

Top Extras

Our top level of extras cover gives you the highest benefits on popular services like optical, dental and physio, as well as orthodontics and hearing aids. It's a great pick for singles, couples and growing families who expect to claim often or want total 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:

- ✓ Our highest level of extras cover for a wide range of services.
- ✓ Individual yearly limits for every person on the policy for most services.
- ✓ Mental health services, including approved online mental health courses.
- ✓ Highest combined alternative therapies limit, including massage and acupuncture.
- ✓ Approved Health Management Programs including gym membership, tai chi, yoga and pilates.

Effective 1 January 2026.

* 100% back through our No-Gap network is available to members with Top 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.	Each dental item has a set benefit. Call us on 1300 886 123 with the item number of the service you're having and we'll let you know how much you'll get back.	Unlimited annual limit, but service limits apply. Max 2 check-ups, 2 scale and cleans, and 1 fluoride treatment per person, per year	2 months
Major dental Periodontics, endodontics, crowns and bridges, dentures* and occlusal therapies		\$1,500 *dentures are only claimable every 2 calendar years	12 months
Orthodontics	All orthodontic treatment (treatment plan required): 100% of the cost	\$1,000 (\$3,000 lifetime limit)	12 months
Optical			
Optical	All prescription frames, lenses and contact lenses: 100% of the cost	\$300	2 months
Specialist therapies			
Physiotherapy	Initial consultation: \$60 Subsequent consultation: \$54 Group consultation: \$35	\$550	2 months
Chiropractic and osteopathy	Initial chiropractic consultation: \$49 Subsequent chiropractic consultation: \$39 X-ray: \$100 Initial osteopathy consultation: \$53 Subsequent osteopathy consultation: \$40	\$500 combined chiropractic and osteopathy limit	
Podiatry	Initial consultation: \$45 Subsequent consultation: \$40 Biomechanical assessment: \$43 Gait assessment: \$35	\$500	
Dietetics	Initial/subsequent consultation: \$55	\$500	
Occupational therapy	Initial consultation: \$60 Subsequent consultation: \$53	\$500	
Speech therapy	Initial consultation: \$70 Subsequent consultation: \$60 Group consultation: \$35	\$500	
Orthoptics	Initial consultation: \$40 Subsequent consultation: \$35	\$500	
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: \$40	\$750 combined Alternative therapies limit	2 months
Myotherapy	Initial consultation: \$40 Subsequent consultation: \$35		
Swedish massage	Initial/subsequent consultation: \$30		
Acupuncture	Initial consultation: \$40 Subsequent consultation: \$35		
Exercise physiology	Initial consultation: \$40 Subsequent consultation: \$35 Group consultation: \$15		
Chinese medicine	Initial consultation: \$35 Subsequent consultation: \$30		
Health Management Programs Any 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			
Gym membership	100% of the cost	\$150 per person \$300 per membership	2 months
Tai chi, yoga and pilates			
Pharmaceuticals			
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	

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
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: \$80 Psychology subsequent consultation: \$60 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	\$500 combined Mental health services and Hypnotherapy limit Sub-limit of \$120 per person/calendar year applies to online cognitive behavioural therapy	2 months
Hypnotherapy	Initial consultation: \$50 Subsequent consultation: \$35		
Health services An itemised account is required, including provider details, when claiming on the health services below.			
Home nursing	Visits 5 hours or less: \$30 Visits over 5 hours: \$80	Sub-limit: \$700 Sub-limit: \$700	\$1,400 combined home nursing and midwifery limit 2 months
Midwife (antenatal and postnatal)	per visit: \$30 per delivery: \$330	Sub-limit: \$300 Sub-limit: \$330	
School Accident Benefit	If your child's in an accident at school, this benefit helps to pay out-of-pocket expenses relating to extras included in your cover. Call us on 1300 886 123 for more information on when these benefits are payable.	\$750 per membership	
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 3 calendar years.			
Orthotics (custom made)	100% of the cost, capped at sub-limit	Sub-limit: \$250	\$1,600 combined health aids limit 12 months
Orthopaedic shoes (custom made)	100% of the cost, capped at sub-limit	Sub-limit: \$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	Sub-limit: \$50 per membership	
Low vision aids for ARMD (Age-related macular degeneration)	100% of the cost per non-electronic optical aid, capped at sub-limit	Sub-limit: \$130	
Repairs to health aids	100% of the cost, capped at sub-limit	Sub-limit: \$100	
Hearing aids			
Audiology	Initial/Subsequent consultation: \$80	\$160	2 months
Hearing aids	100% of the cost, up to \$600 per hearing aid	\$1,200 every 3 calendar years	24 months
Repairs to hearing aids	100% of the cost	\$100	2 months
Over-the-counter nicotine replacement therapy			
Over-the-counter nicotine replacement therapy	50% of the cost. Benefit applies to approved products only. Please check with us prior to purchasing.	\$150	2 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

