

Smart Extras

Our mid-to-high level extras cover provides generous benefits across a wide range of services. It's the smart choice for singles, couples and families who want great value and comprehensive protection.

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:

- ✓ Great value cover for a wide range of extras including major dental, optical, physio, podiatry, remedial massage and more.
- ✓ Mental health services, including approved online mental health courses.
- ✓ Approved Health Management Programs including gym membership, tai chi, yoga and pilates.
- ✓ Generous combined alternative therapies limit, including massage and acupuncture.

Effective 1 January 2026.

* 100% back through our No-Gap network is available to members with Smart 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.	\$1,000 per person \$2,000 per membership 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* and occlusal therapies		\$1,200 per person \$2,400 per membership *Dentures are only claimable every 2 calendar years	12 months
Orthodontics	Not covered		
Optical			
Optical	All prescription frames, lenses and contact lenses: 100% of the cost	\$250	2 months
Specialist therapies			
Physiotherapy	Initial consultation: \$50 Subsequent consultation: \$45 Group consultation: \$30	\$450 per person \$900 per membership	2 months
Chiropractic and osteopathy	Initial chiropractic consultation: \$43 Subsequent chiropractic consultation: \$33 X-ray: \$80 Initial osteopathy consultation: \$47 Subsequent osteopathy consultation: \$35	\$400 per person \$800 per membership Combined chiropractic and osteopathy limit	
Podiatry	Initial consultation: \$40 Subsequent consultation: \$35 Biomechanical assessment: \$38 Gait assessment: \$30	\$400 per person \$800 per membership	
Dietetics	Initial/Subsequent consultation: \$45	\$400 per person \$800 per membership	
Occupational therapy	Initial consultation: \$50 Subsequent consultation: \$43	\$400 per person \$800 per membership	
Speech therapy	Initial consultation: \$55 Subsequent consultation: \$45 Group consultation: \$30	\$400 per person \$800 per membership	
Orthoptics	Initial consultation: \$35 Subsequent consultation: \$30	\$500 per person \$1,000 per membership	
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: \$35	\$500 per person \$1,000 per membership Combined alternative therapies limit	2 months
Myotherapy	Initial consultation: \$37 Subsequent consultation: \$28		
Swedish massage	Initial/subsequent consultation: \$20		
Acupuncture	Initial consultation: \$33 Subsequent consultation: \$28		
Exercise physiology	Initial consultation: \$30 Subsequent consultation: \$30 Group consultation: \$10		
Chinese medicine	Initial consultation: \$25 Subsequent consultation: \$20		
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 \$60 per non-PBS prescription payable after you have paid the equivalent of the PBS patient copayment amount for each item	\$500 per person \$1,000 per membership	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: \$70 Psychology subsequent consultation: \$55 Psychology group consultation: \$35 Counselling: \$31.20 Counselling: Couple/Family \$31.20 Counselling: Group \$11.70 Social Work: \$31.20 Social Work: Couple/Family \$31.20 Social Work: Group \$11.70 Online cognitive behavioural therapy: \$35-\$59	\$400 per person \$800 per membership Mental health services combined with hypnotherapy Sub-limit of \$120 per person/ per 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: \$20 Visits over 5 hours: \$50	Sub-limit: \$450 per person/ \$900 per membership	\$900 per person \$1,800 per membership	2 months
Midwife (antenatal and postnatal)	Per visit: \$20 Per delivery: \$220	Sub-limit: \$200 per person/\$220 per membership		
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.	\$500 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 three calendar years.				
Orthotics (custom made)	100% of the cost, capped at sub-limit	Sub-limit: \$200 per person/\$280 per membership	\$1,200 per person \$2,400 per membership	12 months
Orthopaedic shoes (custom made)	100% of the cost, capped at sub-limit	Sub-limit: \$300 per person/\$600 per membership		
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 \$480 per item		
Wheelchair hire	Up to \$40	\$40 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: \$100 per person		
Repairs to health aids	100% of the cost, capped at sub-limit	Sub-limit: \$100 per person/\$200 per membership		
Hearing aids				
Audiology	Initial/subsequent consultation: \$60	\$120 per person/\$240 per membership		2 months
Hearing aids	100% of the cost, up to \$450 per hearing aid	\$900 per person every 3 calendar years		24 months
Repairs to hearing aids	100% of the cost	\$75		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 per person \$300 per membership		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

