

Deluxe Extras

Comprehensive cover with generous benefits and high limits across a wide range of popular services like optical, dental, physio, plus orthodontics and hearing aids. It's a great pick for singles, couples and growing families who expect to claim often or want peace of mind.

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:

- ✓ Comprehensive cover for a wide range of extras services.
- ✓ Laser eye correction surgery.
- ✓ Generous combined alternative therapies limit, including remedial massage and acupuncture.
- ✓ Mental health services, including approved online mental health courses.
- ✓ Tai chi, yoga and pilates.
- ✓ Health First approved programs like specialist skin testing and home surgical nursing.

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 Deluxe 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	\$800 Dental service limits apply. Max 2 check-ups, 2 scale and clean, and 1 fluoride treatment per person, per year.	2 months
Major dental Periodontics, endodontics, crowns and bridges, dentures*		\$1,200 *Dentures are only claimable every 3 calendar years	12 months
Orthodontics	All orthodontic treatment (treatment plan required): 100% of the fee charged	\$1,000 (\$2,500 lifetime limit)	12 months
Optical			
Optical	All prescription frames, lenses and contact lenses: 100% of the fee charged	\$300	2 months
Specialist therapies			
Physiotherapy	Initial consultation: \$58 Subsequent consultation: \$48 Group consultation: \$40	\$850	2 months
Chiropractic and osteopathy	Initial chiropractic consultation: \$47 Subsequent chiropractic consultation: \$37 Initial osteopathy consultation: \$51 Subsequent osteopathy consultation: \$39		
Exercise physiology	Initial/subsequent consultation: \$40		
Eye therapy (orthoptics)	Initial consultation: \$42 Subsequent consultation: \$32		
Dietetics	Initial/subsequent consultation: \$50		
Podiatry	Initial consultation: \$42 Subsequent consultation: \$32 Biomechanical assessment: \$40		
Occupational therapy	Initial consultation: \$52 Subsequent consultation: \$45		
Speech therapy	Initial consultation: \$65 Subsequent consultation: \$55 Group consultation: \$32		
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 consultation: \$40 Subsequent consultation: \$37	\$600 per person \$1,200 per membership	2 months
Acupuncture	Initial consultation: \$38 Subsequent consultation: \$31		
Chinese herbalism	Initial consultation: \$37 Subsequent consultation: \$27		
Myotherapy	Initial consultation: \$37 Subsequent consultation: \$30		
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
Mental health services			
Mental health services (Psychology, counselling and accredited mental health social worker and RT Health-approved online cognitive behavioural therapy courses).	Psychology initial consultation: \$75 Psychology subsequent consultation: \$60 Counselling: \$33.60 Counselling: Couple/Family \$33.60 Counselling: Group \$12.60 Social Work: \$33.60 Social Work: Couple/Family \$33.60 Social Work: Group \$12.60 Online cognitive behavioural therapy: \$35-\$59	\$550 annual limit Sub-limit of \$120 per person/ calendar year applies to online cognitive behavioural therapy	2 months

Treatments covered by this policy cont.

Service	Benefit for each purchase, service or treatment		Annual limit (limits are per person unless otherwise shown)	Waiting periods
Health aids (Purchase only) A letter from a medical practitioner is required with all health aid claims. No benefits are payable for consumables used in conjunction with any of these items, with the exception of CPAP masks. CPAP and BPAP machine benefits can only be claimed once every three calendar years.				
Orthotics (custom made)	80% of the cost		\$200	12 months
Artificial eye/limb, blood glucose monitor, blood pressure monitor, braces/splints, BPAP and CPAP machine, CPAP masks, compression garments (non-sports), crutches (hire or purchase), external breast prosthesis, nebuliser, oxygen concentrator/cylinder, TENS machine (excluding circulation boosters/massagers/reflexology devices), wheelchair, wig	80% of the cost to a maximum of \$200 per aid		\$400 per person \$800 per membership	
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			
Home surgical nursing	\$22 per visit Itemised account required including provider details		\$400 per person \$800 per membership	
Laser eye correction surgery				
Laser eye correction surgery	100% of the cost to the maximum per person/lifetime limit		3 – 5 years: \$300 5 years+: \$500 Lifetime limit: \$500	36 months
Hearing Aids				
Audiology	Initial/subsequent: \$70		\$1,000 Hearing aids claimable every 3 calendar years	2 months
Hearing aids	100% of the cost			24 months

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

