

# How to claim your orthodontic benefits

Orthodontic benefits are available under our Premium Extras cover. They are paid in instalments, over a three-year period. There are two ways you can claim your orthodontic benefits, depending on whether you've chosen to pay for your treatment up-front or in instalments.

With our Premium Extras cover, once you've served your waiting period for orthodontic treatment, you can claim 70% of the cost, capped at a maximum of \$1,000 per year, and up to \$3,000 as a maximum lifetime limit for each person covered by your membership.

## The benefits provided are:

- 70% of the cost of the treatment (capped at a maximum of \$1,000) per year
- a lifetime limit of \$3,000 for each person covered by your membership
- benefits are available after the person receiving treatment has served the 12-month waiting period on this level of cover (or an equivalent one).

## Option 1

If you have chosen to pay for the full course of your orthodontic treatment up-front, you submit your receipts and treatment plan once, and then make an annual claim each year over three calendar years. Here's how it works.

### Year 1

Send in an rt health claim form, together with an itemised receipt from your orthodontist, showing the full amount of your payment, and a copy of your orthodontic treatment plan. Please note, both the receipt and the treatment plan are needed before benefit payments can commence.

We'll keep these on file to refer back to for your Year 2 and Year 3 claims.

You will receive your first benefit instalment of 70% of the cost, up to a maximum of \$1,000. No further benefit payments for this orthodontic claim can be paid within the same calendar year.

With each yearly benefit instalment, you will receive a letter letting you know when you are able to submit your next claim. Please make a note of this so that you don't miss the deadline for submitting your next claim.

### Year 2

On or after 1 January in the following calendar year, send in another rt health claim form for your second benefit instalment.

### Year 3

On or after 1 January in the third calendar year, send in a final rt health claim form for your third and final benefit instalment.

Once the maximum benefit limit of \$3,000 has been paid, no further orthodontic benefits can be claimed for this person.



## Option 2

If you have chosen to pay for your orthodontic treatment 'as you go' or in a combination of lump sum payments and 'as you go', you submit your treatment plan once and: then send us your receipts with each claim until you have received your maximum benefit over three calendar years. Here's how it works.

### Year 1

Send in an rt health claim form, together with an itemised receipt from your orthodontist, showing the full amount of your payment, and a copy of your orthodontic treatment plan. Please note, both the receipt and the treatment plan are needed before benefit payments can commence.

You will receive your first benefit instalment of 70% of the cost, up to a maximum of \$1,000. If the benefit paid for any one claim is less than \$1,000, you can continue submitting receipts for additional payments until you have reached your maximum \$1,000 limit for the calendar year. After that, no further benefit payments for this orthodontic claim can be paid within the same calendar year.

Each time you have claimed your maximum annual benefit, you will receive a letter letting you know when you are able to submit your next claim. Please make a note of this so that you don't miss the deadline for submitting your next claim.

The receipts attached to each of your claims must be for services paid for within the same calendar year as the claim is being made.

### Year 2

On or after 1 January in the following calendar year, send in another rt health claim form for your next benefit instalment.

All of the same claim terms and conditions that applied to your Year 1 claim continue to apply, however you don't need to re-supply your treatment plan, we'll keep that on file from Year 1.

### Year 3

On or after 1 January in the following calendar year, send in a final rt health claim form for your final benefit instalment.

All of the same claim terms and conditions that applied to your Year 1 claim, continue to apply.

If, at the end of your treatment, you have not received your full \$3,000 benefit entitlement we will ask you to provide us with a written confirmation from your orthodontist that the treatment plan has been completed, and a summary of all costs paid by you in relation to the treatment. If there is any additional amount you are entitled to under this claim, we will pay you any difference remaining between the amount you have already received and the \$3,000 maximum lifetime limit for orthodontics.



## Can we help?

**Do you have any questions about your orthodontic claims process?**

Please feel free to call our team with any questions about your orthodontic claim, it can be confusing and it is always best to clarify your understanding. Our team is happy to help.

Contact us on **1300 886 123** or email [help@rthealthfund.com.au](mailto:help@rthealthfund.com.au)