

NOVEMBER 2019

be well.

**INTRODUCING
YOUR PROSTATE**

– HOW WELL DO YOU
KNOW EACH OTHER?

**THE ART OF
WELLBEING**

**WELCOME TO
THE SILLY
SEASON**

rt health (MEMBERS OWN)
HEALTH FUND

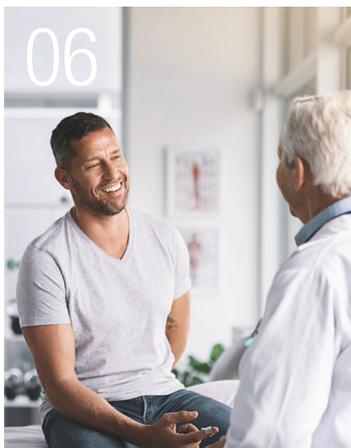


Notice of Annual General Meeting (AGM)

As a member-owned mutual fund, an important part of rt health's governance is the invitation we make to you to attend and participate in our AGM.

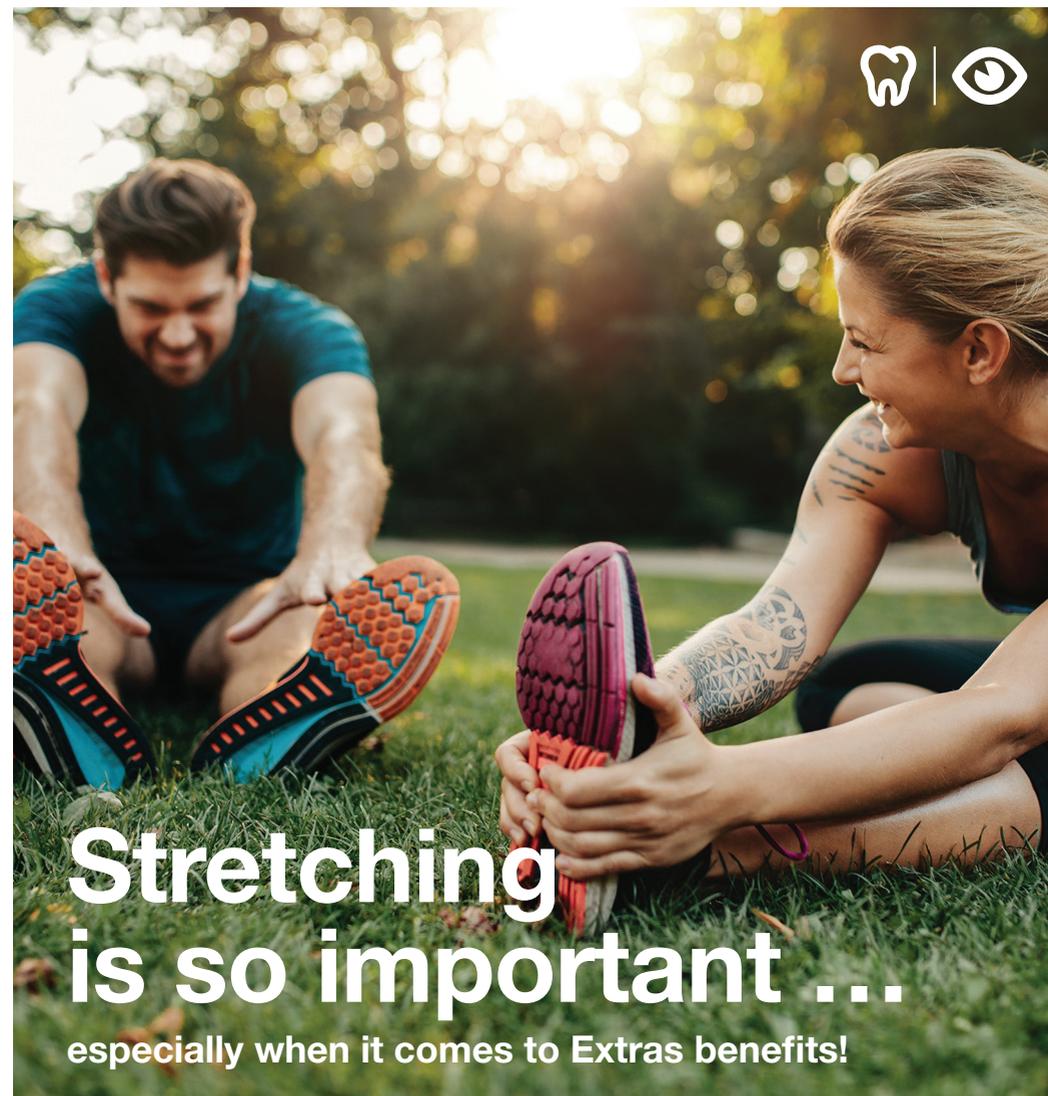
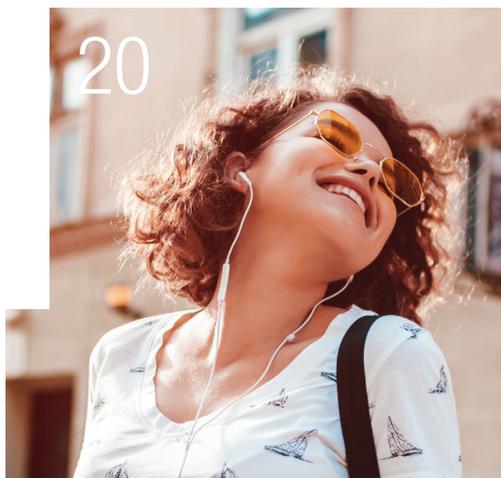
Inside, you'll find an abridged notice of meeting. You're invited to visit our website for full details and proxy form.

