

1 March 2024

Smart Extras



Our mid-level Extras cover provides great benefits on a wide range of services. Benefit limits aren't quite as high as Top Extras, which keeps the cost down, making this a great option for singles, couples and families.

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.	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.	\$1,000 person \$2,000 membership	2 months
Major dental Periodontics, endodontics, crowns and bridges, dentures and occlusal therapies		\$1,200 person \$2,400 membership (dentures are only claimable every 2 years)	12 months
Orthodontics	Not covered		
OPTICAL			
Optical	All prescription frames, lenses and contact lenses: 100% of cost	\$250 person	3 months
SPECIALIST THERAPIES			
Physiotherapy	Initial consultation: \$45 Subsequent consultation: \$40 Group consultation: \$30	\$450 person \$900 membership	2 months
Chiropractic Osteopathy	Initial consultation: \$40 Subsequent consultation: \$30 X-ray: \$80	\$400 person \$800 membership combined chiropractic and osteopathy limit	
Occupational therapy	Initial consultation: \$38 Subsequent consultation: \$33	\$400 person \$800 membership	
Orthoptics	Initial consultation: \$35 Subsequent consultation: \$30	\$500 person \$1,000 membership	
Dietetics	All consultations: \$43	\$400 person \$800 membership	
Audiology	All consultations: \$60	\$120 person \$240 membership	
Podiatry	Initial consultation: \$40 Subsequent consultation: \$35 Biomechanical & gait assessments: \$30	\$400 person \$800 membership	
Speech therapy	Initial consultation: \$37 Subsequent consultation: \$32 Group consultation: \$30	\$400 person \$800 membership	
Psychology	Initial consultation: \$65 Subsequent consultation: \$40 Group consultation: \$35	\$400 person \$800 membership combined psychology and hypnotherapy limit	
Hypnotherapy	Initial consultation: \$50 Subsequent consultation: \$35		
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 person \$1,000 membership	2 months
Vaccines	Up to \$50 per vaccine	\$150	
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.			
Acupuncture	Initial consultation: \$30 Subsequent consultation: \$25	\$500 person \$1,000 membership combined <i>alternative therapies limit</i>	2 months
Swedish massage	All consultations: \$15		
Remedial massage	All consultations: \$30		
Exercise physiology	Initial consultation: \$20 Subsequent consultation: \$20 Group consultation: \$10		
Chinese medicine, myotherapy	Initial consultation: \$25 Subsequent consultation: \$20		

Service	Benefit for each purchase, service or treatment	Annual limit (limits are per person unless otherwise shown)	Waiting period
Gym membership	100% of the cost. A letter from a medical practitioner is required. Gym must be registered with AUSactive previously known as Fitness Australia®.	\$100 person \$200 membership	2 months
HEALTH SERVICES			
Home nursing	Visits 5 hours or less: \$20 Visits over 5 hours: \$50 Itemised account required including provider details.	\$450 person \$900 membership	2 months
Midwife (Ante and postnatal)	per visit: \$20 per delivery: \$220	\$200 person \$220 membership	
School accidents	100% of the cost. Please speak with our Member Care team for details about when these benefits are payable, 1300 886 123.	\$500 membership	
HEALTH AIDS (PURCHASE ONLY)			
A letter from a medical practitioner is required with all 'Health aids' 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	\$200 person \$280 membership	12 months
Orthopaedic shoes (custom made)	100% of the cost	\$300 person \$600 membership	
Artificial eye/limb, blood glucose monitor, blood pressure monitor, braces/splints, BPAP and CPAP machine, 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	Up to \$480 per item	
Wheelchair hire	Up to \$40	\$40 membership	
Low vision aids for ARMD (Age-related macular degeneration)	100% of the cost, per non-electronic optical aid	\$100 person	
Repairs to health aids	100% of the cost	\$100 person \$200 membership	
HEARING AIDS			
Hearing aids	100% of the cost, up to \$450 per hearing aid	\$900 person <i>every three calendar years</i>	24 months
Repairs to hearing aids	100% of the cost	\$75 person	2 months
OVER-THE-COUNTER NICOTINE REPLACEMENT THERAPY			
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 person \$300 membership	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.



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 March 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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