

## Private Health Information Statement - Combined policy

### Bronze Plus Core Hospital and Fit & Healthy 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**  
**\$450.38<sup>#</sup>**  
 (before any rebate, loading or discount)

Covers two adults & dependants (3  
or more people, only 2 of whom  
are adults)  
 Available in Victoria  
 Closed to new members

<sup>#</sup> 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 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.

### Hospital cover

This policy exempts you from the Medicare Levy Surcharge.

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

- ✓ 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**

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

This policy **✗ does not include cover for**

✗ Assisted reproductive services	✗ Heart and vascular system	✗ Pregnancy and birth
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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](https://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 of \$250 per admission. This is limited to a maximum of \$1000 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
- 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](#)

No excess for dependants under the age of 22.

For further information about this policy see

<https://rthealthfund.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 - \$35.00 Scale & clean - \$55.00 Fluoride treatment - \$44.00 Surgical tooth extraction - \$150.00
Optical*	2	\$300 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 <b>(Sub-limits apply)</b>	Per eligible prescription - \$35.00
Physiotherapy	2	\$300 per person up to \$600 per policy	Initial visit - \$50.00 Subsequent visit - \$45.00
Chiropractic	2	\$300 per person up to \$600 per policy (combined limit for chiropractic & other services)	Initial visit - \$40.00 Subsequent visit - \$35.00
Acupuncture	2	\$300 per person up to \$600 per policy	Initial visit - \$40.00 Subsequent visit - \$35.00
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 up to \$600 per policy (combined limit for blood glucose monitors & other services - <b>Sub-limits apply</b> )	Per monitor - 80% of charge
Dietetics/dietary advice	2	No annual limit	Initial visit - \$52.00 Subsequent visit - \$52.00
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

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

For further information about this policy see

<https://rthealthfund.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://rthealthfund.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.