We encourage you to attend the AGM, which your membership of rt health entitles you to do.



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Stretching is so important ...

especially when it comes to Extras benefits!

rt 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.

Surry Hills, Sydney
1300 991 044
1 Buckingham St
Surry Hills NSW 2010

Charlestown, Newcastle
1300 782 571
Cnr Pearson & Smart Sts
Charlestown NSW 2290

Brisbane City, Brisbane
1300 928 492
Level 1, 97 Edward St
Brisbane QLD 4000

From the CEO

The issue of private patients being strongly encouraged, and sometimes even offered incentives, to use their private hospital cover when being treated in a public hospital has been getting an increasing amount of media attention lately. What is it all about and how might it affect you?

Health insurance premiums are driven to a great extent by the cost of claims paid. When health funds pay for services that could (and perhaps should) have been covered by the public system, the cost of everyone's private hospital cover goes up. We all pay for the public health system through the Medicare levy, which entitles us to treatment as a public patient in a public hospital; as a member of a health fund, you also pay to have the option of choosing to be treated as a private patient in either a public or private hospital. It means you have an increased amount of control over who treats you, when and where. Any time you need to go into hospital you can make the choice of going public or private.

If you choose to be treated as a public patient in a public hospital, it means you're happy to have the doctor appointed to you and to be treated when and where the hospital can accommodate you. And because you contribute to the cost of this system through the Medicare Levy, there is generally nothing else for you to pay.

If you choose to be treated as a private patient in a public hospital, it means you get to choose who treats you, you might have more control over the timing of your treatment, and if the hospital has a room available, you might also enjoy a private room. In this case, you and the health fund are being billed for your treatment and the facilities used. You may have out of pocket costs for your medical treatment, and we will receive a bill for your care and accommodation.

This is a perfectly good use of your private hospital cover, if your intention was to be treated as a private patient and you are receiving the benefits of private treatment. If however, you are receiving the exact same doctor, treatment and facilities that you would have if you had elected to be a public patient, all that's happening is

additional costs are being incurred for you and us. It is estimated that around \$1.6 billion dollars a year is paid by health insurers for members being treated as private patients in public hospitals. In our case, we pay around \$9 million a year for members being treated as private patients in public hospitals. There are very good reasons for members to be treated in public hospitals; it may be the only choice in the area where you live, or the best facility for a particular type of treatment, and in this case, where you also have your own doctor, your private hospital cover is being put to good use. But sometimes members are only using their private cover in public hospitals because the hospitals are asking them to claim on their private cover what should have been provided to them as a public patient.

It can be a stressful and confusing time going into hospital, there are usually a lot of forms being put in front of you and a lot of overwhelming information, and it is easy to just go with the flow in those situations. Remember, you have private cover to give you the ultimate control over your treatment options, you can choose to use it or not depending on your circumstances and health care needs, and even if you have private cover you are still entitled to make use of the public system as a public patient if you choose. Please give our team a call anytime you have a hospital stay coming up so we can help you make sure you're getting the best from your cover and the health care options available to you.

