

HCF MID EXTRAS PRODUCT SUMMARY

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

FEATURES

**100% BACK
ON SELECTED
EXTRAS***



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



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

through HCF Thank You



EXTRAS INCLUDES:

- ✓ Mid-level cover for general and major dental, optical, physio, chiro and some natural therapies
- ✓ HCF-approved vaccinations and immunisations
- ✓ 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 free digital retinal imaging with your eye test.



* 100% back from providers in our No-Gap network is available on selected covers. Waiting periods and annual limits apply. See [hcf.com.au/100back](https://www.hcf.com.au/100back)

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



HCF MID 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	\$115	2 months	\$200
		Spectacle lenses - pair	\$140		
		Contact lenses - pair	\$140		
GENERAL DENTAL	Diagnostic and preventative	Examinations (max 2 service per year)	\$32-\$73	2 months	\$650
		Removal of plaque/calculus (max 2 service per year)	\$36-\$62		
		Application of fluoride (max 1 service per year)	\$27		
		Single film X-rays (service limits apply)	\$29		
Simple fillings	Direct fillings	\$85-\$177	12 months		
		Simple extractions		\$95-\$143	
MAJOR DENTAL	Oral surgery	Surgical extractions	\$157-\$250	12 months	
	Complex fillings	Indirect fillings	\$298-\$600		
	Periodontics	Treatment of tissue surrounding teeth	\$23-\$374		
	Endodontics	Treatment of root canals	\$27-\$248		
	Crowns and bridges	Placing of crowns and bridges	\$238-\$600		
THERAPIES	Initial/subsequent	Physiotherapy (see Health Management Programs for groups and classes)	\$56/\$49	2 months	\$350
		Exercise physiology (see Health Management Programs for groups and classes)	\$33		
		Chiropractic	\$38/\$31		
		Osteopathy	\$46/\$36		\$150
		Remedial massage and myotherapy	\$36/\$31		
		Acupuncture and Chinese herbal medicine consultation	\$36/\$31		
OTHER	HCF-approved vaccines and immunisations	After PBS equivalent co-payment subtracted	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		\$50 per person Max \$100 per policy
	Emergency ambulance (State govt. services)	NSW and ACT	N/A	1 day	No annual limit
VIC, WA, NT, and SA		N/A	1 per person Max 2 per policy		

TREATMENTS NOT COVERED BY THIS POLICY

SERVICE CATEGORY		DESCRIPTION
MAJOR DENTAL	Orthodontics	Orthodontics - orthodontist/other dentist
	Oral surgery	Occlusal therapy
THERAPIES	Initial/subsequent	Occupational therapy
		Psychology (after Medicare entitlement exhausted)
		Podiatry (including foot orthotics)
		Audiology
		Speech pathology
		Dietetics
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)
	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 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.