

MARCH 2021

# be well.

**HE'S BEEN  
WORKING ON  
THE RAILROAD**

**NEW DENTAL  
PROVIDER FOR  
RT HEALTH  
MEMBERS**

**CANCER PREVENTION:  
HOW TO REDUCE  
YOUR RISK**

**CATARACTS AND  
EYE FLOATERS**

**rt health**

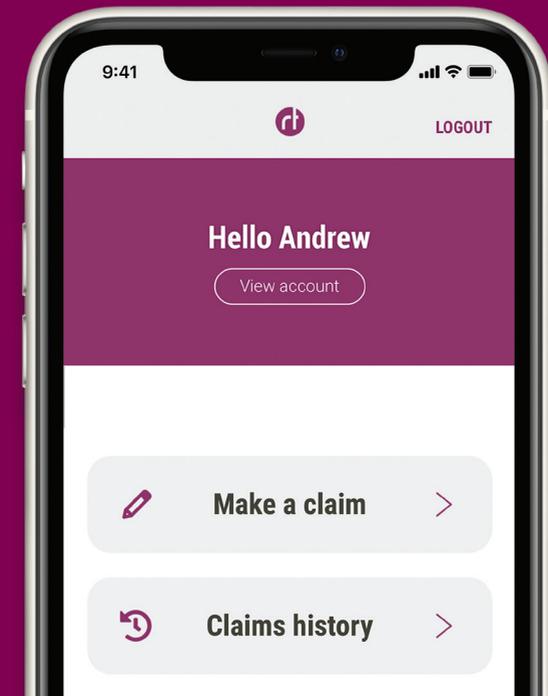


# Contents

- 03 FROM THE CEO
- 05 HE'S BEEN WORKING ON THE RAILROAD
- 09 NEW DENTAL PROVIDER FOR RT HEALTH MEMBERS
- 11 CATARACTS AND EYE FLOATERS
- 15 WEIGHT LOSS HELP FOR THOSE WITH WEIGHT-RELATED MEDICAL CONDITIONS
- 20 CANCER PREVENTION: SEVEN TIPS TO REDUCE YOUR RISK



## Easier claiming with the rt health mobile app



## From the CEO

I hope the beginning of 2021 finds you well. It's almost 12 months to the day since we started sending our team to work from home as we faced the unknown, with the Coronavirus making its way to our shores. Little did we know that it would change the way we work and live for the next 12 months. We look forward this year to the rollout of the vaccination program, to the freedoms and peace of mind it will give to those most vulnerable in our community, and to the return of those personal connections that in one way or another have affected almost every one of us.

It is a great privilege to work with an organisation that is now more than 130 years old, and it brings with it the unique advantage of having survived a century's worth of challenges, changes and disruptors. Covid-19 is not this fund's first pandemic; it had been around for a couple of decades already when the Spanish Flu first affected Australians in 1919. The following is an excerpt from the fund's history on the experience of that time:

*On 22 January 1919 the first case of a deadly influenza was reported in Melbourne. Three days later someone was hospitalized in Sydney. Within two months the disease was raging across the country. By February 1920, 11,552 Australians died in the epidemic. Large numbers of patients were accommodated at the Quarantine Station at North Head, and in public hospitals.*

*Health authorities appealed to the Railway Commissioners with a view to having a supply of masks manufactured at the Randwick Tramway*

*Workshops. Within three days of the appeal 41,000 masks were manufactured at Randwick and 21,000 at the Eveleigh Railway Workshops.*

*The effects of the outbreak were obviously disastrous on the Fund finances, and special efforts were made by the Secretary and the Fund representatives to enrol additional members. Bill Cuneo wrote persuasively in the NSW Railway and Tramway Magazine:*

*"The yearly subscription is only a quarter of a day's pay. The best investment offered to any body of men. Join the movement now. Subscribe today. Delays are dangerous. If the authorised collector does not find you, you find him; it's worthwhile. Do not neglect the opportunity. Neglect often brings regret."*

*Due to the efforts of Bill, the Committee, Fund collectors and the support of the Railway Commissioners and the Heads of the branches of the Railway and Tramway Service, a*

*satisfactory credit balance was once again achieved at the end of the financial year.*

