





HCF ACTIVE EXTRAS PRODUCT SUMMARY

Affordable mid level corporate extras cover for a wide range of services and therapies.

FEATURES

| | | | |
|---|--|---|---|
| <p>100% BACK ON POPULAR EXTRAS*</p>  | <p>LOYALTY LIMITS INCREASE THE LONGER YOU'RE WITH US[^]</p>  | <p>BE REWARDED WITH A GREAT RANGE OF EXCLUSIVE OFFERS through HCF Thank You</p>  | <p>CLAIM ON A RANGE OF HEALTH MANAGEMENT PROGRAMS</p>  |
|---|--|---|---|

EXTRAS INCLUDES:

- ✓ Cover for a full range of services, including dental, orthodontics, optical, physio, other therapies and health aids
- ✓ School Accident Benefit to help pay out-of-pocket expenses relating to extras included in your cover if your child's in an accident at school*

GET 100% BACK ON POPULAR EXTRAS*

You can get 100% back at extras providers in our No-Gap network, depending on your cover and annual limits*. Including:

- ✓ 2 dental check-ups a year
- ✓ a pair of prescription glasses from a selected range# and you'll also get free digital retinal imaging with your eye test
- ✓ a first visit to a physio, chiro and osteo**
- ✓ a first visit to a podiatrist**.

* Waiting periods and annual limits apply. Providers are subject to change. We recommend that you confirm the provider prior to booking your appointment. See hcf.com.au/100back

Excludes add-ons such as high index material, coatings and tinting.

^ Applies to children attending school, up to and including year 12. Subject to waiting periods, annual limits and other conditions. See hcf.com.au/school-accident

^ Up to a maximum limit. See extras table for details.

** A First Visit means an initial consultation for an eligible health condition that is new or flare up where no treatment has been provided in the last 3 months.



