

Private Health Information Statement - Combined policy

Gold Optimal Hospital \$750 Excess and Value Extras

**RT Health - a division of
The Hospitals
Contribution Fund**
http://www.rthealth.com.au
help@rthealth.com.au
1300 886 123

Monthly Premium
\$1,480.59[#]
(before any rebate, loading or discount)

Covers two adults & dependants,
including non-student dependants
(3 or more people, only 2 of whom
are adults)
Available in Victoria

[#] You may be entitled to an Australian Government rebate on the above premium. Your premium may also include a Lifetime Health Cover loading or an insurer discount. Check with your insurer for details.

This policy covers children, students up to and including the age of 30 and non-students up to and including the age of 30, as well as persons with a disability who qualify as a child, student or non-student in these age ranges.

Hospital cover

This policy exempts you from the Medicare Levy Surcharge.

This policy provides benefits for travel or accommodation (outside of hospital) - check with your insurer for details.

This policy does not provide accident cover.

- ✓ Covered**
For information on what is covered under each category, see <https://privatehealth.gov.au/categories>
- R Restricted**
Restricted categories partially cover your hospital costs as a private patient in a public hospital. You may incur significant expenses in a private room or private hospital.
- ✗ Not Covered**
These categories are not covered by this policy.

This policy **✓ includes cover for**

✓ Assisted reproductive services	✓ Eye (not cataracts)	✓ Miscarriage and termination of pregnancy
✓ Back, neck and spine	✓ Gastrointestinal endoscopy	✓ Pain management
✓ Blood	✓ Gynaecology	✓ Pain management with device
✓ Bone, joint and muscle	✓ Heart and vascular system	✓ Palliative care
✓ Brain and nervous system	✓ Hernia and appendix	✓ Plastic and reconstructive surgery (medically necessary)
✓ Breast surgery (medically necessary)	✓ Hospital psychiatric services	✓ Podiatric surgery (provided by a registered podiatric surgeon - limited benefits)
✓ Cataracts	✓ Implantation of hearing devices	✓ Pregnancy and birth
✓ Chemotherapy, radiotherapy and immunotherapy for cancer	✓ Insulin pumps	✓ Rehabilitation
✓ Dental surgery	✓ Joint reconstructions	✓ Skin
✓ Diabetes management (excluding insulin pumps)	✓ Joint replacements	✓ Sleep studies
✓ Dialysis for chronic kidney failure	✓ Kidney and bladder	✓ Tonsils, adenoids and grommets
✓ Digestive system	✓ Lung and chest	✓ Weight loss surgery
✓ Ear, nose and throat	✓ Male reproductive system	

The benefits paid for hospital treatment will depend on the type of cover you purchase and whether your fund has an agreement in place with the hospital in which you are treated. See 'Agreement Hospitals' on privatehealth.gov.au for which hospitals have arrangements with your insurer – <https://privatehealth.gov.au/dynamic/agreementhospitals>.

Under this policy, you may have to pay out-of-pocket costs above what you get from Medicare or your private health insurer. Before you go to hospital, you should ask your doctors, hospital and health insurer about any out-of-pocket costs that may apply to you.

The following payments may also apply for hospital admissions

Excess: You will have to pay an excess on admission. This is limited to a maximum of \$750 per person and \$1500 per policy per year.

Co-payments: No co-payments

The following waiting periods for hospital admissions apply to new or upgrading members

Waiting periods:

- 2 months for palliative care, rehabilitation and hospital psychiatric treatments, even if pre-existing
- 12 months for other pre-existing conditions
- 12 months for pregnancy and birth (obstetrics)
- 2 months for all other treatments

Gap Cover

This provider offers '[known gap](#)' or '[no gap](#)' cover for medical bills for this product.

The [Medical Costs Finder](#) lets you find out more about the cost of specialist medical services.

Other features of this hospital cover

Comprehensive hospital cover. Includes no excess for dependents under the age of 22, Involuntary Unemployment Assistance, Travel and accommodation benefits for hospital admission, and emergency ambulance trips. See fund rules for more information.

For further information about this policy see

<https://www.rthealth.com.au/understanding-your-cover#HospitalCoverGuides>

General Treatment Cover

This health insurer does not operate a preferred provider scheme.

This policy  includes General treatment (Extras) cover for

Note, for items marked with an asterisk *: 100% back on a range of no-gap services through our More for program, and no-gap network providers, subject to your cover, waiting periods and annual & membership limits. Find out more: <https://www.rthealth.com.au/health-services/find-a-dental-clinic> and <https://www.rthealth.com.au/health-services/find-an-optical-provider>.

Treatment	Waiting period (months)	Benefit limits (per 12 months unless otherwise stated)	Examples of maximum benefits
General dental*	2	\$500 per person up to \$1,000 per policy	Periodic oral examination - \$30.00 Scale & clean - \$57.00 Fluoride treatment - \$37.00 Surgical tooth extraction - \$152.00
Optical*	2	\$200 per person	Single vision lenses & frames - 100% of charge Multi-focal lenses & frames - 100% of charge
Non PBS pharmaceuticals	2	\$300 per person up to \$600 per policy	Per eligible prescription - \$35.00
Physiotherapy	2	\$350 per person up to \$700 per policy	Initial visit - \$40.00 Subsequent visit - \$35.00
Chiropractic	2	\$300 per person up to \$600 per policy (combined limit for chiropractic & osteopathy)	Initial visit - \$37.00 Subsequent visit - \$30.00
Acupuncture	2	\$300 per person up to \$600 per policy	Initial visit - \$31.00 Subsequent visit - \$26.00
Remedial massage	2	\$200 per person up to \$400 per policy	Initial visit - \$30.00 Subsequent visit - \$30.00

Blood glucose monitors	12	\$300 per person (combined limit for blood glucose monitors & other services - Sub-limits apply)	Per monitor - 80% of charge
Dietetics/dietary advice	2	\$300 per person up to \$600 per policy	Initial visit - \$35.00 Subsequent visit - \$35.00
Eye therapy (orthoptics)	2	\$300 per person up to \$600 per policy	Initial visit - \$30.00 Subsequent visit - \$25.00
Occupational therapy	2	\$300 per person up to \$600 per policy	Initial visit - \$38.00 Subsequent visit - \$36.00
Osteopathy	2	Combined limit - see Chiropractic	Initial visit - \$39.00 Subsequent visit - \$31.00
Vaccinations	0	\$150 per person	Per service - \$50.00

RT Health members pay no gap on a range of popular dental and optical services through HCF Dental or Optical Centres and the More for provider network. Health aids include blood pressure monitors, CPAP machines, tens machines, wheelchairs, wigs (conditions apply). Annual, membership, service and sub limits apply.

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

X Endodontic	X Orthodontic	X Other treatments - check with your insurer
X Hearing aids	X Podiatry	
X Major dental	X Psychology	

For further information about this policy see

<https://www.rthealth.com.au/understanding-your-cover#HospitalCoverGuides>

Ambulance cover

In Victoria this policy provides:

Emergency: with a waiting period of 1 day, limited to \$5,000 per person per year.

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

Other features of this ambulance cover

Up to \$5,000 per person per year for emergency ambulance attendance or transportation in the case of accident or illness. Cover applies anywhere in Australia. You can also purchase additional ambulance cover through a state government ambulance service.

For further information about this policy see

<https://www.rthealth.com.au/understanding-your-cover#HospitalCoverGuides>

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.