We have once again weathered a pandemic well, and it is incredibly pleasing to see that so too have a majority of our members. Deferring the 2020 rate increase from April to October was one of the things we were able to do to offer a small relief from increasing costs in uncertain times. That delay has cost the fund around \$1.3m in revenue foregone. We knew at the time that members would experience both the benefit of the deferred increase as well as the sense of a double increase by having it take place in October and then again in the traditional April, so we hope that you'll bear in mind the six-month deferral rather than the closer-than-usual timing of the two increases. As ever, this fund does everything it can to ensure that the cost of your health cover is the lowest it can possibly be and that the value and service you receive are the very best that they can possibly be. If you have

any questions about your health cover and the options available, please do call our team. They are here to help you understand the options available and to make the best cover choice for you and your family.

Until next time, take care and be well.



Group Chief Executive Officer, Simone Tregagle

**Simone Tregagle**  
Group Chief Executive Officer

# He's been working on the railroad ...

From steam locomotive to electric train, David Boyd has stuck with rt health throughout his long and varied career and into retirement.

Long time rt health member, David Boyd, joined NSW Railway & Transport Hospital Fund back in 1967 after joining the railways in 1965. David has seen many changes during his years 'on the railways', the biggest of which was when steam locomotive hauled trains were replaced by diesel and electric locomotive hauled trains.





1.

Although he was too young at the time to drive a steam locomotive, David did work as a steam fireman on the Western Endeavour from Parkes to Euabalong West in 1970, during its transcontinental journey to Perth.

In a career that saw him work as a telephone boy in the Station East Signal Box Sydney Terminal, to a junior station assistant at Petersham and Homebush, chief locomotive inspector InterCity, and train crew superintendent at Blacktown, he has long been a faithful rt health member with other family members following him into the fund.

The fund has seen David through the births of his two children and then those children joining the fund as adults. They, in turn, had their own children and his son and daughter-in-law have remained rt health members as they raised their own family.

David says he has remained with rt health through thick and thin, due to the great service and benefits received over the years. He has compared the fund with others at different times but always found rt health to be the best, hence his long-term loyalty to the fund.

David takes advantage of the option to pay his full premium each year in advance, which lets him pay at the previous year's prices, in effect deferring any rate increases that may fall due on 1 April each year.

In an example of how much things have changed over the years, David joined the fund not long after decimal currency was introduced in Australia (1966), and his weekly membership fee on joining was just 40 cents per week. To put it into perspective – this was at a time when the average Australian adult wage was approximately \$60 per week.



2.

Today, David still keeps his hand in with the railways, working as a volunteer train driver for East Coast Heritage Rail, as their principal driver. In 2016 he was the driver of the heritage train that went to Katoomba from Sydney for the 125th anniversary of the Railway Institute.

We salute David and all our other long-time rt health members, who have been loyal to the fund throughout their lives and those of their children and grandchildren. We hope to continue to serve rail, transport and energy industry families through the many generations to come.

Image 1: David outside Central Station. Image 2: The Railway Institute. Image 3: David outside the Railway Institute. Image 4: David's former rt health member identification card.



3.



### Do you have an rt health story to share?

If you have an rt health story you'd like to share, please get in touch. It is our members' stories that inspire, encourage and drive our fund. You can email your anecdotes and stories to [marketing@rthealthfund.com.au](mailto:marketing@rthealthfund.com.au) Please provide your member number and phone contact details for verification.

# New dental provider for rt health members

In September 2020, rt health signed an agreement with leading dental provider, National Dental Care (NDC) to provide no-gap dental treatment on many standard treatments and discounted prices on 14 other common dental procedures. rt health members can access these treatments at 60 NDC locations around the country.

National Dental Care was formed in 2013, to create consumer-centric dental treatment by putting patients at the heart of everything they do. Their dentists, therapists and hygienists are highly qualified and experienced, their practices relaxed and professional, and their equipment and technology are state-of-the-art.

As well as no-gap on preventative dental treatments including check-up and clean, X-rays and fluoride treatment, NDC offers

rt health members fixed discounted prices on 14 other common dental procedures. As usual, Extras limits apply. Please be sure to check our website to find your closest National Dental Care location that offers no-gap and discounted treatments to rt health members at [www.rthealthfund.com.au/dental-clinics](http://www.rthealthfund.com.au/dental-clinics). Although rt health has an agreement 60 NDC clinics, there are a few clinics not covered by the agreement at this time.



