

Healthy Choice Extras

Just want to cover the basics each year? This is an affordable level of cover, ideal for young singles and couples.

Service	Benefit for each purchase, service or treatment	Annual limit (limits are per person unless otherwise shown)	Waiting period
DENTAL			
General dental Includes x-rays, surgical items, preventive dentistry, restorations (fillings), scaling and cleaning, extractions, mouthguard, fluoride application and more.	60% of the fee charged	\$500 person \$1,000 membership	2 months
Major dental Periodontics, endodontics, crowns and bridges and dentures*			12 months
OPTICAL			
Optical	All prescription frames, lenses and contact lenses: 100% of the fee charged	\$225 person	6 months
THERAPIES			
Physiotherapy, chiropractic, osteopathy and podiatry	Initial consultation: \$37 Subsequent consultation: \$27	\$400 per person \$800 per membership	2 months
Myotherapy	Initial consultation: \$37 Subsequent consultation: \$27	\$200 per person	
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			
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
Membership fees (registered organisations e.g. Diabetes Australia)	\$20 per person		



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.



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.

Effective 1 February 2024. 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).

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