

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

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.

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 \$665 | | | |
| | Periodontics | Treatment of tissue surrounding teeth | Up to \$378 | | | |
| | Endodontics | Treatment of root canals | Up to \$251 | | | |
| | Crowns and Bridges | Preparation and placing of crowns and bridges | Up to \$900 | | | |
| | Dentures | Dentures and components (partial and complete) | Up to \$900 | | | |
| 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 | | | |
| | | Occupational therapy | \$62 | | Year 1 \$400 Year 2 \$450 Year 3+ \$500 | |
| | | Psychology (after Medicare entitlement is exhausted) | \$87 | | | |
| | | Chiropractic | \$37 / \$32 | | \$300 | |
| | | Osteopathy | \$47 / \$37 | | | |
| | | Remedial massage and/or Myotherapy | \$37 / \$32 | | \$300 Sub-limit \$200 per therapy service | |
| | | Acupuncture and/or Chinese herbal medicine consultation | \$37 / \$32 | | | |
| | | Naturopathy and/or Nutrition consultation | \$37 / \$32 | | | |
| | | Alexander technique | \$37 / \$32 | | | |
| | | Dietetics | \$46 | | Year 1 \$200 Year 2 \$225 Year 3+ \$250 | |
| | | 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 | |
| | 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.