

# HCF TOP EXTRAS PRODUCT SUMMARY

Top level extras with our highest coverage for therapies and services.

## FEATURES

<p><b>100% BACK ON POPULAR EXTRAS*</b></p> 	<p><b>LOYALTY LIMITS INCREASE THE LONGER YOU'RE WITH US<sup>^</sup></b></p> 	<p><b>CLAIM ON A RANGE OF HEALTH MANAGEMENT PROGRAMS</b></p> 	<p><b>BE REWARDED WITH A GREAT RANGE OF EXCLUSIVE OFFERS</b> through HCF Thank You</p> 
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## EXTRAS INCLUDES:

- ✓ Our highest level of limits and benefits
- ✓ Cover for our full range of services including dental, orthodontics, optical, physio, other therapies and health aids
- ✓ A range of HCF-approved Health Management Programs including learn to swim classes, weight management programs and gym membership fees for specific health conditions
- ✓ School Accident Benefit to help pay out-of-pocket expenses relating to extras included in your cover if your child's in an accident at school<sup>#</sup>

## 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
- ✓ a first visit to a physio, chiro and osteo<sup>^^</sup>
- ✓ a first visit to a podiatrist<sup>^^</sup>.

\* 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](http://hcf.com.au/100back)  
<sup>^</sup> Up to a maximum limit. See extras table for details.  
<sup>#</sup> Applies to children attending school, up to and including year 12. Subject to waiting periods, annual limits and other conditions. See [hcf.com.au/school-accident](http://hcf.com.au/school-accident)  
<sup>\*\*</sup> Excludes add-ons such as high index material, coatings and tinting.  
<sup>^^</sup> A First Visit means an initial consultation for an eligible health condition that is new or flare up where no treatment has been provided in the last 3 months.



# HCF TOP 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	Total fee up to limit	2 months	\$275
		Spectacle lenses - pair			
		Contact lenses - pair			
GENERAL DENTAL	Diagnostic and preventative	Examinations (max 2 services per year)	\$34-\$84	2 months	No annual limit (service limits apply)
		Removal of plaque/calculus (max 2 services per year)	\$40-\$75		
		Application of fluoride (max 1 service per year)	\$29		
		Single film X-rays (service limits apply)	\$34		
	Simple fillings	Direct fillings	\$105-\$256	12 months	Year 1 \$1,000 Year 2 \$1,150 Year 3+ \$1,300
Tooth extractions	Simple extractions	\$120-\$175			
Oral surgery	Surgical extractions	\$210-\$330			
Occlusal Therapy	Treatment to improve bite	\$38-\$400			
Complex fillings	Indirect fillings	\$341-\$783			
MAJOR DENTAL	Periodontics	Treatment of tissue surrounding teeth	\$27-\$430	12 months	Year 1 \$1,000 Year 2 \$1,150 Year 3+ \$1,300
	Endodontics	Treatment of root canals	\$32-\$285		
	Crowns and bridges	Placing of crowns and bridges	\$280-\$1,100		
	Dentures	Dentures and components (partial and complete) Limits renew every 3 years	\$33-\$1,300		
THERAPIES	Mental health services Group/individual	Psychology (after Medicare Mental Health Treatment Plan used up) includes group consultations	\$30/\$100	2 months (12 months for foot orthotics minor podiatric procedures)	Year 1 \$600 Year 2 \$750 Year 3+ \$900
		Psychology (when member does not have any unused Medicare Mental Health Treatment Plan in the calendar year) includes group consultations	\$21/\$58		
		HCF-approved counselling & accredited mental health social worker includes group consultations	\$18/\$48		
		HCF-approved Online Cognitive Behavioural Therapy courses	\$35 - \$59		
	Allied health First visit/subsequent	Occupational therapy	\$72		Year 1 \$600 Year 2 \$750 Year 3+ \$900
		Physiotherapy (see Health Management Programs for groups and classes)	\$60/\$54		
		Exercise physiology (see Health Management Programs for groups and classes)	\$40		
		Chiropractic	\$45/\$35		
		Osteopathy	\$50/\$40		
		Dietetics	\$55		
Audiology		\$70			
Speech pathology		\$83			
Natural therapies First visit/subsequent	Podiatry (including 1 pair of foot orthotics per person per year)	\$40/\$35	Year 1 \$250 Year 2 \$300 Year 3+ \$500 (Orthotic sub-limit \$250)		
	Orthotist/Prosthetist and Pedorthist	\$25 - \$135			
Natural therapies First visit/subsequent	Remedial massage and myotherapy	\$40/\$35	Year 1 \$300 Year 2 \$400 Year 3+ \$500 Sub-limit \$300 per therapy		
	Acupuncture and Chinese herbal medicine consultation	\$40/\$35			
OTHER	Travel and accommodation	200km round trip for a consulting medical specialist and/or hospital admission	\$50	2 months	Max \$250 per policy
	HCF-approved pharmacy	After PBS equivalent co-payment subtracted	Up to \$50 per script		
	Vaccines	HCF approved e.g. Boostrix, Shingrix, Vivaxim and more	Up to \$50 per script		
	Artificial aids	HCF-approved (e.g. low vision aids, blood glucose monitors, orthoses)	\$55-\$200	12 months	Max \$200 per policy
	Hearing aids	Benefits accrue over time and renew every 3 years	Up to \$1,800		
	Health Management Programs	HCF-approved e.g. exercise classes, group physiotherapy and group exercise physiology classes and weight management	Up to \$200	2 months	\$200 per person Max \$400 per policy
	School Accident Benefit	Helps pay out-of-pocket expenses for extras in your cover. See <a href="https://www.hcf.com.au/school-accident">hcf.com.au/school-accident</a>	Up to \$200	2-12 months	\$200 per eligible child
	Emergency ambulance (State govt. services)	NSW and ACT	100%	1 day	No annual limit 1 service per person Max 2 services per policy
VIC, WA, NT, and SA		100%			

## TREATMENTS NOT COVERED BY THIS POLICY

SERVICE CATEGORY	DESCRIPTION
OTHER	Health Management Programs HCF-approved antenatal/postnatal services - pregnancy compression garments and breastfeeding support services through the Australian Breastfeeding Association

## 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, dental bleaching, 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.