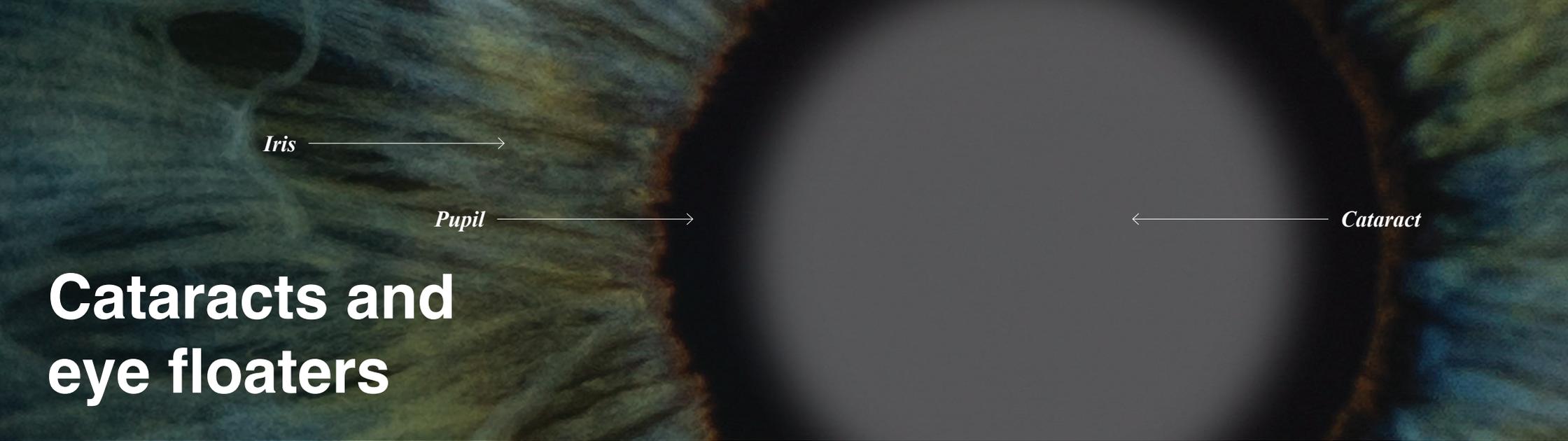
## Win a \$200<sup>1</sup> WISH gift card

Like rt health's Facebook page before 30/04/2021 to go into the draw to win one of three \$200 WISH<sup>1</sup> gift cards.

Like us on Facebook



<sup>1</sup>For more details see [www.rthealthfund.com.au/terms-and-conditions/facebook-promotion](http://www.rthealthfund.com.au/terms-and-conditions/facebook-promotion)



*Iris* →

← *Pupil* →

← *Cataract*

# Cataracts and eye floaters

**A cataract is a clouding of the normally clear lens of the eye. They are treated by removing this cloudy lens through surgery. Most people will start to develop cataracts if they live long enough. By the age of 80 almost everybody will have some sign of cataract formation.**

But cataracts are not limited to the elderly. They can appear in younger people and some babies are even born with them. Factors that increase the possibility of early-forming cataracts include long and unprotected exposure to UV sunlight, smoking, diabetes, eye injuries, radiation and longstanding use of corticosteroid medication.

The good news is we are lucky to be living in a country like Australia, where no one has to suffer the debilitating effects and disadvantages of cataracts. In developing countries cataracts are still the leading cause of blindness.

## How are cataracts diagnosed?

It is important to get your eyes checked regularly. Cataracts can usually be diagnosed by an optometrist during an eye examination.

During a routine eye examination, the optometrist will check your vision and the health of your eyes. This includes using a special microscope called a slit lamp to look at the inside of your eye for any signs of cataract. Based on all information gathered throughout the consultation, the optometrist will let you know if you have cataracts

and what the next steps are. If the cataracts are affecting your vision significantly, they will refer you to an ophthalmologist (a specialist eye doctor) to consider further investigation and possibly surgery.

