

# HCF STARTER EXTRAS (WITH OPTICAL) PRODUCT SUMMARY

Basic extras cover for general dental, optical and selected therapies.

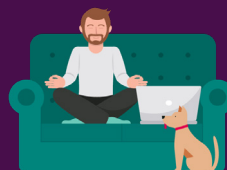
## FEATURES

**100% BACK  
ON A DENTAL  
CHECK-UP**



**ONLINE MENTAL  
HEALTH COURSES**

Take charge of your mental wellbeing  
with online support programs



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

through HCF Thank You



## EXTRAS INCLUDES:

- ✓ Basic cover for general dental, optical, physio, chiro, remedial massage and acupuncture at a great price
- ✓ HCF-approved Online Cognitive Behavioural Therapy courses
- ✓ Claim up to \$920 per person (\$1,840 per policy) each calendar year

## 100% BACK ON DENTAL

Get 100% back\* on 1 dental check-up, scale and clean and fluoride treatment a year, through our No-Gap network.



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



# HCF STARTER EXTRAS (WITH OPTICAL)

## 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 per person annual limit		\$100 per person Max \$200 per policy
		Spectacle lenses - pair			
		Contact lenses - pair			
GENERAL DENTAL	Diagnostic and preventative	Examinations (max 1 service per year)	\$29-\$60	2 months	\$400 per person Max \$800 per policy (Teeth whitening has a service limit of an in-chair treatment -max 8 teeth/session- every 36 months)
		Removal of plaque/calculus (max 1 service per year)	\$36-\$57		
		Application of fluoride (max 1 service per year)	\$25		
		Single film X-rays (service limits apply)	\$24		
	Simple fillings	Direct fillings (1-2 surfaces)	\$66-\$95	12 month	
	Tooth extractions	Simple extractions	\$83-\$88		
	Teeth whitening (provided by a dentist)	In-chair treatment (service limits apply)	\$41		
THERAPIES	Mental health services	HCF-approved Online Cognitive Behavioural Therapy courses	\$35-\$59	2 months	\$120 per person Max \$240 per policy
	Allied health First visit/subsequent	Physiotherapy - initial/subsequent	\$42/\$36		\$200 per person Max \$400 per policy
		Chiropractic - initial/subsequent	\$33/\$28		\$100 per person Max \$200 per policy
		Osteopathy - initial/subsequent	\$40/\$36		
	Natural therapies	Remedial massage and myotherapy	\$30		
		Acupuncture and Chinese herbal medicine consultation			
OTHER	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
GENERAL AND MAJOR DENTAL	Fillings - direct	Direct fillings (3 surfaces or more)
	Complex fillings	Indirect fillings
	Oral surgery	Surgical extractions
	Occlusal therapy	Treatment to improve bite
	Periodontics	Treatment of tissue surrounding teeth
	Endodontics	Treatment of root canals
	Crowns and bridges	Placing of crowns and bridges
	Dentures	Dentures and components (partial and complete)
	Orthodontics	Orthodontics - orthodontist/other dentist
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
		HCF-approved counselling & accredited mental health social worker includes group consultation
	Allied health First visit/subsequent	Exercise physiology (see Health Management Programs for groups and classes)
		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
	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, orthoses
	Hearing aids	Benefits accrue over time and renew every 3 years
	Health Management Programs	HCF-approved exercise classes and weight management
School Accident Benefit	Helps pay out-of-pocket expenses for extras in your cover. See <a href="http://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, teeth whitening, veneers, orthodontics, artificial aids, 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.