



STATE OF THE HEALTH FUNDS REPORT 2010

Summary Report Card

RT Health Railway and Transport Health Fund Ltd

A nationally-based, not for profit fund. Market Share <0.5%

Coverage	NSW & ACT	VIC	QLD	WA	SA	TAS	NT
Hospital Related Charges Covered	90.2%	75.4%	92.8%	93.3%	97.6%	95.4%	77.4%
<i>Industry Result</i>	87.5%	92.1%	88.5%	92.3%	95.1%	92.1%	87.8%
Medical Services with No Gaps	87.5%	88.7%	87.3%	69.3%	94.0%	82.6%	86.6%
<i>Industry Result</i>	84.2%	87.4%	83.2%	78.2%	87.4%	85.8%	78.3%
Medical Services No or Known Gap	92.1%	94.8%	92.4%	79.3%	97.4%	91.3%	91.2%
<i>Industry Result</i>	86.6%	92.3%	86.4%	92.2%	95.5%	90.9%	83.7%
Extras Treatment Covered	51.5%	51.1%	50.6%	51.7%	53.1%	52.0%	51.9%
<i>Industry Result</i>	48.1%	48.4%	48.1%	48.4%	53.0%	47.1%	45.2%
Private Hospital Agreements	85	69	50	-	-	-	-
<i>Industry Maximum</i>	86	73	51	20	32	7	1
Day Hospital Agreements	89	69	42	-	-	-	-
<i>Industry Maximum</i>	89	69	44	20	23	4	1

Health Fund Finances	Fund	Compared to Industry Result
Benefits as % Contributions	93.2%	86.3%
Management Expenses (% Fund Cont.)	16.4%	9.2%
Management Expenses (Average Policy)	\$496	\$238
Surplus (-Loss) from Health Insurance	-9.6%	4.5%
Share of PHIO Complaints		Compared to Fund's Market Share
Benefit Complaints	-	<0.5%
Service Complaints	-	
All Complaints	24	
Investigations	1	

This summary includes only the most significant types of services and features. For further information please see the full *State of the Health Funds Report* available from the Private Health Insurance Ombudsman at www.phio.org.au or phone 1800 640 695.