## Advantages of cataract surgery

Replacing the cloudy lens with a clear transparent lens will allow more light to pass through the eye, resulting in clearer and brighter vision. Specialists can also incorporate part of your spectacle prescription which can correct your vision and reduce your reliance on glasses. The cost of cataract surgery varies depending on the surgeon, the type of lens used and individual circumstances. Two of the biggest factors determining how much your procedure will cost are whether or not you have private hospital cover, and if you choose to have the procedure at a public or private hospital. If you don't have private hospital cover, you can expect to wait between six and 18 months for cataract surgery in a public hospital.

Cataract surgery is covered by rt health's Smart Hospital No Pregnancy and Premium

Hospital policies. To be covered, you need to be admitted as an inpatient to hospital. All the accommodation, theatre fees and up to 25 per cent of the Medicare Benefit Schedule for the doctors' fees are covered. Item numbers are required to determine how much the 25 per cent is. Between Medicare and rt health you are covered up to 100% of the Medicare Benefit Schedule (MBS). Anything above the MBS is an out-of-pocket cost.

You may also be able to benefit if the surgeon agrees to take part in the Access Gap scheme. This is a way to reduce your out-of-pocket expenses for medical services in hospital. When you are referred to a specialist by a doctor, ask them if they can recommend someone who participates in the Access Gap Cover Scheme. Read more on the Access Gap fact sheet, which can be viewed in the Understanding Your Cover page on our website.



## Eye floaters

Have you ever noticed a small spot in your field of vision that disappears when you go to look at it? These are called eye floaters. They can come in different shapes and sizes. Some look like small dots, while others appear like threads or cobwebs.

These specks are debris that float around in the vitreous humour (the clear, jelly-like substance inside the eyeball) which often develops due to age-related changes to the vitreous. They are suspended in this 'jelly', so they move when your eyeball moves. The shadows of these specks are what you see.

Generally eye floaters don't appear until after the age of 50 and long-standing eye floaters

are harmless. However, sometimes a sudden onset or increase in floaters (sometimes accompanied with flashes of light) can be an indication of a more serious condition – retinal detachment. It is important to contact your optometrist immediately if you notice new floaters, flashing lights or both. Your optometrist will dilate your pupils to assess your eye health and refer you to an ophthalmologist (eye specialist) if required.

Most of the time we take our eyesight for granted. But illness, injury and ageing can all affect your eyesight. In Australia more than 450,000 people are living with vision impairment or blindness. It's important to keep your eyes healthy and have regular check-ups.

Book your next  
eye exam today!

# Same shop, same people, *different name.*

Michael Wilkins has taken  
over the Charlestown  
Healthy Eyes optical outlet  
and has opened Nova  
Optical in the same location.

Nova Optical is now open for business, with expanded floor space, over 1,000 frames to choose from and the same fast and friendly service that you have enjoyed over the past seven years.

Michael is continuing to offer bulk billed eye examinations and the same discounts for rt health members.

**4942 1515**

[cu@novaoptical.com.au](mailto:cu@novaoptical.com.au) | [www.novaoptical.com.au](http://www.novaoptical.com.au)



NOVA OPTICAL

# Weight loss help for those with weight-related medical conditions

Here we look at some new and alternative strategies to help people lose weight when their weight has become a major health issue. These are non-surgical medical options, such as new drugs, support groups and dieticians.

The search for solutions to losing weight and keeping it off are never ending. Not surprising really, as the statistics of overweight adults and children in Australia and around the world have been on the rise for several years.

Excess weight and obesity are linked to many life-threatening conditions such as heart disease, stroke, high blood pressure, diabetes, some forms of cancer, gallbladder disease and gallstones, osteoarthritis, gout, asthma and breathing problems such as sleep apnoea.

If excess weight or weight gain is severely threatening your health, just being told to “eat less and do more exercise” is probably not much help.

The thing that all successful weight loss strategies have in common is that you need to keep at them and ideally be supported in your journey. ‘Quick fix’ approaches will only succeed if you implement long-term changes to your eating to keep the weight off after you’ve lost it. Finding something that works for you and then being able to stick to it long term is the only real recipe for success. Can you see yourself having weight loss shakes for 365 days in a row? Probably not, so you need a Plan B.