Until next time, take care and be well.

Simone Tregear
Group Chief Executive Officer



Group Chief Executive Officer, Simone Tregear



Notice of Annual General Meeting 2019

Notice is hereby given that the Annual General Meeting of Railway & Transport Health Fund Limited will be held on Wednesday 20 November 2019, at the offices of PKF (the Fund's auditor), Level 8, 1 O'Connell Street, Sydney NSW 2000 (Bridge and Opera Rooms), commencing at 11.00am (Sydney time).

Agenda

Ordinary Business

1. Tabling of minutes of 2018 Annual General Meeting

2. Annual Financial Report

The meeting will consider the Annual Financial Report of the Fund for the year ended 30 June 2019, together with the reports of the Directors and Auditors.

3. Director Elections

Mr Ramy Aziz seeks election by Members under Article 13.2 of the Constitution.

4. Other Business

5. Matters for Noting: lapsing of Constitutional Articles 15A and 15B

By Order of the Board

Karen Birner – Company Secretary
Sydney 22 October 2019

Further information

Access, including printable copies of the Annual Financial Report, Notice of Meeting (including explanatory notes and proxy form both of which form part of the Notice of Meeting) can be found in the Members Area on the Fund's website.

If you would like any of these documents sent to you by post, please contact our Member Care team on 1300 886 123.

Proxies

A member who is entitled to attend and vote at the meeting has the right to appoint a proxy in accordance with the Constitution to attend and vote instead of the Member. A proxy form can be found in the Members Area on the Fund's website.

Lodge a proxy by post

Contact the Member Care team on 1300 886 123 and a proxy form and reply paid envelope will be sent to you.

Lodgment Deadline

Proxies must be received no later than 11:00am (Sydney time) Monday 18 November 2019.



HAPPY DAYS 40% OFF

ALL MEMBERS RECEIVE 40% OFF OUR RANGE
OF DESIGNER FRAMES AND SUNGLASSES.

HEALTHY
EYES

1300 991 044

1 Buckingham Street, Surry Hills

1300 782 571

Cnr Pearson and Smart Streets, Charlestown
(opposite Charlestown Square)

healthy-centre.com.au

Getting to know your prostate

Prostate disease is a painful reality for a lot of Australian men. Getting to know more about your prostate and how to tell if it's in trouble can make a huge difference to your quality of life as you get older.



Prostate disease is very common in Australian men and is the term used to describe a range of problems affecting the prostate gland. And while these problems are not always life threatening, they can be very painful and have an enormous impact on quality of life.

The prostate is a walnut-sized gland located below the bladder (the organ where urine is stored), which surrounds the upper portion of the urethra (the tube that carries urine out of the body). When it is inflamed or swollen it puts pressure on the urethra, making going to the toilet painful and difficult.

There are several different types of prostate disease, including:

Prostatitis which is a viral or bacterial infection of the prostate gland that causes painful swelling and irritation. Prostatitis is treatable, though not always curable.

Enlarged prostate (also called Benign Prostatic Hyperplasia – BPH). This is the most common prostate problem, and as the incidence of it increases with age it is something that nearly all men will experience. BPH can also be the cause of problems in the lower urinary tract, which can be very painful, but the condition can be treated.

Prostate cancer is the most common form of cancer in men, taking the lives of around 3,500 men in Australia every year – that's nearly ten beloved blokes every day. It occurs more commonly after the age of 50, but diagnosis before this age is possible, especially if there is a family history of the disease.

Chances of contracting prostate cancer increase dramatically with each year of life – occurring in 1 of 7 men aged 75 and jumping to 1 in 5 by age 85.

Prostate cancer has virtually no symptoms in its early, curable phase. Prostate-related pain is often the first physical symptom, but unfortunately, by this stage the cancer has often progressed and spread beyond the prostate gland into other organs, bones and lymph nodes, making it more difficult to treat and cure. That's why it is so important for men to talk to their health professional about prostate health, even when they think there's no need for it. Without regular testing after the age of 50 – and before that if someone in your immediate family has had prostate cancer – the chances of catching it while it's treatable and contained within the prostate are slim.

The only forms of early detection are the Prostate Specific Antigen (PSA) blood test and the Digital Rectal Examination (DRE) test. Both of these are relatively simple, and can be done with your GP.



