

## Private Health Information Statement - General treatment policy

### Top 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**  
**\$235.36 #**  
 (before any rebate or insurer discount)

Covers one adult & dependants (2  
or more people, only one of whom  
is an adult)  
**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 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                       | No annual limit  | Periodic oral examination - \$35.00<br>Scale & clean - \$72.00<br>Fluoride treatment - \$44.00<br>Surgical tooth extraction - \$190.00 |
| Major dental            | 12                      | \$1,500 per person<br>(combined limit for major dental & endodontic)   | Full crown veneered - \$782.00   |
| Endodontic              | 12                      |  | Filling of one root canal - \$192.00   |
| Orthodontic             | 12                      | \$1,000 per person<br>\$3,000 lifetime limit   | Braces for upper & lower teeth, including removal plus fitting of retainer - 100% of charge  |
| Optical*                | 2                       | \$300 per person   | Single vision lenses & frames - 100% of charge<br>Multi-focal lenses & frames - 100% of charge   |
| Non PBS pharmaceuticals | 2                       | \$600 per person   | Per eligible prescription - \$70.00  |
| Physiotherapy           | 2                       | \$550 per person   | Initial visit - \$60.00<br>Subsequent visit - \$54.00  |
| Chiropractic            | 2                       | \$500 per person<br>(combined limit for chiropractic, osteopathy & other services)   | Initial visit - \$49.00<br>Subsequent visit - \$39.00  |
| Podiatry                | 2                       | \$500 per person   | Initial visit - \$45.00<br>Subsequent visit - \$40.00  |
| Psychology              | 2                       | \$500 per person<br>(combined limit for psychology & other services)   | Initial visit - \$80.00<br>Subsequent visit - \$60.00  |
| Acupuncture             | 2                       | \$750 per person<br>(combined limit for acupuncture, remedial massage, chinese medicine, exercise physiology & other services) | Initial visit - \$40.00<br>Subsequent visit - \$35.00  |
| Remedial massage        | 2                       |  | Initial visit - \$40.00<br>Subsequent visit - \$40.00  |

|                                       |    |   |   |
|---------------------------------------|----|---|---|
| Hearing aids                          | 24 | \$1,200 per person<br>2 service(s) every 3 years<br>(Sub-limits apply)                              | Hearing aid - \$600.00                                |
| Blood glucose monitors                | 12 | \$600 per person<br>(combined limit for blood glucose monitors & other services - Sub-limits apply) | Per monitor - 80% of charge                           |
| Audiology                             | 2  | \$160 per person  | Initial visit - \$80.00<br>Subsequent visit - \$80.00 |
| Ante-natal/Post-natal classes         | 2  | \$300 per person  | Initial visit - \$30.00<br>Subsequent visit - \$30.00 |
| Chinese medicine                      | 2  | Combined limit - see Acupuncture  | Initial visit - \$35.00<br>Subsequent visit - \$30.00 |
| Dietetics/dietary advice              | 2  | \$500 per person  | Initial visit - \$55.00<br>Subsequent visit - \$55.00 |
| Exercise physiology                   | 2  | Combined limit - see Acupuncture  | Initial visit - \$40.00<br>Subsequent visit - \$35.00 |
| Eye therapy (orthoptics)              | 2  | \$500 per person  | Initial visit - \$40.00<br>Subsequent visit - \$35.00 |
| Health management / Healthy lifestyle | 2  | \$150 per person up to \$300 per policy   | Health management - 100% of charge                    |
| Home nursing                          | 2  | \$700 per person  | Initial visit - \$30.00<br>Subsequent visit - \$30.00 |
| Occupational therapy                  | 2  | \$500 per person  | Initial visit - \$60.00<br>Subsequent visit - \$53.00 |
| Orthotics (podiatric orthoses)        | 12 | \$250 per person  | Orthotics supply & fit - 100% of charge               |
| Osteopathy                            | 2  | Combined limit - see Chiropractic   | Initial visit - \$53.00<br>Subsequent visit - \$40.00 |
| Speech therapy                        | 2  | \$500 per person  | Initial visit - \$70.00<br>Subsequent visit - \$60.00 |
| 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

**X** 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.