

# HCF CORPORATE CLASSIC STARTER EXTRAS PRODUCT SUMMARY

Corporate extras cover for essential services like general dental, optical and physio.



## FEATURES



### 50% BACK ON MOST EXTRAS AND CLAIM 100% OF FEE ON OPTICAL

Get 50% back on most services and claim 100% back of the fee on prescription glasses<sup>^</sup> and contact lenses at any HCF-recognised optical provider, up to the annual limits.



### ACCIDENT BENEFIT

If you've had an accident and your annual limit is used up, you'll get additional limits for covered services<sup>^^</sup>.



### GET 100% BACK ON POPULAR EXTRAS

Get 2 dental check-ups a year with 100% back\* at *More for Teeth* dentists in our No-Gap network that don't count towards your annual limits (excludes fluoride treatment on second check-up). Plus get 100% back\* on a range of prescription glasses<sup>^</sup> through our No-Gap network.



### THE HCF THANK YOU APP

Browse personalised offers and discounts, earn rewards and track your savings with the HCF Thank You app<sup>#</sup>.

## WHAT'S INCLUDED:

- ✔ Cover for the essentials like general dental, optical and physio
- ✔ Additional cover for body and mind, with remedial massage and counselling
- ✔ Claim on HCF-approved Health Management Programs like gym membership fees for specific health conditions
- ✔ Additional support through a range of health programs like mental health, weight management, and sleep<sup>##</sup>

\* 100% back at *More for You* program providers in our No-Gap network is available on selected covers. Waiting periods and annual limits apply. Our network of healthcare providers change often. Please check that your provider is part of our network before you book or attend an appointment. See [hcf.com.au/100back](https://hcf.com.au/100back)

<sup>^</sup> Excludes add-ons such as high index material, coatings and tinting.

<sup>^^</sup> \$200 per person per calendar year to top up your annual limit for accident-related services. Can be used for 2 years after the accident, provided you make the first extras claim within 6 months of the accident.

<sup>#</sup> To be eligible, you must have an active HCF health, life or Overseas Visitors Health Insurance policy and your premiums must be up to date (excluding Ambulance Only Cover and RT Health Cover). Offers and partners are subject to change without advance notice. See the HCF Thank You app Terms and Conditions at [hcf.com.au/thank-you-app](https://hcf.com.au/thank-you-app)

<sup>##</sup> Eligibility criteria apply. For more information see [hcf.com.au/health-insurance/health-programs](https://hcf.com.au/health-insurance/health-programs)

# HCF CORPORATE CLASSIC STARTER EXTRAS

## 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 annual limit	2 months	\$150
		Spectacle lenses – pair			
		Contact lenses – pair			
GENERAL DENTAL	Diagnostic and preventative	Examinations (max 2 services per year)	50%	2 months	\$450 Check-ups with <i>More For Teeth</i> dentists don't count towards annual limits. (Teeth whitening has a service limit of an in-chair treatment of max 8 teeth/session or one take-home kit. Applies every 36 months.)
		Removal of plaque/calculus (max 2 services per year)			
		Application of fluoride (max 1 service per year)			
		Single film X-rays (service limits apply)			
	Simple fillings	Direct fillings	12 months		
	Tooth extractions	Simple extractions			
Teeth whitening (provided by a dentist)	In-chair treatment (service limits apply)	100% of course fee (course fees range from \$35 to \$59)	2 months		
	Home application – per arch (service limits apply)				
THERAPIES	Allied health First visit/subsequent	Physiotherapy (includes group and/or classes)	50%	2 months	\$200
		Exercise physiology (includes group and/or classes)	50%		
	Mental health services Group/individual	HCF-approved counselling and accredited mental health social worker (includes group consultation)	50%		\$100
		HCF-approved online cognitive behavioural therapy (CBT) courses	100% of course fee (course fees range from \$35 to \$59)		
Natural therapies	Remedial massage and myotherapy	50%	\$100		
OTHER	Health Management Programs	HCF-approved e.g. exercise classes (including Pilates, yoga and tai chi)*, weight management, learn to swim* and perimenopause/ menopause health checks	50%	2 months	\$100
	Accident Benefit	Tops up your annual limit if exhausted as a result of an accident**	50%	2-12 months (depending on the extras service)	\$200 when claiming as a result of an accident
	Emergency ambulance** (State govt. services)	NSW, ACT, Vic, WA, NT and SA	100%	1 day	No annual limit

## TREATMENTS NOT COVERED BY THIS POLICY

	SERVICE CATEGORY	DESCRIPTION
MAJOR DENTAL	Oral surgery	Surgical extractions
	Complex fillings	Indirect fillings
	Periodontics	Treatment of tissue surrounding teeth
	Endodontics	Treatment of root canals
	Occlusal therapy	Treatment to improve bite
	Crowns and bridges	Placing of crowns and bridges
	Dentures	Dentures and components (partial and complete)
	Orthodontics	Correction of teeth and jaws by an orthodontist or other dentist
THERAPIES	Allied health First visit/subsequent	Chiropractic
		Osteopathy
		Podiatry (including 1 pair of foot orthotics per person per year)
		Orthotist/prosthetist and pedorthist consultation
		Audiology
		Speech pathology
		Dietitian
		Orthoptic (eye) therapy
Mental health services Group/individual	Psychology (includes group consultation)	
	Natural therapies	Acupuncture and Chinese herbal medicine consultation
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 and orthoses
	Hearing aids	Benefits renew every 3 years
	HCF-approved pregnancy services	Prenatal/antenatal services – pregnancy compression garments, childbirth education, lactation consultations, breastfeeding support services provided by the Australian Breastfeeding Association

\* Must be approved by a health professional to improve a health condition or prevent a chronic disease.

\*\* \$200 per person per calendar year to top up your annual limit for accident-related services. Can be used for 2 years after the accident provided you make the first extras claim within 6 months of the accident.

\*\*\* Cover is limited to emergency transport to the nearest hospital by a State or Territory government ambulance provider (excludes transport from another hospital or medical facility).

Benefits are not payable for ambulance services covered by a State or Territory government scheme.

## 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, teeth whitening, veneers, orthodontics, artificial appliances, 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.

#### Note:

This product summary is not a complete description of your cover. Please refer to the HCF Member Guide or Fund Rules available at [hcf.com.au](https://www.hcf.com.au) or call **13 13 34** to check what you're covered for before receiving treatment.

\*\* Cover is limited to emergency transport to the nearest hospital by a State or Territory government ambulance provider (excludes transport from another hospital or medical facility). Benefits are not payable for ambulance services covered by a State or Territory government scheme.