WHERE TO FIND HELP

Today there are a range of organisations taking steps to raise awareness and ensure that every man has access to the information he needs. These organisations, including the Ted Whitten Foundation (www.ejwhittenfoundation.com.au), the Prostate Cancer Foundation of Australia (www.prostate.org.au) and the Movember Foundation (www.movember.com.au), have turned the tables on the traditional male attitude to healthcare, making it clear that 'real men' care about themselves and their families enough to take care of their health.



Welcome to the silly season

The Christmas season is fast approaching – and it’s a great excuse to relax and have a bit of fun.

But with so many parties, presents, Christmas cocktails and tasty treats it’s not hard to get a bit carried away by the spirit of the season. Fortunately, there are some easy ways to have your fun without going overboard.



Be a sensible sipper

Mix it up

Go for lower-alcohol and lower-calorie options like low-carb beer and soda water as a mixer.

Pace yourself

It's recommended that we have at least two alcohol-free days a week, but if you're partying harder than usual over the weekends you might consider upping the number to three or four alcohol-free days to give your body more time to recover.

Don't drink on an empty stomach

Food absorbs some of the impact alcohol has on your system and can help reduce the 'day after' effects as well. Plus, having a healthy meal or snack before you head out can help you avoid some of those calorie-laden snacks that often come with Christmas drinks.

Gather round the water cooler

Everyone has a mate with a sure-fire hangover cure, but while you're waiting for one of them to work, grab a glass and drink a lot of water – dehydration is one of the major effects of a hangover, and it makes the foggy, sore head feel even worse as well.

Leave the car at home

We're all well drilled on the dangers of drinking and driving, but did you know the risks can linger until well into the next morning? Alcohol needs a good eight hours or more to work through your system, and especially if you've had a very heaving night of drinking, you may still be over the limit as you drive to work the next day. Steer clear of big nights out if you have to drive early the next morning and avoid the risks.



Catch some z's

Late nights are common throughout the Christmas season and on top of all that eating and drinking, can leave us feeling tired, sluggish and like another drink to perk us up! Different people need different amounts of sleep – some people are quite happy with five hours and others need as much as ten hours a night.

If you're having a lot of late nights, it's common to accumulate a 'sleep debt' – and at some point, you're going to have to repay it! Although you can get used to having less sleep than you need that doesn't mean it's good for you – or the people around you.

As well as impairing your judgment and reaction time, lack of sleep can also cause memory problems, contribute to depression and lower your immunity – and none of these things will help make your Christmas season as festive as it should be!

THERE'S A LOT OF FUN TO BE HAD DURING THE CHRISTMAS SEASON, AND IF YOU'RE FEELING YOUR BEST YOU'LL BE ABLE TO ENJOY ALL OF IT. LET MODERATION BE YOUR GUIDE, AND HAVE A VERY MERRY CHRISTMAS!



Snack smarter

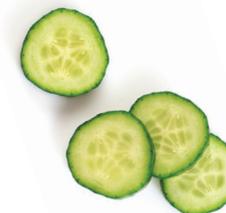
The festive season is full of tasty temptations and it's sometimes difficult to be as sociable as you want without overdoing it. These quick tips will help you scan a snack buffet for good options:

STEER CLEAR OF

- creamy dips
- fried foods
- calorie-rich 'baked-not-fried' snacks

STICK WITH

- sushi platters, rice paper rolls, fresh meat and seafood skewers
- fresh fruit platters
- hummus, beetroot dip, fresh salsa
- fresh veggie stick 'dippers'
- toasted flatbread and wafer crackers



The quiet attack



Once dubbed the ‘silent killer’, heart disease is actually just very, very quiet. These days with so much ‘noise’ going on around us, we tend not to listen to what our bodies are trying to tell us. Taking the time to stop and listen could mean the difference between life and death.

Most people have a vision of what a heart attack looks like ... a middle-aged victim with shooting pains down his arm, clutching at his chest and gasping for air before collapsing to the ground. It’s a Hollywood image, and the frightening thing is that it virtually never happens that way. Chest pain is a classic symptom of heart attack, but it’s certainly not the only one, and for women it’s not even the most common one. People often experience a ‘quiet’ or ‘atypical’ heart attack and may not realise how serious their condition is for a number of hours (or even days), which can result in a great deal more damage being caused to the heart.

