

# HCF ULTIMATE EXTRAS PRODUCT SUMMARY

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

## FEATURES

<p><b>ONLINE MENTAL HEALTH COURSES</b></p> <p>Take charge of your mental wellbeing with online support programs</p> 	<p><b>100% BACK ON POPULAR EXTRAS*</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></p> <p>through HCF Thank You</p> 
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## EXTRAS INCLUDES:

- ✓ Our highest level of corporate limits and benefits
- ✓ Cover for a 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\*

### 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, and podiatrist#.

\* 100% back through our No-Gap network is available on selected covers. Waiting periods and annual limits apply. Our network of healthcare providers change 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)

^ 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)

+ Excludes add-ons such as high index material, coatings and tinting.

# 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 ULTIMATE 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	\$300		
		Spectacle lenses – pair					
		Contact lenses – pair					
GENERAL DENTAL	Diagnostic and preventative	Examinations (max 2 services per year)	Up to \$90	2 months	No annual limit (service limits apply)		
		Removal of plaque/calculus (max 2 services per year)	Up to \$82				
		Application of fluoride (max 1 service per year)	\$30				
		Single film X-rays (service limits apply)	\$40				
	Simple fillings	Direct fillings	Up to \$274	2 months			
Tooth extractions	Simple extractions	Up to \$176					
MAJOR DENTAL	Teeth whitening (provided by a dentist)	In-chair treatment (service limits apply)	\$61	12 months	\$1,300 (teeth whitening has a service limit of an in-chair treatment - max 8 teeth/session - every 36 months)		
	Oral surgery	Surgical extractions	Up to \$350				
	Occlusal Therapy	Treatment to improve bite	Up to \$429				
	Complex fillings	Indirect fillings	Up to \$838				
	Periodontics	Treatment of tissue surrounding teeth	Up to \$461				
	Endodontics	Treatment of root canals	Up to \$387				
	Crowns and bridges	Placing of crowns and bridges	Up to \$1,200				
	Dentures	Dentures and components (partial and complete) Limit renew every 3 years from the date of service	Up to \$1,200				
	Orthodontics	Orthodontics - orthodontist/other dentist	Up to \$800				\$800 (\$400 for other dentists) Lifetime limit \$2,400 or \$1,200 for other dentists
THERAPIES	Allied health First visit/subsequent	Physiotherapy (see Health Management Programs for groups and classes) - initial/subsequent	\$66/\$57	2 months (12 months for foot orthotics and minor podiatric procedures)	\$900		
		Exercise physiology (see Health Management Programs for groups and classes)	\$40				
		Chiropractic - initial/subsequent	\$50/\$40		\$450		
		Osteopathy - initial/subsequent	\$62/\$57				
		Dietitian	\$59		\$600		
		Audiology	\$75				
		Speech pathology	\$83				
		Podiatry - Initial/Subsequent (including 1 pair of foot orthotics per person per year)	\$43/\$38				
	Orthotist/Prosthetist and Pedorthist consultation	\$26 - \$139					
	Mental health services Group/individual	Psychology (after Medicare Mental Health Treatment Plan used up) - group/individual	\$32/\$126	\$900			
		Psychology (when member does not have any unused Medicare Mental Health Treatment Plan in the calendar year) - group/individual	\$22/\$78				
		HCF-approved counselling & accredited mental health social worker - group/individual	\$19/\$51				
		HCF-approved Online Cognitive Behavioural Therapy courses	\$35 - \$59				
	Natural therapies	Remedial massage and myotherapy	\$45		\$500 Sub-limit \$300 per therapy service		
		Acupuncture and Chinese herbal medicine consultation					
OTHER	Travel and accommodation	200km round trip for a consulting medical specialist and/or hospital admission	\$55	2 months	Max \$250 per policy		
	HCF-approved pharmacy	After PBS equivalent co-payment subtracted	Up to \$50 per script		\$280		
	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)	Up to \$250	12 months	Max \$250 per policy		
	Hearing aids	Benefits accrue over time and renew every 3 years	Up to \$1,800		Under 1 year NIL Up to 5 years \$800 6-9 years \$1,100 10-14 years \$1,400 15+ years \$1,800		
	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 \$175		2 months	\$175 per person Max \$350 per policy	
	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>	Up to \$225	2-12 months	\$225 per eligible child		
	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
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, 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.