

LIFESTYLE ESSENTIALS PRODUCT SUMMARY

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

FEATURES

**100% BACK
ON SELECTED
EXTRAS***

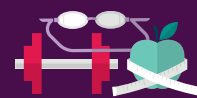


**BE REWARDED WITH
A GREAT RANGE OF
EXCLUSIVE OFFERS**

through HCF Thank You



**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 \$1,500 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[^]
- ✓ 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.

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		\$650
	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) 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 See Health Management Programs for group and classes	\$58 / \$50	2 months	\$350	
		Exercise physiology 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 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.
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.