

## Private Health Information Statement - Combined policy

### Gold Optimal Hospital \$750 Excess and Deluxe Extras

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

**Monthly Premium**  
**\$1,543.74<sup>#</sup>**  
(before any rebate, loading or discount)

Covers two adults & dependants,  
including non-student dependants  
(3 or more people, only 2 of whom  
are adults)  
**Available in NSW & ACT**  
**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, students up to and including the age of 30 and non-students up to and including the age of 30, as well as persons with a disability who qualify as a child, student or non-student in these age ranges.

### Hospital cover

This policy exempts you from the Medicare Levy Surcharge.

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

This policy does not provide accident cover.

- ✓ 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 on admission. This is limited to a maximum of \$750 per person and \$1500 per policy 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
- 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](#)

Comprehensive hospital cover. Includes no excess for dependents under the age of 22, Involuntary Unemployment Assistance, Travel and accommodation benefits for hospital admission, and emergency ambulance trips. See fund rules for more information.

For further information about this policy see

<https://www.rthealth.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 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	\$800 per person	Periodic oral examination - 60% of charge Scale & clean - 60% of charge Fluoride treatment - 60% of charge
Major dental	12	\$1,200 per person (combined limit for major dental, endodontic & other services)	Surgical tooth extraction - 60% of charge Full crown veneered - 60% of charge
Endodontic	12		Filling of one root canal - 60% of charge
Orthodontic	12	\$1,000 per person \$2,500 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 Multi-focal lenses & frames - 100% of charge
Non PBS pharmaceuticals	2	\$400 per person up to \$800 per policy	Per eligible prescription - \$50.00
Physiotherapy	2	\$850 per person (combined limit for physiotherapy, chiropractic, podiatry, dietetics/dietary advice, exercise physiology,	Initial visit - \$58.00 Subsequent visit - \$48.00

Chiropractic	2	eye therapy (orthoptics), occupational therapy, osteopathy, speech therapy & other services)	Initial visit - \$47.00 Subsequent visit - \$37.00
Podiatry	2		Initial visit - \$42.00 Subsequent visit - \$32.00
Psychology	2	\$550 per person	Initial visit - \$75.00 Subsequent visit - \$60.00
Acupuncture	2	\$600 per person up to \$1,200 per policy (combined limit for acupuncture, remedial massage & chinese medicine)	Initial visit - \$38.00 Subsequent visit - \$31.00
Remedial massage	2		Initial visit - \$40.00 Subsequent visit - \$37.00
Hearing aids	24	\$1,000 per person 1 appliance(s) every 3 years (combined limit for hearing aids & audiology)	Hearing aid - \$1,000.00
Blood glucose monitors	12	\$200 per service up to \$400 per policy (combined limit for blood glucose monitors & other services - <b>Sub-limits apply</b> )	Per monitor - \$200.00
Audiology	2	Combined limit - see Hearing aids	Initial visit - \$70.00 Subsequent visit - \$70.00
Chinese medicine	2	Combined limit - see Acupuncture	Initial visit - \$37.00 Subsequent visit - \$27.00
Dietetics/dietary advice	2	Combined limit - see Physiotherapy	Initial visit - \$50.00 Subsequent visit - \$50.00
Exercise physiology	2	Combined limit - see Physiotherapy	Initial visit - \$40.00 Subsequent visit - \$40.00
Eye therapy (orthoptics)	2	Combined limit - see Physiotherapy	Initial visit - \$42.00 Subsequent visit - \$32.00
Health management / Healthy lifestyle	2	\$300 per person up to \$200 per service up to \$600 per policy <b>(Sub-limits apply)</b>	Health management - 70% of charge
Home nursing	2	\$400 per person up to \$800 per policy	Initial visit - \$22.00 Subsequent visit - \$22.00
Occupational therapy	2	Combined limit - see Physiotherapy	Initial visit - \$52.00 Subsequent visit - \$45.00
Orthotics (podiatric orthoses)	12	\$200 per person	Orthotics supply & fit - 80% of charge
Osteopathy	2	Combined limit - see Physiotherapy	Initial visit - \$51.00 Subsequent visit - \$39.00
Speech therapy	2	Combined limit - see Physiotherapy	Initial visit - \$65.00 Subsequent visit - \$55.00

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

Benefits available for Myotherapy. Health management / Healthy lifestyle includes approved weight loss, stress management and quit smoking programs, MRI Scans not claimable through Medicare & skin tests. Benefits for Tai Chi, Yoga and Pilates are payable at 100% of the cost, subject to applicable sub-limits and conditions. Annual limits, sub-limits and membership limits apply. Contact the fund for further details.

For further information about this policy see

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

## Ambulance cover

In NSW & ACT this policy provides:

[PrivateHealth.gov.au](http://PrivateHealth.gov.au)

PolicyID: RTE/GOHD/NHMQ2Y

Date statement issued: 01 April 2026

Page 3 of 4

**Emergency:** Unlimited with a waiting period of 1 day.

**Call-out fees:** will be paid for each attendance, including emergency treatment without transport to hospital.

#### Other features of this ambulance cover

Unlimited cover for emergency ambulance attendance and transportation, and medically necessary, non-emergency ambulance transportation. The service must be provided by a state government operated, authorised, or approved ambulance scheme. Cover applies anywhere in Australia.

For further information about this policy see

<https://www.rthealth.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.