

SILVER PLUS EXTRAS PRODUCT SUMMARY

Affordable mid level extras cover for a range of services and therapies.

FEATURES

<p>100% BACK ON SELECTED EXTRAS*</p> 	<p>CLAIM ON A RANGE OF HEALTH MANAGEMENT PROGRAMS</p> 	<p>BE REWARDED WITH A GREAT RANGE OF EXCLUSIVE OFFERS through HCF Thank You</p> 	<p>COMPLIMENTARY ACCESS TO OUR ONLINE MY HEALTH GUARDIAN PROGRAM</p> 
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EXTRAS INCLUDES:

- ✓ Mid-level cover for general and major dental, optical, physio, chiro and some natural therapies
- ✓ HCF approved vaccinations and immunisations
- ✓ A range of HCF approved Health Management programs including learn to swim classes, weight management programs and gym membership fees for specific health conditions

GET 100% BACK ON:*

Through *More for Teeth* providers:

- ✓ 2 dental check-ups
- ✓ 2 scale and cleans
- ✓ 1 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



SILVER PLUS EXTRAS

SERVICE CATEGORY		DESCRIPTION	INDICATIVE BENEFIT RANGE FROM - TO	WAITING PERIOD	ANNUAL LIMIT PER PERSON, PER CALENDAR YEAR (UNLESS OTHERWISE SPECIFIED)
GENERAL DENTAL	Diagnostic and Preventative	Examinations (max. 2 services per year)	\$32 - \$73	2 months	\$650
		Removal of plaque/calculus (max. 2 services per year)	\$36 - \$62		
		Application of fluoride (max. 1 service per year)	\$27		
		Single film x-rays (on same day)	\$29		
Simple fillings	Direct fillings	\$85 - \$177	12 months		
Tooth extractions	Simple extractions	\$95 - \$143			
MAJOR DENTAL	Oral surgery	Surgical extractions		\$157 - \$250	
	Complex fillings	Indirect fillings		\$298 - \$600	
Periodontics	Treatment of tissue surrounding teeth	\$23 - \$374		12 months	
Endodontics	Treatment of root canals	\$27 - \$248			
Crowns and Bridges	Placing of crowns and bridges	\$238 - \$600			
Dentures	Dentures and components (partial and complete) Limits renew every 3 years	\$25 - \$600	2 months	\$200	
OPTICAL	Glasses and Contact lenses	Spectacle frames			\$115
		Spectacle lenses - pair			\$140
		Contact lenses - pair	\$140		
THERAPIES	Initial/Subsequent	Physiotherapy	\$56/\$49	2 months	\$350
		Exercise physiology	\$33		
		Chiropractic	\$38 /\$31	2 months	\$150
		Osteopathy	\$46 /\$36		
		Remedial massage and/or Myotherapy	\$36 /\$31		
		Acupuncture and/or Chinese herbal medicine consultation	\$36 /\$31		
		Naturopathy and/or Nutrition consultation	\$36 /\$31		
		Alexander technique	\$36 /\$31		
HCF approved Vaccines and Immunisations	After PBS equivalent co-payment subtracted	Up to \$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 (where not for pre-existing ailments).
12 MONTHS	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.
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.