

Closed product only available to members who currently hold the cover

# Fit & Healthy Extras

Part of a combined Hospital and Extras package, this is an affordable level of cover which is ideal for young singles and couples who just want to cover the basics each year.

Fit & Healthy Extras is a closed cover. Members who held this cover as of 31 January 2013 are entitled to continue under this cover, but no new Fit & Healthy Extras memberships can be purchased.

## What does Fit & Healthy Extras cover you for?

Over the page, you'll find a comprehensive list of the products, services and treatments you can claim under your Value Extras cover. For most items shown, you will also see:

- the maximum benefit you can receive each time you make a claim
- the maximum benefit you can receive each year for the different things you are covered for
- information about whether the maximum annual benefits apply across your whole membership or to each person covered by the membership
- the waiting periods that apply before you can make a claim.

Because your Fit & Healthy Extras cover pays you benefits on a vast number of different products, services and treatments, it's not possible to list them all, particularly when it comes to individual dental items. Every dental procedure has an item number associated with it, and every item number has a set benefit – there are hundreds of different dental item numbers. The best way to find out how much you're going to get back on a dental claim is to ask your dentist for the item numbers of the services you'll be receiving, and then give our member care team a call to have them calculate the benefit for you.

**If you're planning to use your Extras cover and you would like to know in advance how much you'll get back when you make your claim, please feel free to ask our team.**

## There are a few important things to understand about how your Fit & Healthy Extras cover works

### 1. Annual limits

Each type of product, service or treatment has an 'annual limit'. This is the total amount that can be claimed for that particular item in a calendar year.

With Fit & Healthy Extras, most annual limits are shown 'per person' and 'per membership.' This means that any one person covered by the membership can claim up to the 'per person' limit, however, together, everyone covered by the membership can only claim up to the 'per membership' amount. This is relevant for people with family memberships who may wish to claim for a particular type of health care service for multiple people, because not everyone covered will be entitled to claim the 'per person' limit. Please speak with our team if you have any questions about how 'per membership' benefit limits are applied, and if you are interested in a higher level of cover that imposes fewer 'per membership' limits.

On 31 December of each year, any unused annual limits expire, and they reset again on 1 January. It's not possible to roll over any unused limits from one year to the next, or to transfer 'per person' limits between the people covered by the membership.

### 2. Registered providers

Benefits are only paid for products, services or treatments provided to you by appropriately qualified practitioners. These are called 'registered providers'.

As a general rule, registered providers include:
Dentists registered with AHPRA (Australian Health Practitioner Regulation Agency)
Registered optometrists or ophthalmologists
Licensed optical dispensers
Natural therapists registered with the Australian Regional Health Group.

Unlike doctors and hospitals, which are monitored by Medicare, there is no one body that ensures only qualified, skilled and experienced practitioners provide the types of treatments covered by extras. By only paying benefits on services you receive from registered providers, we help to ensure that you receive care from properly qualified people.

### 3. Products, services or treatments purchased in Australia

Health funds are only permitted to pay benefits for products, services or treatments that are purchased in Australia. If you purchase something overseas; order it online and the transaction takes place overseas; or have a treatment or procedure overseas, you are not able to claim benefits for it under your Extras cover.

Please be aware that some overseas online providers may appear to be based in Australia. If you contact us with the name of the provider and the provider number before ordering products online, we can let you know if your purchase will be eligible for a benefit.

### 4. Claiming costs through Medicare and your Extras cover

A limited number of Extras treatment types can be provided by practitioners with a Medicare provider number, and costs for these services can be claimed under Medicare. You are not able to claim costs for the same treatment from both Medicare and your Extras cover.

### 5. Preferred Providers

rt health has partnered with National Dental Care (NDC), to provide preventative, no-gap dental treatment on a number of general dental treatments (provided you have the limits available). This arrangement is with a large number of NDC locations across Australia, for a full list of these please see the "Find a Dental Clinic" in the Health Services area of our website.

## How do you make an Extras cover claim?

### 1. Make sure that the product, service or treatment you're planning to claim is covered

If you're not 100% certain, please ask us. If it's something you've claimed before, but it's been a while since your last claim, check with us to make sure nothing has changed. We can let you know how much you're going to get back, so there'll be no surprises.

