

# BASIC EXTRAS PRODUCT SUMMARY

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

## FEATURES

**100% BACK  
ON SELECTED  
EXTRAS\***

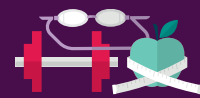


**BE REWARDED WITH  
A GREAT RANGE OF  
EXCLUSIVE OFFERS**

through HCF Thank You



**CLAIM ON  
A RANGE OF  
HEALTH  
MANAGEMENT  
PROGRAMS**



## 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		
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	
<b>1 DAY</b>	Emergency ambulance.
<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.