

Private Health Information Statement - Combined policy

Gold Optimum Hospital \$750 Excess - Family Extension and Smart Extras - Family Extension

RT Health - a division of The Hospitals Contribution Fund

<http://www.rthealth.com.au>
help@rthealth.com.au
1300 886 123

Monthly Premium

\$1,270.16 #

(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

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 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

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 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 person and \$1500 per policy 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/managing-your-cover/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 person up to \$2,000 per policy	Periodic oral examination - \$35.00 Scale & clean - \$64.00 Fluoride treatment - \$44.00 Surgical tooth extraction - \$171.00
Major dental	12	\$1,200 per person up to \$2,400 per policy (combined limit for major dental & endodontic)	Full crown veneered - \$660.00
Endodontic	12		Filling of one root canal - \$174.00
Optical*	2	\$250 per person	Single vision lenses & frames - 100% of charge Multi-focal lenses & frames - 100% of charge
Non PBS pharmaceuticals	2	\$500 per person up to \$1,000 per policy	Per eligible prescription - \$60.00

Physiotherapy	2	\$450 per person up to \$900 per policy	Initial visit - \$50.00 Subsequent visit - \$45.00
Chiropractic	2	\$400 per person up to \$800 per policy (combined limit for chiropractic, osteopathy & other services)	Initial visit - \$43.00 Subsequent visit - \$33.00
Podiatry	2	\$400 per person up to \$800 per policy	Initial visit - \$40.00 Subsequent visit - \$35.00
Psychology	2	\$400 per person up to \$800 per policy (combined limit for psychology & other services)	Initial visit - \$70.00 Subsequent visit - \$55.00
Acupuncture	2	\$500 per person up to \$1,000 per policy (combined limit for acupuncture, remedial massage, chinese medicine, exercise physiology & other services)	Initial visit - \$33.00 Subsequent visit - \$28.00
Remedial massage	2		Initial visit - \$35.00 Subsequent visit - \$35.00
Hearing aids	24	\$900 per person 2 service(s) every 3 years (Sub-limits apply)	Hearing aid - \$450.00
Blood glucose monitors	12	\$480 per person (combined limit for blood glucose monitors & other services - Sub-limits apply)	Per monitor - 80% of charge
Audiology	2	\$120 per person up to \$240 per policy	Initial visit - \$60.00 Subsequent visit - \$60.00
Ante-natal/Post-natal classes	2	\$200 per person up to \$220 per policy	Initial visit - \$20.00 Subsequent visit - \$20.00
Chinese medicine	2	Combined limit - see Acupuncture	Initial visit - \$25.00 Subsequent visit - \$20.00
Dietetics/dietary advice	2	\$400 per person up to \$800 per policy	Initial visit - \$45.00 Subsequent visit - \$45.00
Exercise physiology	2	Combined limit - see Acupuncture	Initial visit - \$30.00 Subsequent visit - \$30.00
Eye therapy (orthoptics)	2	\$500 per person up to \$1,000 per policy	Initial visit - \$35.00 Subsequent visit - \$30.00
Health management / Healthy lifestyle	2	\$150 per person up to \$300 per policy	Health management - 100% of charge
Home nursing	2	\$450 per person up to \$900 per policy	Initial visit - \$20.00 Subsequent visit - \$20.00
Occupational therapy	2	\$400 per person up to \$800 per policy	Initial visit - \$50.00 Subsequent visit - \$43.00
Orthotics (podiatric orthoses)	12	\$200 per person up to \$280 per policy	Orthotics supply & fit - 100% of charge
Osteopathy	2	Combined limit - see Chiropractic	Initial visit - \$47.00 Subsequent visit - \$35.00
Speech therapy	2	\$400 per person up to \$800 per policy	Initial visit - \$55.00 Subsequent visit - \$45.00
Vaccinations	2	\$150 per person	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.

For further information about this policy see

PrivateHealth.gov.au

PolicyID: RTE/J20C/NECW2Y

Date statement issued: 01 April 2026

Page 3 of 4

Ambulance cover

In NSW & ACT this policy provides:

Emergency: Unlimited with no waiting period.

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://rthealthfund.com.au/managing-your-cover/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.