

HCF MID EXTRAS PRODUCT SUMMARY

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

FEATURES

<p>ONLINE MENTAL HEALTH COURSES</p> <p>Take charge of your mental wellbeing with online support programs</p> 	<p>CLAIM ON A RANGE OF HEALTH MANAGEMENT PROGRAMS</p> 	<p>100% BACK ON POPULAR EXTRAS*</p> 	<p>BE REWARDED WITH A GREAT RANGE OF EXCLUSIVE OFFERS</p> <p>through HCF Thank You</p> 
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EXTRAS INCLUDES:

- ✓ Mid-level cover for general and major dental, optical, physio, chiro, remedial massage and acupuncture
- ✓ HCF-approved vaccinations
- ✓ 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.

* 100% back through our No-Gap network is available on selected covers. Waiting periods and annual limits apply. Our network of healthcare providers changes often. Please check that your provider is part of our network before you book or attend an appointment. See 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	100% of fee up to annual limit	2 months	\$200
		Spectacle lenses - pair			
		Contact lenses - pair			
GENERAL DENTAL	Diagnostic and preventative	Examinations (max 2 service per year)	\$32-\$73	2 months	\$700 includes Max 2 check ups, 2 scale and clean, and 1 fluoride treatment per person (teeth whitening has a service limit of an in-chair treatment -max 8 teeth/session- every 36 months). (Excludes occlusal therapy).
		Removal of plaque/calculus (max 2 service per year)	\$36-\$63		
		Application of fluoride (max 1 service per year)	\$27		
		Single film X-rays (service limits apply)	\$29		
	Simple fillings	Direct fillings	\$85-\$177		
Tooth extractions	Simple extractions	\$96-\$143			
Teeth whitening	In-chair treatment (service limits apply)	\$50			
MAJOR DENTAL	Oral surgery	Surgical extractions	\$167-\$265	12 months	
	Complex fillings	Indirect fillings	\$298-\$600		
	Periodontics	Treatment of tissue surrounding teeth	\$23-\$374		
	Endodontics	Treatment of root canals	\$27-\$315		
	Crowns and bridges	Placing of crowns and bridges	\$133-\$600		
	Dentures	Dentures and components (partial and complete) Limits renew every 3 years	\$25-\$600		
THERAPIES	Mental health services	HCF-approved counselling & accredited mental health social worker - group/individual	\$9/\$23	2 months	\$150
		HCF-approved Online Cognitive Behavioural Therapy courses	\$35-\$59		
	Allied health First visit/subsequent	Physiotherapy (see Health Management Programs for groups and classes) - initial/subsequent	\$56/\$49		\$350
		Exercise physiology (see Health Management Programs for groups and classes)	\$33		
		Chiropractic - initial/subsequent	\$38/\$34		
	Natural therapies	Osteopathy - initial/subsequent	\$46/\$39		\$150
Remedial massage and myotherapy		\$36			
	Acupuncture and Chinese herbal medicine consultation				
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 (including Pilates, yoga and Tai Chi), 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	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	Orthodontics	Orthodontics - orthodontist/other dentist
	Occlusal Therapy	Treatment to improve bite
THERAPIES	Mental health services Group/individual	Psychology (after Medicare Mental Health Treatment Plan used up) includes group consultation
		Psychology (when member does not have any unused Medicare Mental Health Treatment Plan in the calendar year) includes group consultation
	Allied health First visit/subsequent	Occupational therapy
		Podiatry (including foot orthotics)
		Orthotist/Prosthetist and Pedorthist consultation
		Audiology
	Speech pathology	
	Dietitian	
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, teeth whitening, 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.