Continued over page >



## Drugs

*All of the drugs mentioned below need to be combined with a healthy diet and exercise plan to be effective. This article is for information purposes only, and you should consult your General Practitioner or other health care professional before deciding if any are right for you. All drugs have potential side effects.*

### Saxenda

A reasonably new drug on the market, Saxenda, aims to emulate lap band surgery by making a person feel fuller and less hungry. It needs to be administered and supervised by a doctor. Patients inject themselves under the skin (subcutaneous injection) in the stomach, upper leg or arm once per day. Saxenda is usually only prescribed for patients who have weight-related medical problems or obesity. The drug also has a high cost – approximately \$370-\$400 per month – but it is only a fraction of the cost of weight loss surgery and comes without all the inherent risks. Your Extras will cover some of the cost under medical prescriptions, but you will quickly reach your limits if you start using it every month, which is required to be successful.

### Xenical

Originally only available on prescription, this drug is now available over the counter at pharmacies. It works by blocking approximately 30 per cent of fat absorption of the food you eat, which is removed via the bowels. Some people find taking it three

times per day, with meals, is the best option, whereas others have achieved success by only taking it with one or two meals per day.

Although this is an over the counter medicine from pharmacists, you should first consult your doctor to find out if this drug is suitable for you, and how to use it. The pharmacist may also require information such as your weight, height and other relevant information before supplying you with Xenical.

This is also on the pricey side, so shop around different chemists to get the best deal. There is also a less-expensive generic version. (Prices vary between \$55 and \$85 for a two-week supply; and between \$95 and \$130 for a four-week supply). As this does not require a medical prescription, it is NOT claimable via health fund Extras.

### Metformin

This drug is normally only available to diabetics and is commonly prescribed for overweight people with type 2 diabetes. But if you are overweight or obese you can ask your doctor about it. You will need to take a special fasting blood test, and depending on the results, reliant on blood sugar levels and other factors determined by your GP, you may be a candidate for Metformin. The drug has been proven to not cause weight gain in diabetics and to help with weight loss. Metformin is reasonably inexpensive compared with Saxenda and Xenical and you may qualify to claim some of the costs from your Extras cover for medical prescriptions if the cost is more than \$41.30.

## Dieticians

Seeing a dietician on a regular basis can be a great weight loss strategy. You can also claim using your Extras cover and in most cases the practitioner will be using HICAPS, so you will only pay the gap. Even if you use all your dietetics health fund benefits for the year, your GP may be able to place you on a Medicare Care Plan, which will give you an extra five to 10 visits for a fixed low cost or for free.

A good dietician can help on a number of levels. Firstly they can assess what type of eater you are and what type of food plan will work best for you. Then they offer regular, ongoing support while you continue to see them. They can also help you set realistic exercise goals. If you've been sedentary for the past 20 years, they won't tell you to run a marathon; upping your steps will probably be sufficient at the start.

You might find you need weekly appointments in the first instance, and then possibly cut down to once a fortnight or even monthly, once you start to achieve your health and weight loss goals. Telehealth for allied health professionals, which was introduced due to Covid-19, is ongoing and you are still able to claim if you consult a dietician via computer or telephone.

To find an accredited dietician in your area, go to the website of Dietitians Australia [www.dietitiansaustralia.org.au](http://www.dietitiansaustralia.org.au).

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**In 2018, two in three Australians aged 18 and over were overweight or obese. That's around 12.5 million adults.<sup>1</sup>**

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<sup>1</sup> Australian Bureau of Statistics



## Support groups - free to attend

There are some excellent, not-for-profit support groups to assist if you think you have a problem with overeating or food addiction. These groups hold regular meetings of approximately one hour where members are supported by others in their recovery journey. Most people come looking for weight loss but often find they have other issues that caused their eating problems. You can find a list of meetings on their websites. To join one of these meetings simply turn up.

A majority of meetings are currently held online via Zoom, due to Covid-19 restrictions, although some have gone back to face-to-face meetings or a combination of both. These programs are based on the extremely successful 12-step program of Alcoholics Anonymous, tailored to food, overeating and food addiction issues rather than problems with alcohol. As the name implies, these meetings are anonymous, and you will only be asked for your first name so the rest of the group can welcome you.



