

1 January 2025

# Top Extras

**GAP-FREE PREVENTATIVE DENTAL THROUGH OUR  
MORE FOR TEETH PROGRAM**

 Find out more: [rthealth.com.au/find-a-dental-clinic](http://rthealth.com.au/find-a-dental-clinic)

Want extra extras? Our top-level extras cover offers high limits on a wide range of the most popular services, including optical, dental and physio. The best option for singles, couples and growing families who expect to be high claimers.

Service	Benefit for each purchase, service or treatment	Annual limit (limits are per person unless otherwise shown)	Waiting period
<b>DENTAL</b>			
General dental Includes x-rays, surgical items, preventive dentistry, restorations (fillings), scaling and cleaning, extractions, mouthguard, fluoride application and more.	Each general and major dental item has a set benefit. Please call our Member Care team with the item number of the service you're having and we'll let you know how much you'll be getting back. Dental service limits apply. Max 2 check-ups, 2 scale and clean, and 1 fluoride treatment per person, per year.	Unlimited	2 months
Major dental Periodontics, endodontics, crowns and bridges, dentures* and occlusal therapies		\$1,500 <i>*dentures are only claimable every 2 years</i>	12 months
Orthodontics		\$1,000 <i>(\$3,000 lifetime limit)</i>	
<b>OPTICAL</b>			
Optical	All prescription frames, lenses and contact lenses: 100% of cost	\$300	2 months
<b>SPECIALIST THERAPIES</b>			
Physiotherapy	Initial consultation: \$60 Subsequent consultation: \$54 Group consultation: \$35	\$550	2 months
Chiropractic Osteopathy	Initial consultation: \$49 Subsequent consultation: \$39 X-ray: \$100	\$500 combined chiropractic and osteopathy limit	
Occupational therapy	Initial consultation: \$55 Subsequent consultation: \$50	\$500	
Orthoptics	Initial consultation: \$40 Subsequent consultation: \$35	\$500	
Dietetics	Initial/Subsequent: \$55	\$500	
Audiology	Initial/Subsequent: \$80	\$160	
Podiatry	Initial consultation: \$45 Subsequent consultation: \$40 Biomechanical & gait assessments: \$35	\$500	
Speech therapy	Initial consultation: \$60 Subsequent consultation: \$55 Group consultation: \$35	\$500	
Mental Health Services (Psychology, counselling & accredited mental health social worker and RT Health-approved Online Cognitive Behavioural Therapy courses)	Psychology initial consultation: \$75 Psychology subsequent consultation: \$50 Psychology group consultation: \$35 Counselling: \$36 Counselling: Couple / Family \$36 Counselling: Group \$13.50 Social Work: \$36 Social Work: Couple / Family \$36 Social Work: Group \$13.50 Online Cognitive Behavioural Therapy: \$35-\$59 limited to \$120 per person/calendar year.	\$500 combined Mental Health Services and hypnotherapy limit	
Hypnotherapy	Initial consultation: \$50 Subsequent consultation: \$35		
<b>PHARMACEUTICALS</b>			
Pharmaceuticals	Up to \$70 per non-PBS prescription payable after you have paid the equivalent of the PBS patient copayment amount for each item.	\$600	2 months
Vaccines	Up to \$50 per vaccine	\$150	
<b>ALTERNATIVE THERAPIES (CONSULTATIONS ONLY)</b> Benefits are paid for consultations only. No benefits are payable for additional products associated with the treatment e.g. needles, remedies, oils.			
Acupuncture	Initial consultation: \$40 Subsequent consultation: \$35	\$750 combined alternative therapies limit	2 months
Swedish massage	Initial/Subsequent: \$30		
Remedial massage	Initial/Subsequent: \$40		
Exercise physiology	Initial consultation: \$30 Subsequent consultation: \$30 Group consultation: \$15		
Chinese medicine	Initial consultation: \$35 Subsequent consultation: \$30		
Myotherapy	Initial consultation: \$40 Subsequent consultation: \$35		

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Gym membership	Must be submitted with a Gym Benefits Authorisation claim form completed by a medical practitioner.	\$100 person \$200 membership	2 months
<b>HEALTH SERVICES</b>			
Home nursing	Visits 5 hours or less: \$30 Visits over 5 hours: \$80	\$700 \$700	2 months
Midwife (Ante and postnatal)	per visit: \$30 per delivery: \$330	\$300 \$330	
School accidents	100% of the cost. Please speak with our Member Care team for details about when these benefits are payable, 1300 886 123.	\$750 membership	
<b>HEALTH AIDS (PURCHASE ONLY)</b>			
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. CPAP and BPAP machine benefits may only be claimed once every three calendar years.			
Orthotics (custom made)	100% of the cost	\$250	12 months
Orthopaedic shoes (custom made)	100% of the cost	\$350	
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, oral appliance (984), oxygen concentrator/ cylinder, TENS machine (excluding circulation boosters/massagers/reflexology devices), wheelchair, wig	80% of the cost (CPAP masks limited to \$100 per person/calendar year)	Up to \$600 per item	
Wheelchair hire	Up to \$50	\$50 membership	
Low vision aids for ARMD (Age-related macular degeneration)	100% of the cost per non-electronic optical aid	\$130	
Repairs to health aids	100% of the cost	\$100	
<b>HEARING AIDS</b>			
Hearing aids	100% of the cost, up to \$600 per hearing aid	\$1,200 every three calendar years	24 months
Repairs to hearing aids	100% of the cost	\$100	2 months
<b>OVER-THE-COUNTER NICOTINE REPLACEMENT THERAPY</b>			
Over-the-counter nicotine replacement therapy	50% of the cost. A specific list of products is covered. Please check with us prior to purchasing.	\$150	2 months



Read more about your Extras cover in our online A to Z guide which can be found under 'Your Cover' on our website. You can find a copy of the Private Health Information Statement by visiting [PrivateHealth.gov.au](http://PrivateHealth.gov.au).



Our industry code of conduct The Private Health Insurance Code of Conduct is a voluntary industry code aimed at delivering better service to health members through clear and complete communication, whether in writing or in person. As a signatory to the code, we are committed to ensuring that our members receive accurate information from properly trained staff, including clear and complete policy documentation, and information on internal and external dispute resolution processes. You can read more about the code at [www.privatehealthcareaustralia.org.au](http://www.privatehealthcareaustralia.org.au).

Effective 1 January 2025. Fund rules and policies are subject to change without notice. If a change will adversely affect your membership and/or benefits, we will notify you in writing. Depending on the issue, this may be through a personally addressed letter or via email. While you are making your decision about whether to join RT Health, and which cover is best for you, it is important that you read (and retain for future reference) this cover guide and any other materials that we might send to you or refer you to.

Your Cover Guide provides a full description of all the benefits, restrictions and/or exclusions of the RT Health cover you've selected. It's part of your insurance contract with us, so we provide you with one when you first take out your cover and every time you change to a different level of cover with us. To get to know everything you can about your cover, it's important you read this document carefully and retain it. That way you'll always have a full description of your cover on hand when you need it.

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RT Health is a division of The Hospitals Contribution Fund of Australia Limited (ACN 000 026 746).  
References to RT Health members mean holders of a RT Health branded PHI policy issued by the HCF fund.

**RT HEALTH**

