

# HCF VITAL EXTRAS PRODUCT SUMMARY

Quality comprehensive extras cover for a wide range of services and therapies.

## FEATURES

<p><b>100% BACK ON SELECTED EXTRAS*</b></p> 	<p><b>LOYALTY LIMITS INCREASE THE LONGER YOU'RE WITH US<sup>+</sup></b></p> 	<p><b>CLAIM ON A RANGE OF HEALTH MANAGEMENT PROGRAMS</b></p> 	<p><b>BE REWARDED WITH A GREAT RANGE OF EXCLUSIVE OFFERS</b> through HCF Thank You</p> 
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## EXTRAS INCLUDES:

- ✓ Our second highest level of limits and benefits
- ✓ Cover for our full range of services including dental, orthodontics, optical, physio, other therapies and health aids
- ✓ A range of HCF-approved Health Management Programs including learn to swim classes, weight management programs and gym membership fees for specific health conditions
- ✓ 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<sup>^</sup> and free digital retinal imaging with your eye test through *More for Eyes* providers
- ✓ An initial physio, chiro and osteo consultation 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](http://hcf.com.au/100back)

<sup>+</sup> Up to a maximum limit. See extras table for details.

<sup>^</sup> 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](http://hcf.com.au/school-accident)



# HCF VITAL EXTRAS

## TREATMENTS COVERED BY THIS POLICY

SERVICE CATEGORY		DESCRIPTION	INDICATIVE BENEFIT AMOUNT	WAITING PERIOD	ANNUAL LIMIT PER PERSON, PER CALENDAR YEAR (UNLESS OTHERWISE SPECIFIED)
OPTICAL	Glasses and contact lenses	Spectacle frames	\$115	2 months	\$250
		Spectacle lenses – pair	\$140		
		Contact lenses – pair	\$140		
GENERAL DENTAL	Diagnostic and preventative	Examinations (max 2 service per year)	\$32-\$73	2 months	No annual limit (service limits apply)
		Removal of plaque/calculus (max 2 service per year)	\$36-\$64		
		Application of fluoride (max 1 service per year)	\$28		
		Single film X-rays (service limits apply)	\$31		
	Simple fillings	Direct fillings	\$85-\$177	12 months	Year 1 \$800 Year 2 \$950 Year 3+ \$1,100
	Tooth extractions	Simple extractions	\$95-\$143		
MAJOR DENTAL	Oral surgery	Surgical extractions	\$165-\$260		
	Complex fillings	Indirect fillings	\$298-\$671		
	Periodontics	Treatment of tissue surrounding teeth	\$23-\$374		
	Endodontics	Treatment of root canals	\$27-\$248		
	Crowns and bridges	Placing of crowns and bridges	\$244-\$1,000		
	Dentures	Dentures and components (partial and complete) Limits renew every 3 years	\$25-\$1,100	\$700 (\$350 for other dentists) Lifetime limit \$2,100 or \$1,050 for other dentists	
	Orthodontics	Orthodontics - orthodontist/other dentist	Up to \$700		
THERAPIES	Initial/subsequent	Physiotherapy (see Health Management Programs for groups and classes)	\$58/\$49	2 months (12 months for foot orthotics)	Year 1 \$350 Year 2 \$450 Year 3+ \$550
		Exercise physiology (see Health Management Programs for groups and classes)	\$33		Year 1 \$350 Year 2 \$450 Year 3+ \$550
		Occupational therapy	\$62		Year 1 \$250 Year 2 \$350 Year 3+ \$450
		Psychology (after Medicare entitlement exhausted)	\$85		Year 1 \$200 Year 2 \$250 Year 3+ \$400
		Chiropractic	\$40/\$33		Orthotics Sub-limit \$200
		Osteopathy	\$48/\$38		Year 1 \$250 Year 2 \$350 Year 3+ \$450
		Dietetics	\$45		Year 1 \$250 Year 2 \$350 Year 3+ \$450
		Audiology	\$60		Sub-limit \$250 per therapy
		Speech pathology	\$60		
		Podiatry (including 1 pair of foot orthotics per person per year)	\$35/\$30		
		Remedial massage and myotherapy	\$36/\$31		
	Acupuncture and Chinese herbal medicine consultation	\$36/\$31			
OTHER	Travel and accommodation	200km round trip for a consulting medical specialist and/or hospital admission	\$40	2 months	Max \$200 per policy
	HCF-approved pharmacy	After PBS equivalent co-payment subtracted	Up to \$50 per script		\$180
	HCF-approved vaccines and immunisations	After PBS equivalent co-payment subtracted	Up to \$50 per script		
	Artificial aids	HCF-approved (e.g. low vision aids, blood glucose monitors)	\$45-\$150	12 months	Max \$150 per policy
	Hearing aids	Benefits accrue over time and renew every 3 years	Up to \$1,600		\$600-\$1,600
	Health Management Programs	HCF-approved e.g. exercise classes, group physiotherapy and group exercise physiology classes and weight management	Up to \$150	2 months	\$150 per person Max \$300 per policy
	School Accident Benefit	Helps pay out-of-pocket expenses for extras in your cover. See <a href="http://hcf.com.au/school-accident">hcf.com.au/school-accident</a>	Up to \$150	2-12 months	\$150 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

## TREATMENTS NOT COVERED BY THIS POLICY

SERVICE CATEGORY		DESCRIPTION
MAJOR DENTAL	Oral surgery	Occlusal therapy
OTHER	Health Management Programs	HCF-approved antenatal/postnatal services - pregnancy compression garments and breastfeeding support services through the Australian Breastfeeding Association

## 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 aids, 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 1 therapy service performed by the same provider in any 1 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.