

Private Health Information Statement - General treatment policy

Healthy Choice Extras

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

Monthly Premium
\$111.00[#]
(before any rebate or insurer discount)

Covers two adults & dependants (3
or more people, only 2 of whom
are adults)
Available in NSW & ACT
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 Teeth 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>.*

Treatment	Waiting period (months)	Benefit limits (per 12 months unless otherwise stated)	Examples of maximum benefits
General dental*	2	\$500 per person (combined limit for general dental, major dental & endodontic)	Periodic oral examination - 60% of charge Scale & clean - 60% of charge Fluoride treatment - 60% of charge
Major dental	12		Surgical tooth extraction - 60% of charge Full crown veneered - 60% of charge
Endodontic	12		Filling of one root canal - 60% of charge
Optical	2	\$225 per person	Single vision lenses & frames - \$225.00 Multi-focal lenses & frames - \$225.00
Non PBS pharmaceuticals	2	\$400 per person up to \$800 per policy	Per eligible prescription - \$50.00
Physiotherapy	2	\$400 per person (combined limit for physiotherapy, chiropractic, podiatry, osteopathy & other services)	Initial visit - \$42.00 Subsequent visit - \$27.00
Chiropractic	2		Initial visit - \$40.00 Subsequent visit - \$31.00
Podiatry	2		Initial visit - \$37.00 Subsequent visit - \$27.00
Acupuncture	2	\$200 per person (combined limit for acupuncture & remedial massage - Sub-limits apply)	Initial visit - \$32.00 Subsequent visit - \$27.00
Remedial massage	2		Initial visit - \$32.00 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
Osteopathy	2	Combined limit - see Physiotherapy	Initial visit - \$40.00 Subsequent visit - \$31.00

RT Health members pay no gap* on a range of popular dental services through HCF Dental Centres and the More for Teeth provider network. Find out more: <https://www.rthealth.com.au/health-services/find-a-dental-clinic>.

This policy **X does not include** General treatment (Extras) cover for

X Blood glucose monitors	X Orthodontic	X Other treatments - check with your insurer
X Hearing aids	X Psychology	

Other features of this general treatment cover

Benefits available for Myotherapy, quit smoking programs, weight loss programs, stress management, MRI Scans not claimable through Medicare and Skin tests. Contact the fund for further details.

Ambulance cover

Health Care Concession Card, Pensioner Concession Card, and Commonwealth Seniors Health Card holders are entitled to free ambulance transport services. If you are not eligible for a concession and want to be covered, you can purchase insurance from a private health fund.

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.