

## 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](mailto:help@rthealth.com.au)  
1300 886 123

**Monthly Premium**  
**\$114.80<sup>#</sup>**  
(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

<sup>#</sup> 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	\$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 - \$36.00
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 - <b>Sub-limits apply</b> )	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 <b>(Sub-limits apply)</b>	Health management - 70% of charge
Osteopathy	2	Combined limit - see Physiotherapy	Initial visit - \$44.00 Subsequent visit - \$33.00

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. Annual and service limits apply.

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

<b>X</b> Blood glucose monitors	<b>X</b> Orthodontic	<b>X</b> Other treatments - check with your insurer
<b>X</b> Hearing aids	<b>X</b> Psychology	

#### 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.