

## Private Health Information Statement - General treatment policy

### Smart Extras

RT Health - a division of  
The Hospitals  
Contribution Fund  
<http://www.rthealth.com.au>  
[help@rthealth.com.au](mailto:help@rthealth.com.au)  
1300 886 123

**Monthly Premium**  
**\$160.63<sup>#</sup>**  
(before any rebate or insurer discount)

Covers 2 adults (and no-one else)  
Available in NSW & ACT

<sup>#</sup> 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.

### 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 Teeth program, and no-gap network providers, subject to your cover, waiting periods and annual limits. Find out more: <https://www.rthealth.com.au/health-services/find-a-dental-clinic>.

Treatment	Waiting period (months)	Benefit limits (per 12 months unless otherwise stated)	Examples of maximum benefits
General dental*	2	\$1,000 per person up to \$2,000 per policy	Periodic oral examination - \$35.00 Scale & clean - \$59.00 Fluoride treatment - \$44.00 Surgical tooth extraction - \$165.00
Major dental	12	\$1,200 per person up to \$2,400 per policy (combined limit for major dental & endodontic)	Full crown veneered - \$660.00
Endodontic	12		Filling of one root canal - \$174.00
Optical	2	\$250 per person	Single vision lenses & frames - 100% of charge Multi-focal lenses & frames - 100% of charge
Non PBS pharmaceuticals	2	\$500 per person up to \$1,000 per policy	Per eligible prescription - \$60.00
Physiotherapy	2	\$450 per person up to \$900 per policy	Initial visit - \$50.00 Subsequent visit - \$45.00
Chiropractic	2	\$400 per person up to \$800 per policy (combined limit for chiropractic, osteopathy & other services)	Initial visit - \$43.00 Subsequent visit - \$33.00
Podiatry	2	\$400 per person up to \$800 per policy	Initial visit - \$40.00 Subsequent visit - \$35.00
Psychology	2	\$400 per person up to \$800 per policy (combined limit for psychology & other services)	Initial visit - \$65.00 Subsequent visit - \$40.00
Acupuncture	2	\$500 per person up to \$1,000 per policy (combined limit for acupuncture, remedial massage, chinese medicine, exercise physiology & other services)	Initial visit - \$33.00 Subsequent visit - \$28.00
Remedial massage	2		Initial visit - \$35.00 Subsequent visit - \$35.00
Hearing aids	24	\$900 per person 2 service(s) every 3 years (Sub-limits apply)	Hearing aid - \$450.00
Blood glucose monitors	12	\$480 per person (combined limit for blood glucose monitors & other services - Sub-limits apply)	Per monitor - 80% of charge

Audiology	2	\$120 per person up to \$240 per policy	Initial visit - \$60.00 Subsequent visit - \$60.00
Ante-natal/Post-natal classes	2	\$200 per person up to \$220 per policy	Initial visit - \$20.00 Subsequent visit - \$20.00
Chinese medicine	2	Combined limit - see Acupuncture	Initial visit - \$25.00 Subsequent visit - \$20.00
Dietetics/dietary advice	2	\$400 per person up to \$800 per policy	Initial visit - \$45.00 Subsequent visit - \$45.00
Exercise physiology	2	Combined limit - see Acupuncture	Initial visit - \$20.00 Subsequent visit - \$20.00
Eye therapy (orthoptics)	2	\$500 per person up to \$1,000 per policy	Initial visit - \$35.00 Subsequent visit - \$30.00
Home nursing	2	\$450 per person up to \$900 per policy	Initial visit - \$20.00 Subsequent visit - \$20.00
Occupational therapy	2	\$400 per person up to \$800 per policy	Initial visit - \$45.00 Subsequent visit - \$40.00
Orthotics (podiatric orthoses)	12	\$200 per person up to \$280 per policy	Orthotics supply & fit - 100% of charge
Osteopathy	2	Combined limit - see Chiropractic	Initial visit - \$43.00 Subsequent visit - \$33.00
Speech therapy	2	\$400 per person up to \$800 per policy	Initial visit - \$45.00 Subsequent visit - \$40.00
Vaccinations	2	\$150 per person	Per service - \$50.00

RT Health members pay no gap\* on a range of popular dental services through HCF Dental Centres and the More for Teeth provider network. Find out more: <https://www.rthealth.com.au/health-services/find-a-dental-clinic>. Includes mental health services (psychology, approved counselling, mental health social worker and OCBT courses). Annual, person and sub limits apply. Health aids include blood pressure monitors, CPAP machines & masks, tens machines, wheelchairs, wigs. Conditions, annual, person and sub limits apply.

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

**X** Orthodontic

**X** Other treatments - check with your insurer

[Other features of this general treatment cover](#)

For more details contact our member care team on 1300 886 123 or visit [rthealthfund.com.au](http://rthealthfund.com.au)

## Ambulance cover

Health Care Concession Card, Pensioner Concession Card, and Commonwealth Seniors Health Card holders are entitled to free ambulance transport services. If you are not eligible for a concession and want to be covered, you can purchase insurance from a private health fund.

## 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.