

## Private Health Information Statement - Combined policy

### Gold Optimum Hospital \$750 Excess and Smart Extras

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

**Monthly Premium**  
**\$512.65<sup>#</sup>**  
(before any rebate, loading or discount)

Covers only one person  
Available in Queensland  
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.

### 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

|   |                                   |   |
|---|-----------------------------------|---|
| ✓ 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](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 \$750 per admission. This is limited to a maximum of \$750 per year.

Excess payments do not apply to hospital admissions for day surgery.

**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

RT Health will waive any applicable excess for same-day treatment for members who have held RT Health Gold Optimum Hospital for at least 12 months. 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                       | \$1,000 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 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 policy   | Single vision lenses & frames - 100% of charge<br>Multi-focal lenses & frames - 100% of charge   |
| Non PBS pharmaceuticals | 2                       | \$500 per policy   | Per eligible prescription - \$60.00  |
| Physiotherapy           | 2                       | \$450 per policy   | Initial visit - \$50.00<br>Subsequent visit - \$45.00  |
| Chiropractic            | 2                       | \$400 per policy<br>(combined limit for chiropractic, osteopathy & other services) | Initial visit - \$43.00<br>Subsequent visit - \$33.00  |

|                                       |    |  |   |
|---------------------------------------|----|--|---|
| Podiatry                              | 2  | \$400 per policy   | Initial visit - \$40.00<br>Subsequent visit - \$35.00 |
| Psychology                            | 2  | \$400 per policy<br>(combined limit for psychology & other services)   | Initial visit - \$70.00<br>Subsequent visit - \$55.00 |
| Acupuncture                           | 2  | \$500 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 policy<br>2 service(s) every 3 years<br>(Sub-limits apply)   | Hearing aid - \$450.00                                |
| Blood glucose monitors                | 12 | \$480 per policy<br>(combined limit for blood glucose monitors & other services - Sub-limits apply)                            | Per monitor - 80% of charge                           |
| Audiology                             | 2  | \$120 per policy   | Initial visit - \$60.00<br>Subsequent visit - \$60.00 |
| Ante-natal/Post-natal classes         | 2  | \$200 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 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 policy   | Initial visit - \$35.00<br>Subsequent visit - \$30.00 |
| Health management / Healthy lifestyle | 2  | \$150 per policy   | Health management - 100% of charge                    |
| Home nursing                          | 2  | \$450 per policy   | Initial visit - \$20.00<br>Subsequent visit - \$20.00 |
| Occupational therapy                  | 2  | \$400 per policy   | Initial visit - \$50.00<br>Subsequent visit - \$43.00 |
| Orthotics (podiatric orthoses)        | 12 | \$200 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 policy   | Initial visit - \$55.00<br>Subsequent visit - \$45.00 |
| Vaccinations                          | 2  | \$150 per policy   | 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** Orthodontic

**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).

For further information about this policy see

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

## Ambulance cover

Ambulance cover is provided by the State government for Queensland residents (<https://www.ambulance.qld.gov.au/>). This includes cover whilst interstate.

#### Other features of this ambulance cover

See your state government ambulance scheme.

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.