

HEALTHCOVER EXTRAS PRODUCT SUMMARY

Quality comprehensive corporate extras cover for a range of services and therapies.

FEATURES

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

- ✓ Cover for a full range of services including dental, orthodontics, optical, physio, other therapies
- ✓ HCF-approved pharmacy benefit
- ✓ 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
- ✓ a first visit to a physio, chiro, osteo, and podiatrist[^]
- ✓ 100% back or reduced cost on high quality hearing aids through our partnership with Connect Hearing

* 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

[^] Excludes add-ons such as high index material, coatings and tinting

[^] A First Visit means an initial consultation for an eligible health condition or flare up where no treatment has been provided in the last 3 months.



HEALTHCOVER EXTRAS

SERVICE CATEGORY		DESCRIPTION	INDICATIVE BENEFIT AMOUNT	WAITING PERIODS	ANNUAL LIMIT PER PERSON, PER CALENDAR YEAR (UNLESS OTHERWISE SPECIFIED)
DENTAL	Diagnostic dental	Examinations - general dentist/specialist dentist	\$32 - \$88	2 months	2 services/1 service
		Single film X-rays	\$28		Limits apply
	Preventative dental	Removal of plaque/calculus	\$38 - \$74		2 services
		Application of fluoride	\$27		1 service
	Fillings	Metallic and tooth coloured (direct)	\$80 - \$174		\$450
	Extractions	Simple extractions	\$120 - \$175		
	Occlusal therapies	Treatment of bite problems	\$52 - \$250	12 months	\$550
	Oral surgery	Surgical extractions	\$210 - \$330		
	Endodontic services	Treatment of root canals	\$50 - \$280		
	Periodontic services	Treatment of tissue surrounding the teeth	\$25 - \$280		\$800 every 3 years from the date of service
	Dentures	Dentures and components (partial and complete)	\$20 - \$800		
		Maintenance and repair	\$22 - \$155		
Crowns and bridges	Placing of crowns and bridges	\$50 - \$750	\$750 (\$1,000 limit after 5 years)		
Orthodontics	Access half of your lifetime limit (\$1,100 for orthodontist or \$900 for general dentist treatment) at the beginning of active treatment and the remainder of your lifetime limit at completion of treatment. Accrues based on length of membership up to \$2,200 maximum lifetime limit for orthodontist or \$1,800 for general dentist treatment.				
OPTICAL	Glasses and contact lenses	Spectacle frames	100% of fee up to annual limit	2 months	\$210
		Spectacle lenses - pair			
		Contact lenses - pair			
THERAPIES	Allied health First visit/subsequent	Exercise physiology	\$35	2 months (12 months for foot orthotics and minor podiatric procedures)	\$350
		Chiropractic	\$40 visits 1-4/ \$35 visits 5+		
		Osteopathy	\$50 visits 1-2/ \$40 visits 3+		
		Podiatry consultation - initial/subsequent	\$36/\$32		\$250
		Orthotist/Prosthetist and Pedorthist consultation	\$20 - \$120		
		Orthopaedic shoes	\$185		\$180 (\$120 foot orthotics sublimit)
		Foot orthotics (1 pair per person per year)	\$20 - \$120		
		Physiotherapy	\$55 visits 1-2/ \$49 visits 3+		\$750
		Dietitian	\$45		
		Speech pathology	\$60		
		Orthoptic therapy	\$40 visits 1 -2/ \$32 visits 3-14/ \$29 visits 15+		
		Occupational therapy	\$62		
	Mental health services Group/individual	Psychology (after Medicare Mental Health Treatment Plan is used up) - group/individual consultation	\$23/\$75	\$300	
		Psychology (when member doesn't have any unused Medicare Mental Health Treatment Plan in the calendar year) - group/individual consultation	\$16/\$44		
		HCF-approved counselling & accredited mental health social worker - group/individual consultation	\$13/\$36		
		HCF-approved Online Cognitive Behavioural Therapy courses	\$35 - \$59		
	Natural therapies First visit/subsequent	Remedial massage - initial/subsequent	\$35/\$27	\$300	
		Myotherapy - initial/subsequent	\$40/\$27		
		Acupuncture - initial/subsequent	\$35/\$27		
Chinese herbal medicine consultation - initial/subsequent		\$35/\$20			
OTHER	HCF-approved pharmacy	After PBS equivalent co-payment subtracted	Up to \$50 per script	2 months	\$700
	Vaccines	HCF approved e.g. Boostrix, Shingrix, Vivaxim and more			
	Artificial aids	HCF-approved appliances	12 months	\$1,000 per person/ \$2,000 per policy	
	Hearing aids	Limits renew every 3 years			Up to \$1,000
	Health Management Programs	HCF-approved e.g. exercise classes (including Pilates, yoga and Tai Chi) and weight management	Up to \$150	2 months	\$150 per person/ \$300 per policy

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 and Non-Emergency Ambulance.

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.