**Overeaters Anonymous**  
[www.oasydney.org](http://www.oasydney.org)

**Food Addicts Anonymous**  
[www.foodaddictsanonymous.org](http://www.foodaddictsanonymous.org)

### DISCLAIMER

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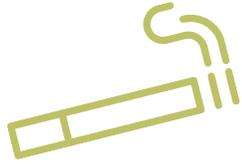
# Cancer prevention: How to reduce your risk

Depending on your stage of life, family history and personal experience, cancer prevention may be high on your agenda. Even if it is not, it's good to know you can make simple changes such as eating a healthy diet and getting regular screenings to reduce your risk, and detect some common types of cancers early. Finding cancer early improves your chances of successful treatment and long-term survival.

There are often conflicting reports about what you can do to prevent cancer. One day it's a new superfood preventing cancer, and another day it's the opposite. However, it's well-accepted that your chances of developing cancer are affected by the lifestyle choices you make.<sup>1</sup>

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### Don't smoke

Using any type of tobacco puts you on a collision course with cancer. Smoking has been linked to various types of cancer — including cancer of the lung, mouth, throat, larynx, pancreas, bladder, cervix and kidney.



### Eat a healthy diet

Making healthy selections at the supermarket and at mealtimes may reduce your risk of getting cancer. Try to increase your intake of fruits, vegetables and other plant sources of food, such as wholegrains and beans and decrease your intake of foods high in sugar and high in fat from animal sources.



### Drink less alcohol

If you drink alcohol, do so in moderation. The risks of cancers such as breast, colon, lung, kidney and liver all increase with alcohol consumption and the length of time you've been drinking regularly.



### Protect yourself from the sun

Every year in Australia, skin cancers account for around 80 per cent of all newly diagnosed cancers, with Melanoma being the third most common cancer in Australians. In 2015, 13,694 Australians were diagnosed with melanoma.<sup>2</sup> There are different types of UV radiation. UVA rays are responsible for tanning and premature ageing, whereas UVB rays cause sunburn and skin cancer. A broad-spectrum sunscreen provides protection against both types of harmful rays.

Unfortunately, new evidence has come to light that it's extremely difficult to get good levels of UV protection from aerosol (spray) products. The propellant in aerosol sunscreens prevents you getting enough of the product on your skin. The most popular sunscreens are SPF30 and SPF50. When applied properly, both can provide excellent protection, with SPF30 filtering out 96.7 per cent of UVB and SPF50 filtering 98 per cent. But remember to reapply every two hours, and more often if you are in the water.



### Maintain a healthy weight and be physically active

Maintaining a healthy weight might lower the risk of various types of cancer, including cancer of the breast, prostate, lung, colon and kidney. Physical activity counts, too. In addition to helping you control your weight, physical activity on its own might lower the risk of breast cancer and colon cancer. For substantial health benefits, strive to get at least 150 minutes a week of moderate aerobic activity or 75 minutes a week of vigorous aerobic activity.



### Get regular medical care

Regular self-exams and screenings for various types of cancers — such as cancer of the skin, colon, cervix and breast — can increase your chances of discovering cancer early, when treatment is most likely to be successful. Ask your doctor about the best cancer screening schedule for you.



### Get vaccinated

Cancer prevention includes protection from certain viral infections. Talk to your doctor about vaccination against:

- Hepatitis B. Hepatitis B can increase the risk of developing liver cancer. The hepatitis B vaccine is recommended for certain adults at high risk.
- Human papillomavirus (HPV). HPV is a sexually transmitted virus that can lead to cervical and other genital cancers as well as squamous cell cancers of the head and neck.

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<sup>1</sup> www.mayoclinic.org

<sup>2</sup> www.cancer.org.au



# How to get the most out of your Extras

Here are some tips on how to get the most out of your Extras cover.

- ✓ Know what you're covered for
- ✓ Understand the costs
- ✓ Be proactive about your health
- ✓ Review your cover regularly
- ✓ Be aware of your yearly limits
- ✓ Use the rt health mobile app

If you are regularly using up all your limits or want cover for something you are not currently covered for, talk to us about upgrading your Extras cover.

**1300 886 123**

[help@rthealthfund.com.au](mailto:help@rthealthfund.com.au) | [rthealthfund.com.au](http://rthealthfund.com.au)

**rt health**