

# HCF ESSENTIAL EXTRAS PRODUCT SUMMARY

Cost effective, entry-level corporate extras cover that's competitively priced.

## FEATURES

<p><b>100% BACK ON POPULAR EXTRAS*</b></p> 	<p><b>BE REWARDED WITH A GREAT RANGE OF EXCLUSIVE OFFERS</b></p> <p>through HCF Thank You</p> 	<p><b>CLAIM ON A RANGE OF HEALTH MANAGEMENT PROGRAMS</b></p> 
---	---	---

## EXTRAS INCLUDES:

- ✓ Cover for general dental, optical and selected therapies at a great price
- ✓ Claim up to \$1,020 per person each calendar year

### 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:

- ✓ 1 dental check-up a year
- ✓ a pair of prescription glasses from a selected range<sup>^</sup> and you'll also get free digital retinal imaging with your eye test

\* 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](http://hcf.com.au/100back)

<sup>^</sup> Excludes add-ons such as high index material, coatings and tinting.



# HCF ESSENTIAL 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	\$150
		Spectacle lenses – pair			
		Contact lenses – pair			
GENERAL DENTAL	Diagnostic and preventative	Examinations (max 1 service per year)	Up to \$61	2 months	\$450
		Removal of plaque/calculus (max 1 service per year)	Up to \$57		
		Application of fluoride (max 1 service per year)	\$27		
		Single film X-rays (service limits apply)	\$25		
	Simple fillings	Direct fillings	Up to \$147		
Tooth extractions	Simple extractions	Up to \$120			
MAJOR DENTAL	Oral surgery	Surgical extractions	Up to \$215	12 months	\$450
	Complex fillings	Indirect fillings	Up to \$450		
	Periodontics	Treatment of tissue surrounding teeth	Up to \$313		
	Endodontics	Treatment of root canals	Up to \$207		
THERAPIES	Allied health First visit/subsequent	Physiotherapy (see Health Management Programs for groups and classes)	\$43/\$37	2 months	\$250
		Exercise physiology (see Health Management Programs for groups and classes)	\$30		
		Chiropractic	\$34/\$26		\$120
		Osteopathy	\$41/\$31		
	Natural therapies First visit/subsequent	Remedial massage and myotherapy	\$31/\$26		
Acupuncture and Chinese herbal medicine consultation					
OTHER	Health Management Programs	HCF-approved e.g. exercise classes, group physiotherapy and group exercise physiology classes and weight management	Up to \$50	2 months	\$50 per person Max \$100 per policy
	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
MAJOR DENTAL	Occlusal Therapy	Treatment to improve bite
	Crowns and bridges	Placing of crowns and bridges
	Dentures	Dentures and components (partial and complete)
	Orthodontics	Orthodontics - orthodontist/other dentist
THERAPIES	Allied health First visit/subsequent	Podiatry (including 1 pair of foot orthotics per person per year)
		Orthotist/Prosthetist and Pedorthist
		Audiology
		Speech pathology
		Dietetics
	Occupational therapy	
Mental health services Group / individual	Psychology (after Medicare Mental Health Treatment Plan is used up) includes group consultations	
	Psychology (when member does not have any unused Medicare Mental Health Treatment Plan in the calendar year) includes group consultations	
	HCF-approved counselling & accredited mental health social worker includes group consultations	
	HCF-approved Online Cognitive Behavioural Therapy courses	
OTHER	HCF-approved pharmacy	After PBS equivalent co-payment subtracted
	Vaccines	HCF approved e.g. Boostrix, Shingrix, Vivaxim and more
	Travel and accommodation	200km round trip for a consulting medical specialist and/or hospital admission
	Artificial aids	HCF-approved (e.g. low vision aids, blood glucose monitors and orthoses)
	Hearing aids	Benefits accrue over time and renew every 3 years
	Health Management Programs	HCF-approved antenatal/postnatal services - pregnancy compression garments and breastfeeding support services through the Australian Breastfeeding Association
	School Accident Benefit	Helps pay out-of-pocket expenses for extras in your cover. See <a href="https://www.hcf.com.au/school-accident">hcf.com.au/school-accident</a>

## THINGS YOU NEED TO KNOW

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

EXTRAS WAITING PERIODS	
<b>1 DAY</b>	Emergency ambulance.
<b>12 MONTHS</b>	Crowns, bridges, dentures, endodontics, occlusal therapy, surgical extractions, oral surgery, complex fillings, periodontics, prosthodontics, dental bleaching, veneers, orthodontics, artificial appliances, foot orthotics, minor podiatric procedures and hearing aids.
<b>2 MONTHS</b>	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.