

Healthy Choice Extras

Mid-level extras cover with benefits on a wide range of services. It's a great option for singles and couples who want affordable cover.

No-gap dental

Get 100% back on a range of no-gap preventative dental services through our *More for Teeth* program*.



RT Thank You Program

Our rewards program⁺ helps members access savings on everyday household items like groceries and fuel, as well as shopping and entertainment.



No-gap optical

Choose from our exclusive range of no-gap prescription glasses and enjoy complimentary digital retinal imaging with your eye test, thanks to our *More for Eyes* program*[^].



130+ years strong

As Australia's first registered health fund, we've been looking after hardworking Aussies since 1889. And now we're part of Australia's largest not-for-profit health fund, HCF.



Key features:

- ✓ Mid-level extras for a wide range of extras including major dental, optical, physio, podiatry and more.
- ✓ Combined alternative therapies limit, including remedial massage and acupuncture.
- ✓ Tai chi, yoga and pilates.
- ✓ Health First approved programs like specialist skin testing and quit smoking programs.

This is a closed product only available to existing members who currently hold the cover



Effective 1 January 2026.

* 100% back through our No-Gap network is available to members with Healthy Choice Extras. Waiting periods and annual limits apply. Providers are subject to change. We recommend that you confirm your chosen provider is part of 'More for' program prior to your appointment.

[^] Excludes add-ons such as high index material, coatings and tinting.

⁺ RT Health rewards program. See www.rthealth.com.au/rewardsplatform

Treatments covered by this policy

Service	Benefit for each purchase, service or treatment		Annual limit (limits are per person unless otherwise shown)	Waiting periods
Dental				
General dental Includes X-rays, surgical items, preventative dentistry, restorations (fillings), scaling and cleaning, extractions, mouthguard, fluoride application and more	60% of the fee charged *Not all dental services are payable		\$500 Dental service limits apply. Max 2 check-ups, 2 scale and clean, and 1 fluoride treatment per person, per year. *Dentures are only claimable every 3 calendar years	2 months
Major dental Periodontics, endodontics, crowns and bridges, dentures*				12 months
Optical				
Optical	All prescription frames, lenses and contact lenses: 100% of the fee charged		\$225	2 months
Specialist therapies				
Physiotherapy	Initial consultation: \$42 Subsequent consultation: \$36 Group consultation: \$27		\$400	2 months
Chiropractic and osteopathy	Initial chiropractic consultation: \$40 Subsequent chiropractic consultation: \$31 Initial osteopathy consultation: \$44 Subsequent osteopathy consultation: \$33			
Podiatry	Initial consultation: \$37 Subsequent consultation: \$27 Biomechancial assessment: \$34			
Alternative therapies (Consultations only) Benefits are paid for consultations only. No benefits are payable for additional products associated with the treatment e.g. needles, remedies, oils.				
Remedial massage	Initial/subsequent consultation: \$32		\$200	2 months
Myotherapy	Initial consultation: \$37 Subsequent consultation: \$27			
Acupuncture	Initial consultation: \$32 Subsequent consultation: \$27			
Pharmaceuticals				
Pharmaceuticals	Up to \$50 per script per non-PBS prescription payable after you have paid the equivalent of the PBS patient copayment amount for each item.		\$400 per person \$800 per membership	2 months
Health First (Tai-chi, yoga and pilates claim must be lodged using an Exercise and Gym Benefits claim form, which needs to be completed by a qualified medical practitioner before attending the service)				
Health First approved programs: MRI scans (where no Medicare benefit is payable), specialist skin testing quit smoking programs, weight-loss and stress management programs (consultations only)	70% of the cost per program to a maximum of: \$200 per person \$400 per membership		\$300 per person \$600 per membership	2 months
Tai chi, yoga and pilates	100% of the cost, capped at sub-limit.	Sub-limit: \$150 per person/\$300 per membership		
Membership fees of registered organisation e.g. Diabetes Australia	\$20 per person			

Things you need to know

What's not covered?

There are a few situations where our health insurance doesn't cover you, including but not limited to:

- claims for services by providers not recognised by RT Health, and providers that don't meet RT Health's criteria as set out in the A to Z Membership Guide, available at rthealth.com.au
- claims made 2 years or more after the date of service
- more than 1 therapy service performed by the same provider in any 1 day.

Refer to the HCF Group Fund Rules for further information, available at rthealth.com.au

Waiting periods

A waiting period applies when you first join RT Health, or upgrade your health cover. We don't pay benefits for any items purchased or services received while you're serving a waiting period.

Switching from another health insurer?

If you're switching from another fund within 2 months of leaving your previous health insurer, you may not need to serve additional waiting periods. This applies if you transfer to an equivalent level of cover or if we've waived the waiting periods at the time of joining.

Private health insurance code of conduct



The Private Health Insurance (PHI) Code of Conduct's aim is to improve the standards of practice and service in the private health insurance industry. See a full copy of the code at privatehealth.com.au/codeofconduct

Important information

Read more about your extras cover in our online A to Z Membership Guide which can be found under 'Your Cover' at rthealth.com.au. You can find a copy of the Private Health Information Statement by visiting privatehealth.gov.au