‘Atypical’ attacks, are characterised by symptoms such as dizziness, nausea, shortness of breath, cold sweats and fatigue, and are more common in women than men.

According to the Heart Research Institute (HRI) cardiovascular disease is the single largest killer of Australians, accounting for nearly 30% of all deaths⁽¹⁾. And while it’s true that the number of fatalities from cardiovascular disease has decreased over the last decade because of improved medical intervention, more people are being affected by cardiovascular disease in their lifetime than ever before.

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Ok, so what is heart disease?

'Heart disease' is the generic term for any disorder that prevents the heart from behaving normally. A whole range of heart health issues come under the heading of 'heart disease', including:

Atherosclerosis is the clogging of the arteries that supply blood to the heart. The artery walls become covered in a fatty substance called plaque, which restricts the blood flow and makes the artery walls less flexible.

Coronary Heart Disease (CHD) is the clogging of the coronary arteries (the ones that supply blood and oxygen to the heart) which can cause angina and heart attack.

Heart attack happens when a coronary artery becomes blocked so blood can't flow through, depriving the heart of oxygen and damaging it.

Angina is caused by reduced blood flow to the heart muscle, and may feel similar to a heart attack, but does not cause damage to the muscle.

Stroke is caused when a blood vessel that supplies blood to the brain is either blocked or bursts and disrupts the blood supply (and therefore oxygen) to the brain.



? Where to get help

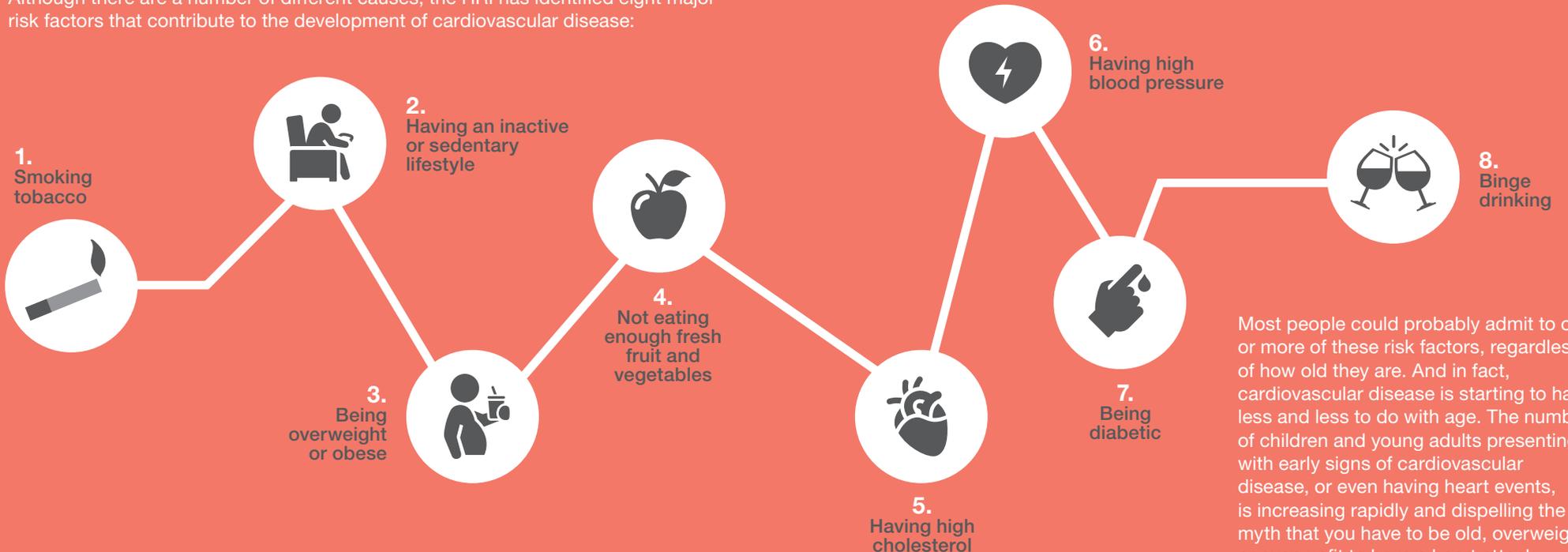
If you are experiencing heart symptoms, see your doctor, go to a hospital emergency department or call an ambulance. Any symptoms you experience could be leading up to a major heart event so it's important to have them checked straight away.

