

PREMIER EXTRAS PRODUCT SUMMARY

Quality comprehensive corporate extras cover for a range of services and therapies.

FEATURES

**100% BACK
ON POPULAR
EXTRAS***



**CLAIM ON
A RANGE OF
HEALTH
MANAGEMENT
PROGRAMS**



**BE REWARDED WITH
A GREAT RANGE OF
EXCLUSIVE OFFERS**

through HCF Thank You



EXTRAS INCLUDES:

- ✓ Cover for a full range of services including dental, orthodontics, optical, physio, other therapies
- ✓ HCF-approved pharmacy benefit
- ✓ A range of HCF-approved Health Management Programs including learn to swim classes, weight management programs and gym membership fees for specific health conditions

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⁺
- ✓ 100% back or reduced cost on high quality hearing aids from our Blamey Saunders hears

[~] 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

⁺ A First Visit means an initial consultation for an eligible health condition or flare up where treatment has not been provided in the last 3 months.



PREMIER EXTRAS

	SERVICE CATEGORY	DESCRIPTION	INDICATIVE BENEFIT AMOUNT	ANNUAL LIMIT PER PERSON, PER CALENDAR YEAR (UNLESS OTHERWISE SPECIFIED)
DENTAL	Diagnostic dental	Examinations – general dentist/specialist dentist	\$35 - \$80	2 services/1 service
		Single film X-rays	\$30	Limits apply
	Preventative dental	Removal of plaque/calculus	\$40 - \$66	2 services
		Application of fluoride	\$28	1 service
	Fillings	Metallic and tooth coloured (direct)	\$105 - \$256	\$500
	Extractions	Simple extractions	\$120 - \$175	
	Occlusal therapies	Treatment of bite problems	\$52 - \$300	
	Oral surgery	Surgical extractions	\$210 - \$330	\$600
	Endodontic services	Treatment of root canals	\$60 - \$300	
	Periodontic services	Treatment of tissue surrounding the teeth	\$25 - \$305	
	Dentures	Dentures and components (partial and complete)	\$26 - \$900	\$900 every 3 years
		Maintenance and repair	\$27 - \$200	
Crowns and bridges	Placing of crowns and bridges	\$55 - \$750	\$1,000	
Orthodontics	Access half of your lifetime limit (up to \$1,400 maximum lifetime limit for orthodontist or \$1,100 for general dentist treatment) at the beginning of active treatment and the remainder of your lifetime limit at completion of treatment. Accrues based on length of membership up to \$2,800 maximum lifetime limit for orthodontist or \$2,200 for general dentist treatment. Sub-limits apply.			
OPTICAL	Glasses and contact lenses	Spectacle frames	\$135	\$250
		Spectacle lenses – pair	\$130 - \$250	
		Contact lenses – pair	\$170 - \$250	
THERAPIES	Allied health First visit/subsequent	Exercise physiology	\$40/\$33	\$350
		Chiropractic	\$42 visits 1-4/\$33 visits 5+	
		Osteopathy	\$45 visits 1-2/\$39 visits 3+	
		Podiatry consultations	\$42/\$34	\$300
		Orthotist/Prosthetist and Pedorthist	\$25 - \$150	
		Orthopaedic shoes	\$240	\$240 (\$150 foot orthotics sublimit)
	Foot orthotics (1 pair per person per year)	\$27 - \$150		
	Allied health First visit/subsequent	Physiotherapy	\$53 visits 1-2/\$38 visits 3-14/ \$30 visits 15+	\$800
		Dietetics	\$55 visits 1-2/ \$40 visits 3-14/ \$38 visits 15+	
		Speech pathology	\$83 visits 1-4/ \$51 visits 5-14/ \$47 visits 15+	
		Orthoptic therapy	\$45 visits 1-2/ \$38 visits 3-14/ \$35 visits 15+	
		Occupational therapy	\$72 visits 1-2/ \$50 visits 3-14/ \$48 visits 15+	
Mental health services Group/individual		Psychology (after Medicare Mental Health Treatment Plan is used up) includes group consultations	\$24/\$80	
	Psychology (when member does not have any unused Medicare Mental Health Treatment Plan in the calendar year) includes group consultations	\$17/\$46		
	HCF-approved counselling & accredited mental health social worker includes group consultations	\$14/\$38		
	HCF-approved Online Cognitive Behavioural Therapy courses	\$59		
Natural therapies First visit/subsequent	Remedial Massage	\$40/\$25	\$350	
	Myotherapy	\$45/\$35		
	Acupuncture and Chinese herbal medicine consultation	\$40/\$25		
OTHER	HCF-approved pharmacy	After PBS equivalent co-payment subtracted	Up to \$50 per script	\$700
	Vaccines	HCF approved e.g. Boostrix, Shingrix, Vivaxim and more		
	Artificial aids*	HCF-approved appliances	\$25 - \$1,000	\$1,500 per person/ \$3,000 per policy
	Hearing aids*	Limits renew every 3 years	Up to \$1,000	
	Health Management Programs	HCF-approved – single/couples or family	Up to \$200	\$200 per person/ \$400 per policy

* Artificial aids and hearing aids are included when Premier Extras is combined with Top Hospital Gold.

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 and Non-Emergency Ambulance.

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.