






SUPER MULTICOVER EXTRAS PRODUCT SUMMARY

Top level extras with our highest coverage for therapies and services.

FEATURES

<p>100% BACK ON SELECTED EXTRAS*</p> 	<p>LOYALTY LIMITS INCREASE THE LONGER YOU'RE WITH US*</p> 	<p>CLAIM ON A RANGE OF HEALTH MANAGEMENT PROGRAMS</p> 	<p>BE REWARDED WITH A GREAT RANGE OF EXCLUSIVE OFFERS</p> <p>through HCF Thank You</p> 	<p>COMPLIMENTARY ACCESS TO OUR ONLINE MY HEALTH GUARDIAN PROGRAM</p> 
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EXTRAS INCLUDES:

- ✓ Cover for a full range of services with high limits, 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:*

- ✓ Up to 2 dental check-ups, 2 scale and clean 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
- ✓ 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

+ Up to a maximum limit. See extras table for details

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



SUPER MULTICOVER

	SERVICE CATEGORY	DESCRIPTION	BENEFITS RANGE FROM - TO	LIMITS PER PERSON PER CALENDAR YEAR
DENTAL	Diagnostic dental	Examinations - general dentist/specialist dentist	\$32 - \$80	2 services/1 service
		Single film x-rays	\$30	No limit
	Preventative dental	Removal of plaque/calculus	\$40 - \$66	2 services
		Application of fluoride	\$28	1 service
	Fillings	Metallic and tooth coloured (direct)	\$105 - \$256	\$550
	Oral surgery	Surgical extractions	\$210 - \$330	\$500
		Extractions	\$120 - \$175	
		Occlusal therapy	\$35 - \$300	
	Endodontic Services	Treatment of root canals	\$60 - \$270	
	Periodontic Services	Treatment of tissue surrounding the teeth	\$25 - \$305	
Dentures	Dentures and components (partial and complete)	\$26 - \$800	\$800 every 3 years	
	Maintenance and repair	\$27 - \$200	\$200	
Crowns and bridges	Placing of crowns and bridges	\$55 - \$750	\$800 (increases by \$100 each year to \$1,200)	
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	\$135	\$250 (or \$500 every 2 years)*
		Spectacle lenses - pair	\$130 - \$330	
		Contact lenses - pair	\$140 - \$250	
THERAPIES	First/subsequent visits (unless otherwise specified)	Psychology (after Medicare entitlement is exhausted)	\$80 per visit	\$600
		Dietetics	\$55/\$40	\$350
		Podiatry consultation (cannot be used for in-patient services)	\$38/\$34	\$400
		Audiology	\$58/\$40	\$350
		Speech pathology	\$83/\$51	\$500
		Occupational Therapy	\$72/\$50	\$600
		Chiropractic	\$42 visits 1 - 2/\$33 visits 3 - 11/\$18 visits 12+	\$600 - \$1,200 combined limit# \$600 sublimit for Chiropractic and Osteopathy. \$400 sublimit for Exercise Physiology
		Osteopathy	\$45 visits 1 - 2/\$35 visits 3 - 11/ \$18 visits 12+	
		Exercise Physiology	\$40/\$33	
		Physiotherapy	\$53 visits 1 - 2/\$38 visits 3 - 11/ \$18 visits 12+	\$600 - \$1,200#
		Acupuncture/Chinese Herbal Medicine consultation (CHM)	\$40/\$25	\$600 Max. \$250 per therapy. Max \$100 for CHM
		Remedial Massage/Myotherapy	\$40/\$25	
		Naturopathy/Nutrition consultation	\$40/\$25	
		Alexander Technique	\$40/\$25	
Homoeopathy	\$40/\$25			
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 for travel (includes \$200 sublimit for accommodation)
	HCF approved Pharmacy	After PBS equivalent co-payment subtracted	Up to \$50 per script	\$700
	Artificial aids	HCF approved appliances	\$25 - \$500	\$600
	Hearing aids	Benefits accrue over time and renew every 3 years	Up to \$1,800	\$800 - \$1,800
	Health Management Programs	HCF approved - single/couples or family	Up to \$200	\$200/\$400
	School Accident Cover	Approved ancillary services only	Up to \$800	\$800

* After 12 months on Top Plus & Super Multicover you can claim up to \$500 over any 2 consecutive calendar years. A sublimit of \$250 applies for contact lenses per year. # Accrues at \$120 per year, up to \$1,200.

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.