If someone you know has heart disease make sure you know what the symptoms are and what to do in an emergency.

You can download a helpful guide at heartfoundation.org.au/your-heart/heart-attack-symptoms.

Who's at risk?

Although there are a number of different causes, the HRI has identified eight major risk factors that contribute to the development of cardiovascular disease:



Most people could probably admit to one or more of these risk factors, regardless of how old they are. And in fact, cardiovascular disease is starting to have less and less to do with age. The number of children and young adults presenting with early signs of cardiovascular disease, or even having heart events, is increasing rapidly and dispelling the myth that you have to be old, overweight or even unfit to have a heart attack.



Take a break

Everyone looks forward to the long, hot Aussie summer and the lazy holidays that go along with it. After a year of hard work it's time to relax, enjoy and recharge the batteries. So why do so many of us come back from holidays feeling more stressed and exhausted than before we left?

You've made all the plans, booked the flights (or loaded the car), your accommodation is waiting and the neighbours are looking after the dog – all that's left is to settle back, relax and enjoy taking the family on your 'dream' holiday, right?

Unfortunately, the reality is often far from relaxing. We want the 'travel brochure holiday' and we expect everything to be perfect. Instead, we end up over-booking, over-spending and over-compensating for the fact that we've spent less time than we'd like with our loved ones throughout the year ... and everyone has a miserable time. Kind of defeats the purpose, doesn't it?

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How can we avoid the holiday stress? Well, there are a few things you can do to make sure that your end-of-year break is as much fun as you want it to be.

Get the family together and discuss your 'perfect' holiday. Make a list of 'must-do' things and aim to do them. Don't make the mistake of trying to do everything, it'll only lead to disappointment.

Set aside at least half of your holiday for doing nothing. Sometimes we work so hard to fit everything in that we forget it's supposed to be all about slowing down and relaxing.

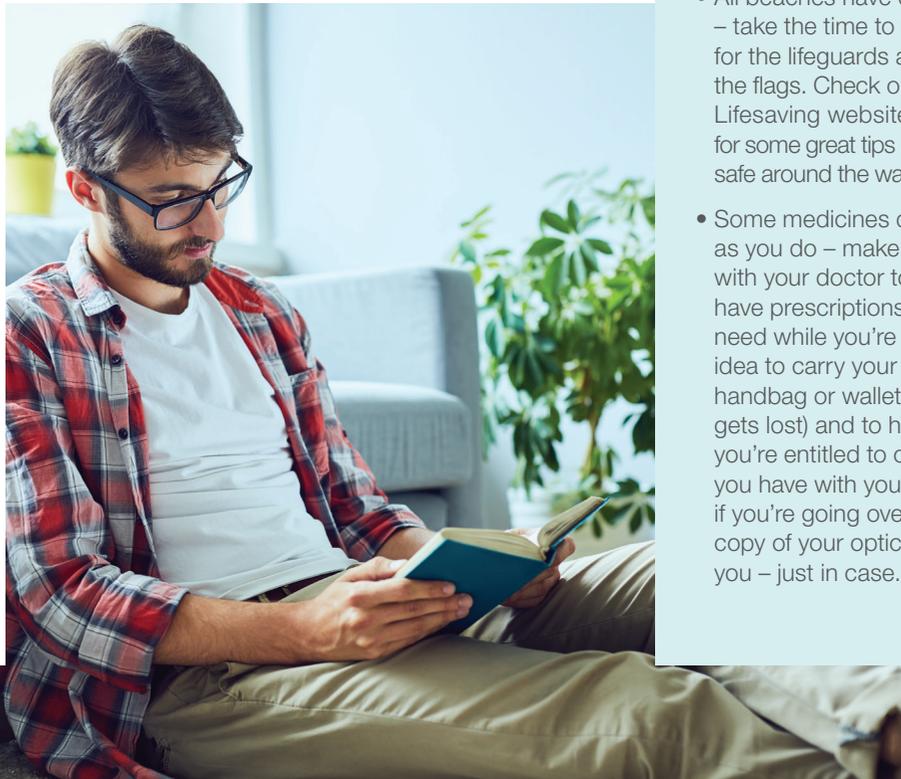
Have a holiday at home ... but pretend you've gone away. Get in all your favourite movies, all the books you've been wanting to read, enough supplies so that you don't have to leave the house for at least a week, and then turn your phones off and relax.

