

## 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**  
**\$166.86 #**  
 (before any rebate or insurer discount)

Covers two adults & 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 an insurer discount. Check with your insurer for details.

This policy covers children and other dependants up to and including the age of 21, students up to and including the age of 30, as well as persons with a disability who qualify as a child or other dependant or student in these age ranges.

### 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                       | \$1,000 per person up to \$2,000 per policy   | Periodic oral examination - \$35.00<br>Scale & clean - \$64.00<br>Fluoride treatment - \$44.00<br>Surgical tooth extraction - \$171.00 |
| Major dental            | 12                      | \$1,200 per person up to \$2,400 per policy<br>(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<br>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<br>Subsequent visit - \$45.00  |
| Chiropractic            | 2                       | \$400 per person up to \$800 per policy<br>(combined limit for chiropractic, osteopathy & other services)   | Initial visit - \$43.00<br>Subsequent visit - \$33.00  |
| Podiatry                | 2                       | \$400 per person up to \$800 per policy   | Initial visit - \$40.00<br>Subsequent visit - \$35.00  |
| Psychology              | 2                       | \$400 per person up to \$800 per policy<br>(combined limit for psychology & other services)   | Initial visit - \$70.00<br>Subsequent visit - \$55.00  |
| Acupuncture             | 2                       | \$500 per person up to \$1,000 per policy<br>(combined limit for acupuncture, remedial massage, chinese medicine, exercise physiology & other services) | Initial visit - \$33.00<br>Subsequent visit - \$28.00  |
| Remedial massage        | 2                       |   | Initial visit - \$35.00<br>Subsequent visit - \$35.00  |
| Hearing aids            | 24                      | \$900 per person<br>2 service(s) every 3 years<br>(Sub-limits apply)  | Hearing aid - \$450.00   |

|                                       |    |   |   |
|---------------------------------------|----|---|---|
| Blood glucose monitors                | 12 | \$480 per person<br>(combined limit for blood glucose monitors & other services - <b>Sub-limits apply</b> ) | Per monitor - 80% of charge                           |
| Audiology                             | 2  | \$120 per person up to \$240 per policy   | Initial visit - \$60.00<br>Subsequent visit - \$60.00 |
| Ante-natal/Post-natal classes         | 2  | \$200 per person up to \$220 per policy   | Initial visit - \$20.00<br>Subsequent visit - \$20.00 |
| Chinese medicine                      | 2  | Combined limit - see Acupuncture  | Initial visit - \$25.00<br>Subsequent visit - \$20.00 |
| Dietetics/dietary advice              | 2  | \$400 per person up to \$800 per policy   | Initial visit - \$45.00<br>Subsequent visit - \$45.00 |
| Exercise physiology                   | 2  | Combined limit - see Acupuncture  | Initial visit - \$30.00<br>Subsequent visit - \$30.00 |
| Eye therapy (orthoptics)              | 2  | \$500 per person up to \$1,000 per policy   | Initial visit - \$35.00<br>Subsequent visit - \$30.00 |
| Health management / Healthy lifestyle | 2  | \$150 per person up to \$300 per policy   | Health management - 100% of charge                    |
| Home nursing                          | 2  | \$450 per person up to \$900 per policy   | Initial visit - \$20.00<br>Subsequent visit - \$20.00 |
| Occupational therapy                  | 2  | \$400 per person up to \$800 per policy   | Initial visit - \$50.00<br>Subsequent visit - \$43.00 |
| 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 - \$47.00<br>Subsequent visit - \$35.00 |
| Speech therapy                        | 2  | \$400 per person up to \$800 per policy   | Initial visit - \$55.00<br>Subsequent visit - \$45.00 |
| Vaccinations                          | 2  | \$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. Includes mental health services (psychology, approved counselling, mental health social worker and OCBT courses). Health aids include blood pressure monitors, CPAP machines & masks, tens machines, wheelchairs, wigs (conditions apply). Annual, membership, service and sub limits apply.

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

|                      |   |
|----------------------|---|
| <b>X</b> Orthodontic | <b>X</b> Other treatments - check with your insurer |
|----------------------|---|

### Other features of this general treatment cover

Health management / Healthy lifestyle includes benefits towards gym membership and Tai Chi, Yoga & Pilates. Combined limit is \$150 per person, \$300 per membership per calendar year. For more details contact our member care team on 1300 886 123 or visit [rthealthfund.com.au](http://rthealthfund.com.au).

### Ambulance cover

Pensioner Concession Card and Healthcare Card holders are entitled to free clinically necessary ambulance transport. If you are not eligible for a concession and want to be covered, you can purchase insurance from a private health insurer or take out a subscription with the state ambulance service (<https://www.ambulance.vic.gov.au/membership>).

### 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.