

GENERAL EXTRAS PRODUCT SUMMARY

Cost effective extras cover 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



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](https://www.hcf.com.au/100back)
^ Excludes add-ons such as high index material, coatings and tinting

GENERAL EXTRAS

SERVICE CATEGORY		DESCRIPTION	INDICATIVE BENEFIT AMOUNT	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	Limits apply
	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	First/subsequent visits (unless otherwise specified)	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.
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.

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.