

# 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<sup>^</sup>
- ✓ 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](http://hcf.com.au/100back)

<sup>^</sup> 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			
MAJOR DENTAL	Tooth extractions	Simple extractions	Up to \$120	12 months	\$450	
	Oral surgery	Surgical extractions	Up to \$215			
	Complex fillings	Indirect fillings	Up to \$450			
	Periodontics	Treatment of tissue surrounding teeth	Up to \$313			
OPTICAL	Glasses and Contact lenses	Endodontics	Treatment of root canals	Up to \$207	2 months	\$150
		Spectacle frames	\$102			
		Spectacle lenses – pair	\$102			
THERAPIES	Initial/Subsequent	Contact lenses – pair	\$140	2 months	\$250	
		Physiotherapy See Health Management Programs for group and classes	\$43 / \$37			
		Exercise Physiology See Health Management Programs for group and classes	\$30			
		Chiropractic	\$34/ \$26			
		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	
<b>1 DAY</b>	Emergency ambulance (where not for pre-existing ailments).
<b>12 MONTHS</b>	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.
<b>2 MONTHS</b>	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.