Stop aiming for perfection – you get enough of that at work. Lose the schedules and plans and just go with the flow instead. Live for a day without clocks, phones or timetables.

Set a budget (one that doesn't involve going into debt) and stick to it. Decide how much you can comfortably afford to spend and spend it – guilt free – but not a cent more.

Get on the internet and find out what's on that families can do for free – you'd be surprised how many fun activities there are that cost nothing, especially at this time of year when lots of communities have summer festivals.

Take the opportunity to call and catch up with family and friends who you've lost touch with during the busy working year.



keeping you safe and healthy this summer



Now that you've planned your 'imperfect' holiday, here are a few things to remember to keep you safe and healthy this summer:

- All beaches have different conditions – take the time to read the signs, look for the lifeguards and stay between the flags. Check out the Australian Surf Lifesaving website, www.slsa.com.au, for some great tips and info about keeping safe around the water this summer.
- Some medicines don't travel as well as you do – make an appointment with your doctor to make sure you have prescriptions for everything you'll need while you're away. It's a good idea to carry your prescriptions in your handbag or wallet (just in case luggage gets lost) and to help you prove that you're entitled to carry any medications you have with you (especially important if you're going overseas). Also, take a copy of your optical prescription with you – just in case.
- Travel can aggravate some conditions as you head to different climates, different environments, and different foods. If you suffer with a chronic health condition, ask your GP for advice before you go and set up a plan with your travel-mates so they know how to help you if you need them to.
- Slip, slop, slap, wrap ... and gulp. Keep up with the sun-safe behaviour and remember to drink more water. You might be outside more than usual and it's hot out there! Take care not to dehydrate!

THE ART OF WELLBEING

We often talk about health and wellbeing as though they are the same thing – but actually, they are more like two sides of the same coin. Wellbeing is less tangible than health and often far more difficult to keep balanced; it's an internal feeling of things being 'right', and can't necessarily be 'fixed' by the same measures we take to manage our health. In fact, some of the ways we can improve our sense of wellbeing might seem at first like they have nothing to do with health at all.



Did you know, studies around the world have shown a link between art and culture, and our levels of wellbeing. The most obvious link is between participating in performance arts, such as singing and dancing and positive feelings of wellbeing. But less widely recognised is the impact that art and culture in our surroundings can have on our health – in other words, how simply being surrounded by art and culture can make us feel.

Art is widely used to reach people who are otherwise unreachable through illness or disability, such as coma patients and children living with autism, and provides endless comfort for the elderly and socially isolated. It not only allows us the opportunity to enjoy and release emotions, but also brings groups of people together, creating a sense of community and encouraging people to interact.

Artistic and cultural pursuits are wonderfully diverse, offering something for everyone to enjoy either individually or with friends, and often both at the same time – you can be in a room full of people sharing an artistic experience and yet also have a uniquely individual response to a piece of art or music.

In order to appreciate the full impact that art can have on your wellbeing, you need to take the time to enjoy it. Visiting an art gallery or museum, or attending a concert, opera or ballet is not something you can do half-heartedly – truly appreciating what the art means to you is about being very 'present' with it. It's about taking the time to let music wash over you, watching every detail of a dance, staring at a painting or photograph until your eyes almost glaze over and allowing yourself to feel the emotions they inspire within you. Try listening to Ave Maria with no other thoughts in your mind and see how long it takes for the hairs on your arms and the back of your neck to stand on end!

THE BEAUTY OF ART IS THAT IT HAS AN IMPACT ON US PHYSICALLY AS WELL AS MENTALLY AND EMOTIONALLY, AND WE FEEL THE EFFECT AS POSITIVE WELLBEING.

With today's technology, art and culture are easier to access than ever. There are countless 'gallery' websites showcasing the works of well-known and aspiring artists from all over the world. You can download music and even keep an eye on what's happening in the world of opera and ballet. If you're looking for artistic experiences to enjoy in person, websites such as Collections Australia Network (www.collectionsaustralia.net) and Art Search (www.art-search.com.au) have extensive databases of art galleries, exhibitions and museums Australia-wide, just click to find out what's on near you.



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

RT HEALTH

130 years

CARING FOR MEMBERS

