

Private Health Information Statement - General treatment policy

Premium Extras

Reserve Bank Health Society Ltd http://www.myrbhs.com.au info@myrbhs.com.au 1800 027 299	Monthly Premium \$444.38 # (before any rebate or insurer discount)	Covers 2 adults (and no-one else) Available in All States
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You may be entitled to an Australian Government rebate on the above premium. Your premium may also include an insurer discount. Check with your insurer for details.

Membership of this insurer is restricted to Current & former employees of the Reserve Bank.

General Treatment Cover

By using Reserve Bank Health Society's 'preferred providers' you may have lower out of pocket costs on Dental treatments and have access to more 'no gap' treatments. A list of 'preferred providers' is available from the fund.

This policy  includes General treatment (Extras) cover for

Treatment	Waiting period (months)	Benefit limits (per 12 months unless otherwise stated)	Examples of maximum benefits
General dental	2	No annual limit (no limit on preventative dental) (Sub-limits apply)	Periodic oral examination - \$50.00 Scale & clean - \$100.00 Fluoride treatment - \$33.00 Surgical tooth extraction - \$340.00
Major dental	12	\$1,200 per person (Sub-limits apply)	Full crown veneered - \$1,360.00
Endodontic	12	\$850 per person (Sub-limits apply)	Filling of one root canal - \$850.00
Orthodontic	12	\$890 per person \$4,450 lifetime limit	Braces for upper & lower teeth, including removal plus fitting of retainer - 90% of charge
Optical	12	\$460 per person (Sub-limits apply)	Single vision lenses & frames - \$370.00 Multi-focal lenses & frames - \$560.00
Non PBS pharmaceuticals	2	\$1,000 per person (combined limit for non pbs pharmaceuticals & other services - Sub-limits apply)	Per eligible prescription - \$160.00
Physiotherapy	2	\$1,000 per person (Sub-limits apply)	Initial visit - \$105.00 Subsequent visit - \$85.00
Chiropractic	2	\$920 per person (combined limit for chiropractic & osteopathy - Sub-limits apply)	Initial visit - \$85.00 Subsequent visit - \$70.00
Podiatry	2	\$750 per person (Sub-limits apply)	Initial visit - \$80.00 Subsequent visit - \$70.00
Psychology	2	\$920 per person (Sub-limits apply)	Initial visit - \$190.00 Subsequent visit - \$190.00
Acupuncture	2	\$850 per person (Sub-limits apply)	Initial visit - \$85.00 Subsequent visit - \$70.00
Remedial massage	2	\$850 per person (combined limit for remedial massage, chinese medicine & exercise physiology - Sub-limits apply)	Initial visit - \$82.00 Subsequent visit - \$64.00
Hearing aids	12	\$1,088 per person (Sub-limits apply)	Hearing aid - \$2,720.00

Blood glucose monitors	12	\$1,040 per person 1 appliance(s) every 3 years (combined limit for blood glucose monitors & other services - Sub-limits apply)	Per monitor - 90% of charge
Ante-natal/Post-natal classes	2	\$260 per person (Sub-limits apply)	Initial visit - \$260.00
Chinese medicine	2	Combined limit - see Remedial massage	Initial visit - \$82.00 Subsequent visit - \$64.00
Dietetics/dietary advice	2	\$425 per person (Sub-limits apply)	Initial visit - \$107.00 Subsequent visit - \$65.00
Exercise physiology	2	Combined limit - see Remedial massage	Initial visit - \$82.00 Subsequent visit - \$64.00
Eye therapy (orthoptics)	2	\$790 per person (Sub-limits apply)	Initial visit - \$95.00 Subsequent visit - \$73.00
Health management / Healthy lifestyle	2	\$200 per person (Sub-limits apply)	Health management - \$200.00
Home nursing	2	\$1,500 per person (Sub-limits apply)	Initial visit - \$1,500.00 Subsequent visit - \$1,500.00
Occupational therapy	2	\$790 per person (Sub-limits apply)	Initial visit - \$97.00 Subsequent visit - \$80.00
Osteopathy	2	Combined limit - see Chiropractic	Initial visit - \$85.00 Subsequent visit - \$70.00
Speech therapy	2	\$1,000 per person (Sub-limits apply)	Initial visit - \$103.00 Subsequent visit - \$103.00
Vaccinations	2	No annual limit	Per service - 90% of charge

This policy **X** does not include General treatment (Extras) cover for

X Other treatments - check with your insurer

Other features of this general treatment cover

Some of the general treatment benefits accumulate over time. Major Dental limit is \$6000 every 5 years. Optical limit is \$920 in any 2 years. Hearing Aids limit is \$5440 in any 5 years. Orthodontic limit after 1st year -\$890, increases by \$890 each year, to a maximum of \$4450 (loyalty limit).

For further information about this policy see

<https://www.myrbhs.com.au/siteassets/documents/cover-descriptions/premium-extras.pdf>

Ambulance cover

In All States this policy provides:

Emergency: Unlimited with a waiting period of 2 months.

Non-emergency: Unlimited transport with a waiting period of 2 months.

Call-out fees: will be paid for each attendance, including emergency treatment without transport to hospital.

State schemes provide ambulance services for residents of Tasmania

(https://www.health.tas.gov.au/ambulance/fees_and_accounts) and Queensland (<https://www.ambulance.qld.gov.au/>).

For further information about this policy see

<https://www.myrbhs.com.au/siteassets/documents/cover-descriptions/premium-extras.pdf>

Disclaimer

The information contained in this Private Health Information Statement was provided by the insurer and is intended as general information. It may not take into account your particular circumstances. For information please contact the insurer.