

Private Health Information Statement - General treatment policy

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
\$219.02[#]
 (before any rebate or insurer discount)

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

[#] 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	\$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, eye therapy (orthoptics), occupational therapy, osteopathy, speech therapy & other services)	Initial visit - \$58.00 Subsequent visit - \$48.00
Chiropractic	2		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 - Sub-limits apply)	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 (Sub-limits apply)	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.

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.