

ACTIVE LIFESTYLE EXTRAS PRODUCT SUMMARY

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

FEATURES

**100% BACK
ON SELECTED
EXTRAS***



**LOYALTY LIMITS
INCREASE
THE LONGER YOU'RE
WITH US#**



**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 our full range of services, including dental, orthodontics, optical, physio, other therapies and health aids
- ✓ School Accident Benefit to help pay out-of-pocket expenses relating to extras included in your cover if your child's in an accident at school**

GET 100% BACK ON:*

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

** Applies to children attending school, up to and including year 12. Subject to waiting periods, annual limits and other conditions. See hcf.com.au/school-accident



ACTIVE LIFESTYLE EXTRAS

	SERVICE CATEGORY	DESCRIPTION	BENEFIT PER ITEM	WAITING PERIOD	ANNUAL LIMIT PER PERSON, PER CALENDAR YEAR (UNLESS OTHERWISE SPECIFIED)	
GENERAL DENTAL	Diagnostic and Preventative	Examinations (max. 2 services per year)	Up to \$74	2 months	Year 1 \$850 Year 2 \$950 Year 3+ \$1050	
		Removal of plaque/calculus (max. 2 services per year)	Up to \$66			
		Application of fluoride (max. 1 service per year)	\$28			
		Single film x-rays (on same day)	\$32			
	Simple fillings	Direct fillings	Up to \$180			
Tooth extractions	Simple extractions	Up to \$145				
MAJOR DENTAL	Oral Surgery	Surgical extractions	Up to \$270	12 months		\$600 (\$300 for other dentists) Lifetime limit \$1,800 or \$900 for other dentists
	Complex fillings	Indirect fillings	Up to \$682			
	Periodontics	Treatment of tissue surrounding teeth	Up to \$378			
	Endodontics	Treatment of root canals	Up to \$251			
	Crowns and Bridges	Placing of crowns and bridges	Up to \$900			
	Dentures	Dentures and components (partial and complete) Limits renew every 3 years	Up to \$900			
Orthodontics	Orthodontics - Orthodontist/Other dentists	Up to \$600				
OPTICAL	Glasses and Contact lenses	Spectacle frames	\$125	2 months	\$225	
		Spectacle lenses - pair	\$140			
		Contact lenses - pair	\$142			
THERAPIES	Initial/Subsequent	Physiotherapy See Health Management Programs for group and classes	\$58 / \$50	2 months (12 months for Foot orthotics)	Year 1 \$400 Year 2 \$450 Year 3+ \$500	
		Exercise physiology See Health Management Programs for group and classes	\$33		Year 1 \$400 Year 2 \$450 Year 3+ \$500	
		Occupational therapy	\$62		\$300	
		Psychology (after Medicare entitlement is exhausted)	\$87			
		Chiropractic	\$37 / \$32		\$300 Sub-limit \$200 per therapy service	
		Osteopathy	\$47 / \$37			
		Remedial massage and/or Myotherapy	\$37 / \$32			
		Acupuncture and/or Chinese herbal medicine consultation	\$37 / \$32		Year 1 \$200 Year 2 \$225 Year 3+ \$250	
		Naturopathy and/or Nutrition consultation	\$37 / \$32			
		Alexander technique	\$37 / \$32			
		Dietetics	\$46			
		Audiology	\$61			
		Speech pathology	\$60			
		Podiatry (including 1 pair of foot orthotics per person per year) Note: foot orthotics annual limit is capped at Year 1	\$36/\$31			
OTHER	Travel and Accommodation	200km round trip	\$40	2 months	Max. \$200 per policy	
	HCF approved Pharmacy	After PBS equivalent co-payment subtracted	\$50 per script		\$180	
	HCF approved Vaccines and Immunisations	After PBS equivalent co-payment subtracted	\$50 per script			
	Artificial aids	HCF approved (e.g. low vision aids, blood glucose monitors)	Up to \$150	12 months	Max. \$150 per policy	
	Hearing aids	Benefits accrue over time and renew every 3 years	\$1,600	12 months	Under 1 year NIL Up to 5 years \$600 6-9 years \$800 10-14 years \$1,000 15-19 years \$1,200 20+ years \$1,600	
	Health Management Programs	HCF approved (e.g. weight management, learn to swim, group physiotherapy, group exercise physiology)	Up to \$75	2 months	\$75 per person Max. \$150 per policy	
	School Accident Benefit	Helps pay out-of-pocket expenses for extras in your cover. See hcf.com.au/school-accident	Up to \$125 per eligible child	2 - 12 months	\$125 per eligible child	
	Emergency ambulance (State Govt. services)	NSW and ACT		N/A	1 day	No annual limit
VIC, WA, NT and SA			N/A	1 per person Max. 2 per policy		

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 appliances, foot orthotics and hearing aids.
2 MONTHS	All other extras services.

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 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.