### 2. Make sure that the person you are going to for treatment is a 'registered provider'

You can do that by asking them, or by giving us a call. Any appropriately qualified natural therapist can apply to the Australian Regional Health Group, and if they meet the criteria, can become a registered provider.

### 3. Make sure that you have served your waiting periods

When you take out Extras cover for the first time, rejoin after letting your cover lapse, or when you upgrade to a higher level of cover, you are required to serve waiting periods. This means you must have the cover for a certain period of time before you can claim for some services. All the waiting periods that apply to your Fit & Healthy Extras cover are shown over the page. If you're not sure whether you've served your waiting periods, please ask our team.

### 4. When you're ready to make a claim, there are two different ways you can go about it ON THE SPOT

If your practitioner offers the HICAPS or iSOFT claiming facilities, you can use your rt membership card to make an on-the-spot claim. You'll swipe your rt card through a special terminal when you're about to pay your bill. The information will be sent directly to us, and your claim will be lodged right there on the spot. All you pay is any difference between the amount of your rt benefit and the cost of the treatment.

Ask your practitioner when you make your appointment if they offer electronic claiming, or visit the HICAPS website ([hicaps.com.au](http://hicaps.com.au)) for more information about practitioners that offer these facilities.

### CLAIM VIA OUR MOBILE APP

Submit your Extras claims with the free rt health mobile app. Claiming is simple, just follow these three easy steps: Select "make a claim", Take a photo and Select "claim now".

\*If your claims needs to be supported by a referral from a doctor you will need to complete the appropriate claim form and send your claim to us.



DOWNLOAD OUR CLAIMS APP FOR YOUR MOBILE PHONE FROM APPLE FOR IOS OR GOOGLE PLAY FOR ANDROID.

## FIT & HEALTHY EXTRAS COVER

Here's what you're covered for:

Service		Benefit for each purchase, service or treatment	Annual limit	Waiting period		
General dental	X-rays and surgical items	Each general 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.	\$500 person \$1,000 membership	2 months		
	Preventive dentistry					
	Restorations (fillings)					
	Scaling and cleaning					
	Extractions					
	Mouthguard					
	Fluoride application					
And many more						
Major dental		Not covered				
Orthodontics						
Optical	All prescription frames, lenses and contact lenses, including Irlen lenses	100% of cost	\$300 person	6 months		
Specialist therapies						
Physiotherapy	Initial consultation	\$50	\$300 person \$600 membership			
	Subsequent consultation	\$45				
	Group consultation	\$35				
Chiropractic   Osteopathy	Initial consultation	\$40	\$300 person \$600 membership <i>combined chiropractic and osteopathy limit</i>			
	Subsequent consultation	\$35				
	X-ray	\$100				
Occupational therapy	Initial consultation	\$40	\$300 person \$600 membership			
	Subsequent consultation	\$35				
Orthoptics	Initial consultation	\$40	\$300 person \$600 membership			
	Subsequent consultation	\$35				
Dietetics	All consultations	\$50	\$300 person \$600 membership	2 months		
Alternative therapies <i>(Consultations only)</i>						
Acupuncture	Initial consultation	\$40	\$300 person \$600 membership			
	Subsequent consultation	\$35				
Remedial massage	All consultations	\$25	\$200 person \$400 membership			
Pharmaceuticals	Up to	\$35	\$300 person \$600 membership			
Vaccines	Up to	\$25 per injection	\$75 person \$150 membership			
Health aids <i>(Purchase only)</i>	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.	80% of the cost	up to \$300 per item	\$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 (983 and 984), oxygen concentrator/cylinder, TENS machine (excluding circulation boosters/massagers/reflexology devices), wheelchair, wig						
Wheelchair hire					Up to \$50	\$50 membership
Low vision aids for ARMD <i>(Age-related macular degeneration)</i>					100% of the cost per non-electronic optical aid	\$130 person
Repairs to health aids					Up to	100% of the cost
Over-the-counter nicotine replacement therapy	A specific list of products is covered. Please check with us prior to purchasing.	50% of the cost	\$150 person	2 months		

Read more about your Extras cover in 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)

Effective 1 April 2022. 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, via email or through our Pulse Newsletter. 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.

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**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).

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