

# TOP EXTRAS PRODUCT SUMMARY

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

## FEATURES

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



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



**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 a full range of services including dental, orthodontics, optical, physio and other therapies
- ✓ HCF approved pharmacy benefit
- ✓ 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:\*

- ✓ Up to 2 dental check-ups, 2 scale and cleans and a fluoride treatment through *More for Teeth* providers
- ✓ Prescription glasses<sup>^</sup> and a 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
- ✓ 100% back or reduced cost on 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> Excludes add-ons such as high index material, coatings and tinting.

## TOP EXTRAS

	SERVICE CATEGORY	DESCRIPTION	BENEFIT PER ITEM	ANNUAL LIMIT PER PERSON, PER CALENDAR YEAR (UNLESS OTHERWISE SPECIFIED)
DENTAL	Diagnostic dental	Examinations - general dentist/specialist dentist	\$35 - \$80	2 services/1 service
		Single film x-rays - initial/subsequent	\$30	Limits apply
	Preventative dental	Removal of plaque/calculus	\$40 - \$66	2 services
		Application of fluoride	\$28	1 service
	Fillings	Metallic and tooth coloured (direct)	\$105 - \$256	\$500
	Extractions	Simple extractions	\$120 - \$175	
	Occlusal therapies	Treatment of bite problems	\$52 - \$300	
	Oral surgery	Surgical extractions	\$210 - \$330	\$600
	Endodontic Services	Treatment of root canals	\$60 - \$300	
	Periodontic Services	Treatment of tissue surrounding the teeth	\$25 - \$305	\$900 every 3 years
	Dentures	Dentures and components (partial and complete)	\$26 - \$900	
		Maintenance and repair	\$27 - \$200	
	Crowns and bridges	Placing of crowns and bridges	\$55 - \$750	\$1,000
Orthodontics	Accrues based on length of membership to \$2,800 maximum lifetime limit for Orthodontist or \$2,200 for General Dentist treatment. Sub-limits apply.			
OPTICAL	Glasses and contact lenses	Spectacle frames	\$135	\$250
		Spectacle lenses - pair	\$130 - \$250	
		Contact lenses - pair	\$170 - \$250	
THERAPIES	First/subsequent visits (unless otherwise specified)	Psychology	\$80 per visit	\$600
		Chiropractic	\$42 visits 1 - 4/\$33 visits 5+	\$350
		Osteopathy	\$45 visits 1 - 4/\$39 visits 5+	
		Exercise Physiology	\$40/\$33	
		Physiotherapy	\$53 visits 1 - 2/\$38 visits 3 - 14/\$30 visits 15+	\$800
		Occupational Therapy	\$72 visits 1 - 2/\$50 visits 3 - 14/\$48 visits 15+	
		Orthoptic Therapy	\$45 visits 1 - 2/\$38 visits 3 - 14/\$35 visits 15+	
		Speech pathology	\$83 visits 1 - 2/\$51 visits 3 - 14/\$47 visits 15+	
		Dietetics	\$55 visits 1 - 2/\$40 visits 3 - 14/\$38 visits 15+	\$350
		Podiatry - consultation	\$42/\$34	
		Naturopathy	\$40/\$25	
		Remedial Massage	\$40/\$25	
		Myotherapy	\$45/\$35	
		Homeopathy	\$40/\$25	
Acupuncture/Chinese Herbal Medicine consultation	\$40/\$25			
OTHER	HCF approved pharmacy	After PBS equivalent co-payment subtracted	Up to \$50 per script	\$700
	Artificial aids*	HCF approved appliances	\$25 - \$1,000	\$1,500/\$3,000 per policy
	Hearing aids*	Limits renew every 3 years	\$1,000	
	Health Management Programs	HCF approved - single/couples or family	Up to \$200	\$200/\$400 per policy

\* Artificial aids and hearing aids are included when Top Extras is combined with Top Hospital.

## 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 aids, foot orthotics and hearing aids.
<b>2 MONTHS</b>	All other extras services and Non-Emergency Ambulance (where not for pre-existing ailments).

### 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:

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.