extinguishers and fire blankets in the house and easily accessible. (Available at Bunnings and Officeworks)
- Develop a simple fire escape plan for your household and display it prominently.

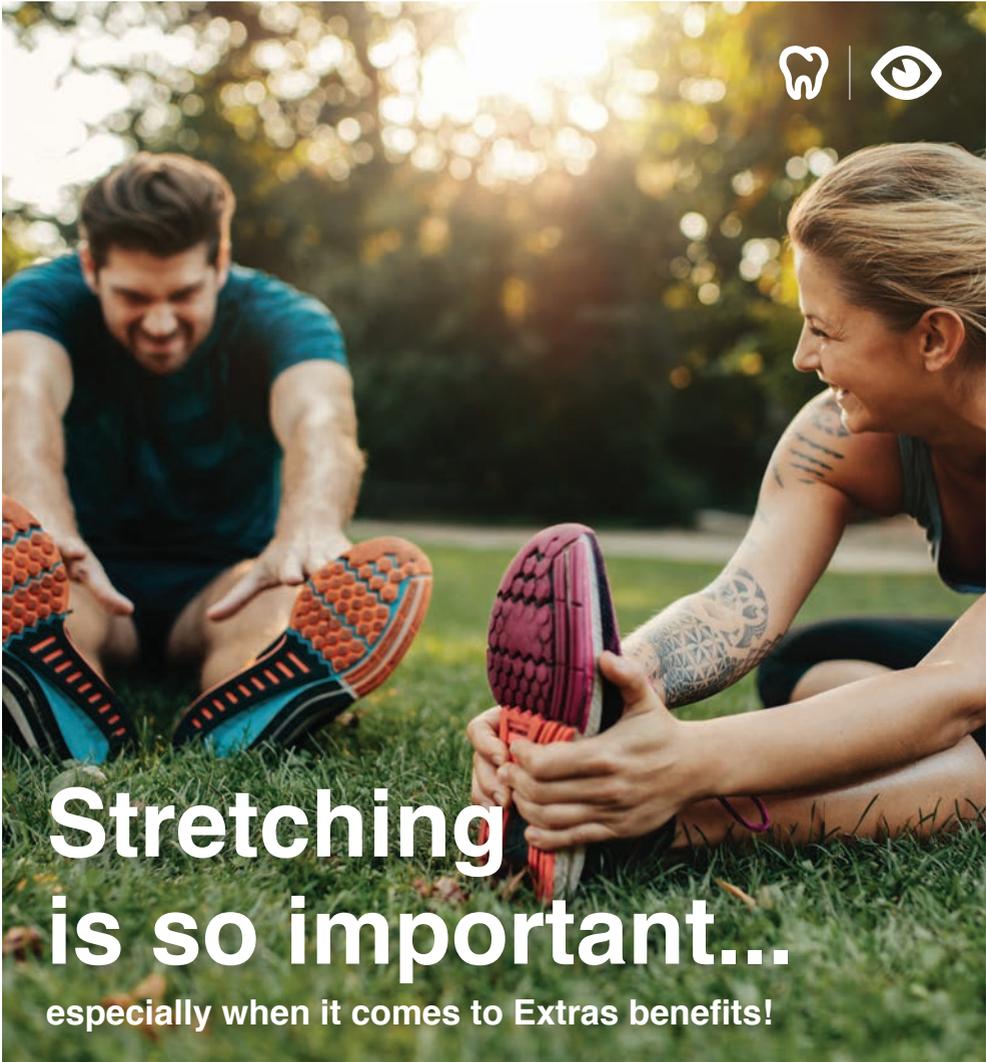
In terms of burns, the first few seconds are crucial when dealing with burns:

- Place the burn under cool running water for at least 20 minutes. DO NOT use ice or very cold water.
- If an ambulance is required, call 000 and ask for an ambulance; continue to hold the burn under cool water for 20 minutes.
- Don't apply creams or ointments to the burns until advised by a doctor.
- Follow instructions of the ambulance attendants.



As a not-for profit, reaching 130 years is a wonderful achievement and we'd like to thank you for playing your part in this special year.





Stretching is so important...

especially when it comes to Extras benefits!

Our health members can stretch their Extras further by visiting our Healthy Teeth and Healthy Eyes clinics in Sydney, Newcastle and Brisbane. We're able to provide these dental and optical services at a lower cost because our clinics are open to help our members, not to profit from them.

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