





EXTRA BENEFITS PRODUCT SUMMARY

Affordable mid level extras cover for a range of services and therapies.

FEATURES

<p>100% BACK ON SELECTED EXTRAS*</p> 	<p>CLAIM ON A RANGE OF HCF APPROVED HEALTH MANAGEMENT PROGRAMS</p> 	<p>BE REWARDED WITH A GREAT RANGE OF EXCLUSIVE OFFERS through HCF Thank You</p> 	<p>COMPLIMENTARY ACCESS TO OUR ONLINE MY HEALTH GUARDIAN PROGRAM</p> 
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EXTRAS INCLUDES:

- ✓ Mid level cover for general and major dental, optical, physio, chiro and some natural therapies
- ✓ 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:*

- ✓ Up to 2 dental check-ups, 2 scale and cleans and a fluoride treatment through *More for Teeth* providers
- ✓ An initial physio, chiro and osteo consultation through *More for Muscles* and *More for Backs* providers
- ✓ An initial podiatry consultation through *More for Feet* providers
- ✓ 100% back or reduced cost on high quality hearing aids from our *More for Hearing* provider, Blamey Saunders Hears



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

EXTRA BENEFITS

	SERVICE CATEGORY	DESCRIPTION	BENEFITS RANGE FROM - TO	LIMITS PER PERSON PER CALENDAR YEAR
DENTAL	Diagnostic dental	Examinations - general dentist/specialist dentist	\$32 - \$55	2 services/1 service
		Single film x-rays	\$28	No limit
	Preventative dental	Removal of plaque/calculus	\$36 - \$62	2 services
		Application of fluoride	\$27	1 service
	Fillings	Metallic and tooth coloured (direct)	\$80 - \$174	\$300
	Oral surgery	Surgical extractions	\$165 - \$250	\$400
		Simple extractions	\$90 - \$130	
		Occlusal therapy	\$35 - \$250	
	Endodontic Services	Treatment of root canals	\$48 - \$264	
	Periodontic Services	Treatment of tissue surrounding the teeth	\$20 - \$281	
Dentures	Dentures and components (partial and complete)	\$25 - \$600	\$600 every 3 years	
	Maintenance and repair	\$22 - \$120	\$120	
Crowns and bridges	Placing of crowns and bridges	\$55 - \$650	\$750	
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	\$85	\$170
		Spectacle lenses - pair	\$92 - \$170	
		Contact lenses - pair	\$116 - \$170	
		Acupuncture	\$30/\$17	\$400
		Chiropractic	\$32 visits 1 - 2/\$28 visits 3 - 11/\$14 visits 12+	
		Osteopathy	\$35 visits 1 - 2/\$29 visits 3 - 11/\$14 visits 12+	
		Physiotherapy	\$45 visits 1 - 2/\$32 visits 3 - 11/\$17 visits 12+	\$600
		Group Physiotherapy	\$17 per visit	
		Occupational Therapy	\$62/\$40	
		Speech pathology	\$60/\$40	
Dietetics		\$45/\$35	\$150	
Podiatry - consultation	\$33/\$25	\$200		
OTHER SERVICES	Travel & 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)	\$400
	HCF approved pharmacy	After PBS equivalent co-payment subtracted	Up to \$50 per script	\$500
	Artificial aids	HCF approved appliances	\$25 - \$500	\$500
	Hearing aids	Benefits accrue over time and renew every 3 years	\$500 - \$1,200	\$500 - \$1,200
	Health Management Programs	HCF approved - single/couples or family	Up to \$100	\$100/\$200
	School accident cover	Approved ancillary services only	Up to \$800	\$800

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.