






# MULTICOVER EXTRAS PRODUCT SUMMARY

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

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

- ✓ Cover for a full range of services including dental, orthodontics, optical, physio, other therapies and health aids
- ✓ HCF-approved pharmacy benefit
- ✓ Claim on 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<sup>^</sup> and you'll also get free digital retinal imaging with your eye test
- ✓ a first visit to a physio, chiro, osteo, and podiatrist<sup>#</sup>.

\* 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

<sup>+</sup> Up to a maximum limit. See extras table for details

<sup>^</sup> At participating providers. Up to your annual limits. Excludes add-ons like 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.



# MULTICOVER EXTRAS

SERVICE CATEGORY		DESCRIPTION	INDICATIVE BENEFIT AMOUNT	LIMITS PER PERSON PER CALENDAR YEAR	
DENTAL	Diagnostic dental	Examinations - general dentist/specialist dentist	\$32 - \$88	2 services/1 service	
		Single film X-rays	\$28		Limits apply
	Preventative dental	Removal of plaque/calculus	\$38 - \$69	2 months	2 services
		Application of fluoride	\$27		1 service
	Fillings	Metallic and tooth coloured (direct)	\$80 - \$174		\$550
	Oral surgery	Simple extractions	\$112 - \$151	12 months	\$500
		Surgical extractions	\$182 - \$290		
	Occlusal Therapy	Treatment to improve bite	\$35 - \$250		
	Endodontic services	Treatment of root canals	\$49 - \$264		
	Periodontic services	Treatment of tissue surrounding the teeth	\$25 - \$281		
Dentures	Dentures and components (partial and complete)	\$20 - \$800		\$800 every 3 years	
	Maintenance and repair	\$22 - \$120		\$120	
Crowns and bridges	Placing of crowns and bridges	\$50 - \$635		\$800	
Orthodontics	Accrues at \$440 per year up to \$2,640 maximum lifetime limit for orthodontist or \$1,000 for general dentist treatment. Sub-limits apply.				
OPTICAL	Glasses and contact lenses	Spectacle frames	100% of fee up to annual limit	2 months	\$220
		Spectacle lenses - pair			
		Contact lenses - pair			
THERAPIES	Mental health services Group/individual	Psychology (after Medicare Mental Health Treatment Plan is used up) includes group consultation	\$23/\$75	2 months (12 months for minor podiatric procedures)	\$300
		Psychology (when member does not have unused Medicare Mental Health Treatment Plan in the calendar year) includes group consultation	\$16/\$44		
		HCF-approved counselling & accredited mental health social worker includes group consultation	\$13/\$36		
		HCF-approved Online Cognitive Behavioural Therapy courses	\$35 - \$59		
	Allied health First visit/subsequent	Dietitian	\$50/\$40	\$300	
		Podiatry consultation (cannot be used for in-patient services)	\$35/\$27		
		Orthotist/Prosthetist and Pedorthist consultation	\$15 - \$33		
		Audiology	\$52/\$35		
		Speech pathology	\$60/\$40		
		Occupational therapy	\$62/\$40		
		Chiropractic	\$35 visits 1-2/ \$28 visits 3+		\$500 Max \$200 for Audiology
		Osteopathy	\$40 visits 1-2/ \$30 visits 3+		
		Exercise physiology	\$32/\$30		
	Natural therapies First visit/subsequent	Physiotherapy	\$46 visits 1-2/ \$36 visits 3+	\$500	
Remedial massage		\$32/\$25	\$600 - \$1,000* Sublimit of \$375 each for chiropractic, osteopathy and exercise physiology		
Myotherapy					
Acupuncture					
Chinese herbal medicine consultation (CHM)					
OTHER SERVICES	Travel and accommodation	Minimum 200km+ return trip for medical/hospital treatment when not available locally	Up to \$100 per trip per membership (\$30 per night for accommodation)	2 months	\$400 for travel (includes \$200 sublimit for accommodation)
	HCF-approved pharmacy	After PBS equivalent co-payment subtracted	Up to \$50 per script		\$600
	Vaccines	HCF approved e.g. Boostrix, Shingrix, Vivaxim and more			
	Artificial aids	HCF-approved appliances <sup>6</sup>	\$25 - \$500	12 months	\$500
	Hearing aids	Benefits accrue over time and renew every 3 years	Up to \$1,600		\$600 - \$1,600
	Health Management Programs	HCF-approved - single/couples or family	Up to \$150	2 months	\$150 per single policy/ \$300 per couples or family policy
	School Accident Cover	Approved ancillary services only	Up to \$800	2-12 months	\$800
	Emergency ambulance (State govt. services)	NSW and ACT	100%	1 day	No annual limit
VIC, WA, NT and SA		1 service per person Max 2 services per policy			
Non-emergency ambulance - Medically necessary (State govt. services)	NSW and ACT	Up to \$5,000	2 months	\$5,000 per person	
	VIC, WA, NT and SA				

\* Accrues at \$100 per year, up to \$1,000.

# Accrues at \$120 per year, up to \$1,200.

<sup>6</sup> including 1 pair of foot orthotics per person per year.

## 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 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.