

BASIC EXTRAS PRODUCT SUMMARY

Cost effective, entry-level corporate extras cover that's competitively priced.

FEATURES

**100% BACK
ON SELECTED
EXTRAS***



**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 general dental, optical and selected therapies at a great price
- ✓ Claim up to \$1,020 per person each calendar year

GET 100% BACK ON:*

Through *More for Teeth* providers:

- ✓ 1 dental check-up
- ✓ 1 scale and clean
- ✓ 1 fluoride treatment

Through *More for Eyes* providers:

- ✓ Prescription glasses[^]
- ✓ Free digital retinal imaging with your eye test



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

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

BASIC 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. 1 service per year) | Up to \$61 | 2 months | \$450 |
| | | Removal of plaque/calculus (max. 1 service per year) | Up to \$57 | | |
| | | Application of fluoride (max. 1 service per year) | \$27 | | |
| | | Single film x-rays (on same day) | \$25 | | |
| | Simple fillings | Direct fillings | Up to \$147 | | |
| Tooth extractions | Simple extractions | Up to \$120 | | | |
| MAJOR DENTAL | Oral surgery | Surgical extractions | Up to \$215 | 12 months | |
| | Complex fillings | Indirect fillings | Up to \$450 | | |
| | Periodontics | Treatment of tissue surrounding teeth | Up to \$313 | | |
| | Endodontics | Treatment of root canals | Up to \$207 | | |
| OPTICAL | Glasses and Contact lenses | Spectacle frames | \$102 | 2 months | \$150 |
| | | Spectacle lenses – pair | \$102 | | |
| | | Contact lenses – pair | \$140 | | |
| THERAPIES | Initial/Subsequent | Physiotherapy See Health Management Programs for group and classes | \$43 / \$37 | 2 months | \$250 |
| | | Exercise Physiology See Health Management Programs for group and classes | \$30 | | |
| | | Chiropractic | \$34/ \$26 | 2 months | \$120 |
| | | Osteopathy | \$41 / \$31 | | |
| | | Remedial massage and/or Myotherapy | \$31 / \$26 | | |
| | | Acupuncture and/or Chinese herbal medicine consultation | \$31 / \$26 | | |
| | | Naturopathy and/or Nutrition consultation | \$31 / \$26 | | |
| Alexander technique | \$31 / \$26 | | | | |
| OTHER | Health Management Programs | HCF approved (e.g. weight management, learn to swim, group physiotherapy, group exercise physiology) | Up to \$50 | 2 months | \$50 per person Max. \$100 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.