

**Reserve Bank Health Society Ltd**
Premium Extras**Restricted Insurer****\$568.81 / month**

(Before Rebate, Discount & Loading)

Available in All States

You may be entitled to an Australian Government Rebate on the above premium. Your premium may also include an insurer discount. Check with your insurer for details.

This policy covers: Two adults & dependants, including non-student dependants (3 or more people, only 2 of whom are adults).

Children (0 - 17), students (18 - 24) and non-students (18 to 24), as well as persons with a disability who qualify as a child, student and non-student in these age ranges.

Restricted insurer: Membership of this insurer is restricted to Current & former employees of the Reserve Bank.

By using Reserve Bank Health Society's 'preferred providers' you may have lower out of pocket costs on Dental treatments and have access to more 'no gap' treatments. A list of 'preferred providers' is available from the fund.

Policy ID: RBH/I1/AAAR2Y**Source:** Private Health Information Statement (PHIS)

Extras Cover

This policy **includes** General treatment (Extras) cover for

Treatment & waiting period (months)		Benefit limits per 12 months unless otherwise stated	Examples of maximum benefits
✓ Acupuncture	2	\$850 per person sub-limits apply	- Initial visit: \$85 - Subsequent visit: \$70
✓ Ante-natal/Post-natal classes	2	\$260 per person sub-limits apply	Initial visit: \$260
✓ Blood glucose monitors	12	\$1,040 per person sub-limits apply	Per monitor: 90% of charge
✓ Chinese medicine	2	\$850 per person combined limit for chinese medicine, exercise physiology & remedial massage	- Initial visit: \$82 - Subsequent visit: \$64
✓ Chiropractic	2	\$920 per person combined limit for chiropractic & osteopathy sub-limits apply	- Initial visit: \$85 - Subsequent visit: \$70
✓ Dietetics/dietary advice	2	\$425 per person sub-limits apply	- Initial visit: \$107 - Subsequent visit: \$65
✓ Endodontic	12	\$850 per person sub-limits apply	Filling of one root canal: \$850
✓ Exercise physiology	2	\$850 per person combined limit for chinese medicine, exercise physiology & remedial massage	- Initial visit: \$82 - Subsequent visit: \$64

✓ Eye therapy (orthoptics)	2	\$790 per person sub-limits apply	- Initial visit: \$95 - Subsequent visit: \$73
✓ General dental	2	No annual limit sub-limits apply	- Fluoride treatment: \$33 - Scale & clean: \$100 - Surgical tooth extraction: \$340 - Periodic oral examination: \$50
✓ Health management / Healthy lifestyle	2	\$200 per person sub-limits apply	Health management: \$200
✓ Hearing aids	12	\$1,088 per person sub-limits apply	Hearing aid: \$2720
✓ Home nursing	2	\$1,500 per person sub-limits apply	- Initial visit: \$1500 - Subsequent visit: \$1500
✓ Major dental	12	\$1,200 per person sub-limits apply	Full crown veneered: \$1360
✓ Non PBS pharmaceuticals	2	\$1,000 per person sub-limits apply	Per eligible prescription: \$160
✓ Occupational therapy	2	\$790 per person sub-limits apply	- Initial visit: \$97 - Subsequent visit: \$80
✓ Optical	12	\$460 per person sub-limits apply	- Multi-focal lenses & frames: \$560 - Single vision lenses & frames: \$370
✓ Orthodontic	12	\$890 per person \$4,450 lifetime limit	Braces for upper & lower teeth, including removal plus fitting of retainer: 90% of charge
✓ Osteopathy	2	\$920 per person combined limit for chiropractic & osteopathy	- Initial visit: \$85 - Subsequent visit: \$70
✓ Physiotherapy	2	\$1,000 per person sub-limits apply	- Initial visit: \$105 - Subsequent visit: \$85
✓ Podiatry	2	\$750 per person sub-limits apply	- Initial visit: \$80 - Subsequent visit: \$70
✓ Psychology	2	\$920 per person sub-limits apply	- Initial visit: \$190 - Subsequent visit: \$190
✓ Remedial massage	2	\$850 per person combined limit for chinese medicine, exercise physiology & remedial massage sub-limits apply	- Initial visit: \$82 - Subsequent visit: \$64
✓ Speech therapy	2	\$1,000 per person sub-limits apply	- Initial visit: \$103 - Subsequent visit: \$103
✓ Vaccinations	2	No annual limit	Per service: 90% of charge

This policy **does not include** General treatment (Extras) cover for

✗ Audiology

✗ Orthotics (podiatric orthoses)

Other features of this general treatment cover: Some of the general treatment benefits accumulate over time. Major Dental limit is \$6000 every 5 years. Optical limit is \$920 in any 2 years. Hearing Aids limit is \$5440 in any 5 years. Orthodontic limit after 1st year -\$890, increases by \$890 each year, to a maximum of \$4450 (loyalty limit).

For further information about this policy see: <https://www.myrbhs.com.au/siteassets/documents/cover-descriptions/premium-extras.pdf>

Ambulance cover

In all states this policy provides:

Emergency: Unlimited with a waiting period of 2 months.

Non-emergency: Unlimited transport with a waiting period of 2 months.

Call-out fees: Will be paid for each attendance, including emergency treatment without transport to hospital.

State schemes provide ambulance services for residents of Tasmania (https://www.health.tas.gov.au/ambulance/fees_and_accounts) and Queensland (<https://www.ambulance.qld.gov.au>).

For further information about this policy see: <https://www.myrbhs.com.au/siteassets/documents/cover-descriptions/premium-extras.pdf>

Insurer Details

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Restricted Insurer

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Call now  **1800 027 299**
Sponsor link**Reserve Bank Health Society Ltd** <http://www.myrbhs.com.au> info@myrbhs.com.au **1800 027 299**

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Private Health Information Statement is available from the Private Health Insurance Ombudsman website at <https://privatehealth.gov.au/dynamic/Premium/PHIS/RBH/I1/AAAR2Y>