

HCF LIFESTYLE EXTRAS PRODUCT SUMMARY

Corporate extras cover for dental, optical and selected therapies.

FEATURES

**100% BACK
ON POPULAR
EXTRAS***

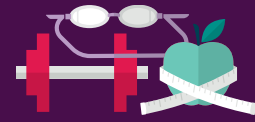


**BE REWARDED WITH
A GREAT RANGE OF
EXCLUSIVE OFFERS**

through HCF Thank You



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



EXTRAS INCLUDES:

- ✓ Cover for general dental, optical and selected therapies at a great price
- ✓ Claim up to \$1,500 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:

- ✓ 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.

* 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.



HCF LIFESTYLE 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	\$200
		Spectacle lenses – pair			
		Contact lenses – pair			
GENERAL DENTAL	Diagnostic and preventative	Examinations (max 2 services per year)	Up to \$74	2 months	\$650
		Removal of plaque/calculus (max 2 services 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 \$600		
	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 \$600		
THERAPIES	Allied health First visit/subsequent	Physiotherapy (see Health Management Programs for groups and classes)	\$58/\$50	2 months	\$350
		Exercise physiology (see Health Management Programs for groups and classes)	\$33		
		Chiropractic	\$39/\$32		
		Osteopathy	\$47/\$37		
	Natural therapies First visit/subsequent	Remedial massage and myotherapy	\$37/\$32		\$150
Acupuncture and Chinese herbal medicine consultation		\$37/\$32			
OTHER	Vaccines	HCF approved e.g. Boostrix, Shingrix, Vivaxim and more	Up to \$50 per script	2 months	\$100
	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
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
	Orthodontics	Orthodontics - orthodontist/other dentist
THERAPIES	Allied health First visit/subsequent	Occupational therapy
		Podiatry (including foot orthotics)
		Orthotist/Prosthetist and Pedorthist
		Audiology
		Speech pathology
	Dietetics	
Mental health services Group / individual	Psychology (after Medicare Mental Health Treatment Plan 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	
Orthoptic therapy	Eye therapy	
OTHER	HCF-approved pharmacy	After PBS equivalent co-payment subtracted
	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 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 hcf.com.au/school-accident	

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.