

GENERAL EXTRAS PLUS PRODUCT SUMMARY

Our cost effective extras for dental, optical and selected therapies.

FEATURES

**100% BACK
ON SELECTED
EXTRAS***



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

through HCF Thank You



**COMPLIMENTARY
ACCESS TO OUR
ONLINE MY HEALTH
GUARDIAN PROGRAM**



EXTRAS INCLUDES:

- ✓ Cover for general and major dental, optical, physio, chiro and some natural therapies
- ✓ HCF approved pharmacy benefit

GET 100% BACK ON:*

- ✓ Up to 2 dental check-ups, 2 scale and cleans and a fluoride treatment through *More for Teeth* providers
- ✓ Prescription glasses[^] and a free digital retinal imaging with your eye test through *More for Eyes* providers
- ✓ An initial physio, chiro and osteo consultation through *More for Muscles* and *More for Backs* providers

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

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



GENERAL EXTRAS PLUS

	SERVICE CATEGORY	DESCRIPTION	BENEFITS RANGE FROM - TO	LIMITS PER PERSON PER CALENDAR YEAR
DENTAL	Diagnostic dental	Examinations - general dentist/specialist dentist	\$30 - \$55	2 services/1 service
		Single film x-rays	\$25	No limit
	Preventative dental	Removal of plaque/calculus	\$36 - \$57	2 services
		Application of fluoride	\$27	1 service
	Fillings	Metallic and tooth coloured (direct)	\$65 - \$144	\$400
	Oral surgery	Surgical extractions	\$150 - \$230	\$300
		Simple extractions	\$80 - \$110	
Endodontic Services	Treatment of root canals	\$40 - \$132		
Orthodontics	Accrues at \$250 per year up to \$1,500 maximum lifetime limit for Orthodontist or \$1,000 for General Dentist treatment. Sub-limits apply.			
OPTICAL	Glasses and contact lenses	Spectacle frames	\$75	\$180
		Spectacle lenses - pair	\$80 - \$150	
		Contact lenses - pair	\$94 - \$180	
THERAPIES		Speech pathology	\$40/\$30	\$500 Sublimit of \$250 each for chiropractic, osteopathy and exercise physiology. \$200 combined for occupational therapy and speech pathology. \$100 combined remedial massage ,myotherapy, acupuncture and CHM
		Occupational Therapy	\$40/\$30	
		Chiropractic	\$30 visits 1 - 2/\$21 visits 3 - 11/\$10 visits 12+	
		Osteopathy	\$30 visits 1 - 2/\$22 visits 3 - 11/\$10 visits 12+	
		Exercise Physiology	\$25/\$20	
		Physiotherapy	\$33 visits 1 - 2/\$23 visits 3 - 11/\$10 visits 12+	
		Acupuncture/Chinese Herbal Medicine consultation (CHM)	\$22/\$10	
Remedial Massage/Myotherapy	\$22/\$10			
OTHER SERVICES	HCF approved Pharmacy	After PBS equivalent co-payment subtracted	Up to \$50 per script	\$500
	School Accident Cover	Approved ancillary services only	Up to \$400	\$400

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 (where not for pre-existing ailments)
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 and Non-Emergency Ambulance (where not for pre-existing ailments).

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 one therapy Service performed by the same provider in any one day

Please refer to the HCF Member Guide or Fund Rules for a comprehensive list of exclusions

Note:

This is not a comprehensive list of items covered under your extras cover. Please call [13 13 34](tel:131334) to check what you're covered for prior to treatment.