HCF ACTIVE EXTRAS

TREATMENTS COVERED BY THIS POLICY

| SERVICE CATEGORY | | DESCRIPTION | INDICATIVE BENEFIT AMOUNT | WAITING PERIOD | ANNUAL LIMIT PER PERSON, PER CALENDAR YEAR (UNLESS OTHERWISE SPECIFIED) |
|--|--|---|---|---|---|
| OPTICAL | Glasses and contact lenses | Spectacle frames | 100% of fee up to annual limit | 2 months | \$225 |
| | | Spectacle lenses - pair | | | |
| | | Contact lenses - pair | | | |
| GENERAL DENTAL | Diagnostic and preventative | Examinations (max 2 service per year) | Up to \$74 | 2 months | Year 1 \$850 Year 2 \$950 Year 3+ \$1,050 |
| | | Removal of plaque/calculus (max 2 service per year) | Up to \$66 | | |
| | | Application of fluoride (max 1 service per year) | \$28 | | |
| | | Single film X-rays (service limits apply) | \$32 | | |
| | Simple fillings | Direct fillings | Up to \$180 | | |
| Tooth extractions | Simple extractions | Up to \$145 | | | |
| MAJOR DENTAL | Oral surgery | Surgical extractions | Up to \$270 | 12 months | |
| | Complex fillings | Indirect fillings | Up to \$682 | | |
| | Periodontics | Treatment of tissue surrounding teeth | Up to \$378 | | |
| | Endodontics | Treatment of root canals | Up to \$251 | | |
| | Crowns and bridges | Placing of crowns and bridges | Up to \$900 | | |
| Dentures | Dentures and components (partial and complete) Limits renew every 3 years | Up to \$900 | | | |
| Orthodontics | Orthodontics - orthodontist/other dentist | Up to \$600 | | \$600 (\$300 for other dentists) Lifetime limit \$1,800 or \$900 for other dentists | |
| THERAPIES | Allied health First visit/subsequent | Physiotherapy (see Health Management Programs for groups and classes) | \$58/\$50 | 2 months (12 months for foot orthotics and minor podiatric procedures) | Year 1 \$400 Year 2 \$450 Year 3+ \$500 |
| | | Exercise physiology (see Health Management Programs for groups and classes) | \$33 | | |
| | | Chiropractic | \$39/\$32 | | |
| | | Osteopathy | \$47/\$37 | | \$300 |
| | | Podiatry (including 1 pair of foot orthotics per person per year) Note: foot orthotics annual limit on Active Extras is capped at Year 1 | \$36/\$31 | | Year 1 \$200 Year 2 \$225 Year 3+ \$250 |
| | | Orthotist/Prosthetist and Pedorthist | \$20 - \$100 | | |
| | | Audiology | \$61 | | |
| | | Speech pathology | \$60 | | |
| | | Dietetics | \$46 | | |
| | Occupational therapy | \$62 | | | |
| | Mental health services Group / individual | Psychology (after Medicare Mental Health Treatment Plan is used up) includes group consultations | \$26/\$87 | | Year 1 \$400 Year 2 \$450 Year 3+ \$500 |
| | | Psychology (when member does not have any unused Medicare Mental Health Treatment Plan in the calendar year) includes group consultations | \$18 / \$50 | | |
| | | HCF-approved counselling & accredited mental health social worker includes group consultations | \$15 / \$42 | | |
| | | HCF-approved Online Cognitive Behavioural Therapy courses | \$35 - \$59 | | |
| | Natural therapies First visit/subsequent | Remedial Massage and myotherapy | \$37/\$32 | | \$300 Sub-limit \$200 per therapy service |
| Acupuncture and Chinese Herbal Medicine consultation | | | | | |
| OTHER | Travel and accommodation | 200km round trip for a consulting medical specialist and/or hospital admission | \$40 | 2 months | Max \$200 per policy |
| | HCF-approved pharmacy | After PBS equivalent co-payment subtracted | Up to \$50 per script | | \$180 |
| | Vaccines | HCF approved e.g. Boostrix, Shingrix, Vivaxim and more | Up to \$50 per script | 12 months | Max \$150 per policy |
| | Artificial aids | HCF-approved (e.g. low vision aids, blood glucose monitors and orthoses) | Up to \$150 | | |
| | Hearing aids | Benefits accrue over time and renew every 3 years | Up to \$1,600 | | Under 1 year NIL Up to 5 years \$600 6-9 years \$800 10-14 years \$1,000 15-19 years \$1,200 20+ years \$1,600 |
| | Health Management Programs | HCF-approved e.g. exercise classes, group physiotherapy and group exercise physiology classes and weight management | Up to \$75 | 2 months | \$75 per person Max \$150 per policy |
| | School Accident Benefit | Helps pay out-of-pocket expenses for extras in your cover. See hcf.com.au/school-accident | Up to \$125 | 2-12 months | \$125 per eligible child |
| | Emergency ambulance (State govt. services) | NSW and ACT | 100% | 1 day | No annual limit |
| VIC, WA, NT, and SA | | 100% | 1 service per person Max 2 services per policy | | |

TREATMENTS NOT COVERED BY THIS POLICY

| SERVICE CATEGORY | DESCRIPTION |
|----------------------------|--|
| Occlusal Therapy | Treatment to improve bite |
| Orthoptic therapy | Eye therapy |
| Health Management Programs | HCF-approved antenatal/postnatal services - pregnancy compression garments and breastfeeding support services through the Australian Breastfeeding Association |

THINGS YOU NEED TO KNOW

The following waiting periods apply where these services are covered under your policy:

| EXTRAS WAITING PERIODS | |
|------------------------|--|
| 1 DAY | Emergency ambulance. |
| 12 MONTHS | Crowns, bridges, dentures, endodontics, occlusal therapy, surgical extractions, oral surgery, complex fillings, periodontics, prosthodontics, dental bleaching, veneers, orthodontics, artificial aids, foot orthotics, minor podiatric procedures and hearing aids. |
| 2 MONTHS | All other extras services. |

WHAT'S NOT COVERED?

There are a number of situations where our health insurance doesn't cover you, including for example:

- claims for services by providers not recognised by HCF, and that do not meet HCF's criteria as set out in the Fund Rules
- claims made 2 years or more after the date of service
- more than 1 therapy service performed by the same provider in any 1 day.

Please refer to the HCF Member Guide or Fund Rules for a comprehensive list of exclusions.

Note:

This product summary is not a complete description of your cover. Please refer to the HCF Member Guide or Fund Rules, or call **13 13 34** to check what you're covered for before receiving treatment.