

HCF STARTER EXTRAS (WITH OPTICAL) PRODUCT SUMMARY

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

**100% BACK
ON POPULAR
EXTRAS***



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

through HCF Thank You



EXTRAS INCLUDES:

- ✓ Basic cover for general dental, optical, physio, chiro and some natural therapies at a great price
- ✓ Higher limits than HCF Starter Extras
- ✓ Claim up to \$800 per person (\$1,600 per policy) each calendar year

GET 100% BACK ON POPULAR EXTRAS*

You can get 100% back at extras providers in our No-Gap network, depending on your cover and annual limits*.

Including:

- ✓ 1 dental check-up, scale and clean and fluoride treatment a year.



* Waiting periods and annual limits apply. Providers are subject to change. We recommend that you confirm the provider prior to booking your appointment. See hcf.com.au/100back



HCF STARTER EXTRAS (WITH OPTICAL)

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	100% of fee up to per person annual limit	2 months	\$100 per person Max \$200 per policy
		Spectacle lenses - pair			
		Contact lenses - pair			
GENERAL DENTAL	Diagnostic and preventative	Examinations (max 1 service per year)	\$29-\$60	2 months	\$400 per person Max \$800 per policy
		Removal of plaque/calculus (max 1 service per year)	\$36-\$55		
		Application of fluoride (max 1 service per year)	\$25		
		Single film X-rays (service limits apply)	\$24		
	Simple fillings	Direct fillings (1-2 surfaces)	\$66-\$86	2 months	\$200 per person Max \$400 per policy
Tooth extractions	Simple extractions	\$78-\$88			
THERAPIES	Allied health First visit/subsequent	Physiotherapy	\$42/\$36	2 months	\$100 per person Max \$200 per policy
		Chiropractic	\$33/\$25		
		Osteopathy	\$40/\$30		
	Natural therapies First visit/subsequent	Remedial massage and myotherapy	\$30/\$25	2 months	\$100 per person Max \$200 per policy
		Acupuncture and Chinese herbal medicine consultation	\$30/\$25		
OTHER	Emergency ambulance (State govt. services)	NSW and ACT	100%	1 day	No annual limit
		VIC, WA, NT, and SA	100%		1 service per person Max 2 services per policy

TREATMENTS NOT COVERED BY THIS POLICY

	SERVICE CATEGORY	DESCRIPTION
GENERAL AND MAJOR DENTAL	Fillings - direct	Direct fillings (3 surfaces or more)
	Complex fillings	Indirect fillings
	Oral surgery	Surgical extractions
	Occlusal therapy	Treatment to improve bite
	Periodontics	Treatment of tissue surrounding teeth
	Endodontics	Treatment of root canals
	Crowns and bridges	Placing of crowns and bridges
	Dentures	Dentures and components (partial and complete)
	Orthodontics	Orthodontics - orthodontist/other dentist
THERAPIES	Mental health services Group/individual	Psychology (after Medicare Mental Health Treatment Plan used up) includes group consultations
		Psychology (when member does not have any unused Medicare Mental Health Treatment Plan in the calendar year) includes group consultations
		HCF-approved counselling & accredited mental health social worker includes group consultations
		HCF-approved Online Cognitive Behavioural Therapy courses
	Allied health First visit/subsequent	Exercise physiology (see Health Management Programs for groups and classes)
		Occupational therapy
		Podiatry (including foot orthotics)
		Orthotist/Prosthetist and Pedorthist
		Audiology
		Speech pathology
Orthoptic therapy	Eye therapy	
OTHER	HCF approved pharmacy	After PBS equivalent co-payment subtracted
	Vaccines	HCF approved e.g. Boostrix, Shingrix, Vivaxim and more
	Travel and accommodation	200km round trip for a consulting medical specialist and/or hospital admission
	Artificial aids	HCF-approved (e.g. low vision aids, blood glucose monitors, orthoses)
	Hearing aids	Benefits accrue over time and renew every 3 years
	Health Management Programs	HCF-approved including antenatal/postnatal services
	School Accident Benefit	Helps pay out-of-pocket expenses for extras in your cover. See hcf.com.au/school-accident

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 aids, foot orthotics, minor podiatric procedures 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 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.