

# LIFESTYLE ESSENTIALS PRODUCT SUMMARY

Basic corporate extras cover for dental, optical and selected therapies.

## 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 \$1,500 per person each calendar year

## GET 100% BACK ON:\*

Through *More for Teeth* providers:

- ✓ 2 dental check-ups
- ✓ 2 scale and cleans
- ✓ A 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.

## LIFESTYLE ESSENTIALS 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       | \$650   |
|                    |  | 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      |   |
|                    | Complex fillings                           | Indirect fillings  | Up to \$600                       |                |   |
|                    | Periodontics                               | Treatment of tissue surrounding teeth  | Up to \$378                       |                |   |
|                    | Endodontics                                | Treatment of root canals   | Up to \$251                       |                |   |
|                    | Crowns and Bridges                         | Placing of crowns and bridges  | Up to \$600                       |                |   |
|                    | Dentures                                   | Dentures and components (partial and complete)<br>Limits renew every 3 years                         | Up to \$600                       |                |   |
| OPTICAL            | Glasses and Contact lenses                 | Spectacle frames   | \$120                             | 2 months       | \$200   |
|                    |  | Spectacle lenses - pair  | \$140                             |                |   |
|                    |  | Contact lenses - pair  | \$142                             |                |   |
| THERAPIES          | Initial/Subsequent                         | Physiotherapy<br>See Health Management Programs for group and classes                                | \$58 / \$50                       | 2 months       | \$350   |
|                    |  | Exercise physiology<br>See Health Management Programs for group and classes                          | \$33                              |                |   |
|                    |  | Chiropractic   | \$39 / \$32                       | 2 months       | \$150   |
|                    |  | Osteopathy   | \$47 / \$37                       |                |   |
|                    |  | Remedial massage and/or Myotherapy   | \$37 / \$32                       |                |   |
|                    |  | Acupuncture and/or Chinese herbal medicine consultation  | \$37 / \$32                       |                |   |
|                    |  | Naturopathy and/or Nutrition consultation  | \$37 / \$32                       |                |   |
|                    |  | Alexander technique  | \$37 / \$32                       |                |   |
| OTHER              | HCF approved Vaccines and Immunisations    | After PBS equivalent co-payment subtracted   | \$50 per script                   | 2 months       | \$100   |
|                    | 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<br>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<br>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.