

HCF STARTER EXTRAS PRODUCT SUMMARY

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

FEATURES

**100% BACK
ON SELECTED EXTRAS***



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

through HCF Thank You



EXTRAS INCLUDES:

- ✓ Basic cover for general dental, physio, chiro and some natural therapies
- ✓ Claim up to \$500 per person (\$1,000 per policy) each calendar year

GET 100% BACK ON:*

Through *More for Teeth* providers:

- ✓ 1 dental check-up
- ✓ 1 scale and clean
- ✓ 1 fluoride treatment



* At participating providers, subject to your cover and annual limits. Exclusions apply. To find out more, visit hcf.com.au/100back



HCF STARTER EXTRAS

TREATMENTS COVERED BY THIS POLICY

SERVICE CATEGORY		DESCRIPTION	INDICATIVE BENEFIT AMOUNT	WAITING PERIOD	ANNUAL LIMIT PER PERSON, PER CALENDAR YEAR (UNLESS OTHERWISE SPECIFIED)
GENERAL DENTAL	Diagnostic and preventative	Examinations (max 1 service per year)	\$29-\$60	2 months	\$350 per person Max \$700 per policy
		Removal of plaque/calculus (max 1 service per year)	\$36-\$55		
		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-\$86		
	Tooth extractions	Simple extractions	\$78-\$88		
THERAPIES	Initial/subsequent	Physiotherapy	\$40/\$35	2 months	\$150 per person Max \$300 per policy
		Chiropractic	\$33/\$25		
		Osteopathy	\$40/\$30		
		Remedial massage and myotherapy	\$30/\$25		
		Acupuncture and Chinese herbal medicine consultation	\$30/\$25		
OTHER	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
OPTICAL	Glasses and contact lenses	Spectacle frames
		Spectacle lenses - pair
		Contact lenses - pair
GENERAL AND MAJOR DENTAL	Fillings - direct	Direct fillings (3 surfaces or more)
	Complex fillings	Indirect fillings
	Oral surgery	Surgical extractions
		Occlusal therapy
	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	Initial/subsequent	Exercise physiology (see Health Management Programs for groups and classes)
		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
	HCF-approved vaccines and immunisations	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 including antenatal/postnatal services
	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.