

# HCF CHOOSE MY EXTRAS PRODUCT SUMMARY

Our most flexible extras cover. Select and swap\* your extras services as your needs change, so you only pay for what you intend to use.

## FEATURES

<p><b>FLEXIBILITY TO CHOOSE 4 SERVICES*</b></p> 	<p><b>SWAP* UNUSED SELECTED SERVICES IF YOUR NEEDS CHANGE</b></p> 	<p><b>100% BACK^ ON SELECTED EXTRAS</b></p> 	<p><b>LOYALTY LIMITS INCREASE THE LONGER YOU'RE WITH US+</b></p> 
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## INCLUDES

- ✓ **60% benefit back up to the annual limit**
- ✓ **Be rewarded with a great range of exclusive offers through HCF Thank You\*\***
- ✓ **If you're claiming as a result of an accident, Accident Benefit provides you with additional limits for your claimable services once your current annual limit is used up\*\*.**

## GET 100% BACK^ ON SELECTED EXTRAS

You can get 100% back^ at extras providers in our No-Gap network, depending on your choice of services and annual limits. This may include:

- ✓ 1 dental check-up a year
- ✓ a pair of prescription glasses from a selected range# plus free digital retinal imaging with your eye test
- ✓ a first visit^^ to a physio, chiro, osteo or podiatrist.

^ 100% back through 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](http://hcf.com.au/100back).

# Excludes add-ons such as high index material, coatings and tinting.

\*\* A first visit means an initial consultation for an eligible health condition that is new or flare up where no treatment has been provided in the last 3 months.



\* The policyholder can swap out a service at any time provided that no one on the policy has claimed on that service during the calendar year.  
 + Annual limits increase on some services in year 2 and 3. See extras table for details.  
 \*\* \$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.  
 \*\* Eligibility criteria apply. You can access HCF Thank You offers after you've been a member for a week, and if your premiums are up to date. Excludes Ambulance Only and Overseas Visitors Health Cover. Offers and partners are subject to change without advance notice. See the HCF Thank You Terms available at [hcf.com.au](http://hcf.com.au).

# HCF CHOOSE MY EXTRAS

## AVAILABLE TREATMENTS - CHOOSE 4 FROM THE LIST BELOW

SERVICE CATEGORY	DESCRIPTION	ANNUAL LIMIT PER PERSON, PER CALENDAR YEAR (UNLESS OTHERWISE SPECIFIED)	WAITING PERIOD	INDICATIVE BENEFIT AMOUNT								
<b>OPTICAL</b>												
Glasses and contact lenses	Spectacle frames	\$225	2 months	60% (100% back* on your annual dental check-up or first visit to the physio, chiro, osteo or podiatrist in our No-Gap network, and on prescription glasses, depending on services and annual limit)								
	Spectacle lenses - pair											
	Contact lenses - pair											
<b>GENERAL DENTAL</b>												
Diagnostic and preventative	Examinations (max 1 service per year)	No annual limit (service limits apply)	2 months		60% (100% back* on your annual dental check-up or first visit to the physio, chiro, osteo or podiatrist in our No-Gap network, and on prescription glasses, depending on services and annual limit)							
	Removal of plaque/calculus (max 1 service per year)											
	Application of fluoride (max 1 service per year)											
	Single film X-rays (service limits apply)											
Simple fillings	Direct fillings	Year 1 \$350 Year 2 \$400 Year 3+ \$450	12 months (from when this service is selected on your policy)			60% (100% back* on your annual dental check-up or first visit to the physio, chiro, osteo or podiatrist in our No-Gap network, and on prescription glasses, depending on services and annual limit)						
Tooth extractions	Simple extractions											
Teeth whitening provided by a dentist	In chair (service limits apply)						(Teeth whitening has a service limit of an in-chair treatment - max 8 teeth/session - or one take home kit; applies every 36 months)					
	Home application (service limits apply)											
<b>MAJOR DENTAL</b>												
Oral surgery	Surgical extractions	Year 1 \$500 Year 2 \$600 Year 3+ \$700 (Excludes Occlusal Therapy)	12 months (from when this service is selected on your policy)				60% (100% back* on your annual dental check-up or first visit to the physio, chiro, osteo or podiatrist in our No-Gap network, and on prescription glasses, depending on services and annual limit)					
Complex fillings	Indirect fillings											
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) Limits renew every 3 years (Every calendar year if repairs)											
<b>ORTHODONTICS</b>												
Orthodontics	Orthodontics - orthodontist/other dentist	Year 1 \$450 Year 2 \$550 Year 3+ \$650 (These annual limits are halved for other dentists. Lifetime limit \$1,950 for orthodontists or \$975 for other dentists.)						60% (100% back* on your annual dental check-up or first visit to the physio, chiro, osteo or podiatrist in our No-Gap network, and on prescription glasses, depending on services and annual limit)				
<b>MENTAL HEALTH SERVICES</b>												
Mental health services	Psychology includes group consultation	Year 1 \$300 Year 2 \$375 Year 3+ \$425	12 months (from when this service is selected on your policy)						60% (100% back* on your annual dental check-up or first visit to the physio, chiro, osteo or podiatrist in our No-Gap network, and on prescription glasses, depending on services and annual limit)			
	HCF-approved counselling & accredited mental health social worker includes group consultation											
	HCF-approved Online Cognitive Behavioural Therapy courses											
<b>PHYSIOTHERAPY AND EXERCISE PHYSIOLOGY</b>												
Therapies	Physiotherapy	Year 1 \$350 Year 2 \$425 Year 3+ \$500	12 months (from when this service is selected on your policy)							60% (100% back* on your annual dental check-up or first visit to the physio, chiro, osteo or podiatrist in our No-Gap network, and on prescription glasses, depending on services and annual limit)		
	Exercise physiology											
<b>CHIROPRACTIC AND OSTEOPATHY</b>												
Therapies	Chiropractic	Year 1 \$200 Year 2 \$300 Year 3+ \$400	2 months (from when this service is selected on your policy)								60% (100% back* on your annual dental check-up or first visit to the physio, chiro, osteo or podiatrist in our No-Gap network, and on prescription glasses, depending on services and annual limit)	
	Osteopathy											
<b>DIETITIAN</b>												
Therapies	Dietitian	Year 1 \$200 Year 2 \$300 Year 3+ \$400	2 months (from when this service is selected on your policy)	60% (100% back* on your annual dental check-up or first visit to the physio, chiro, osteo or podiatrist in our No-Gap network, and on prescription glasses, depending on services and annual limit)								
<b>SPEECH PATHOLOGY AND OCCUPATIONAL THERAPY</b>												
Therapies	Speech pathology	Year 1 \$300 Year 2 \$400 Year 3+ \$500	2 months (from when this service is selected on your policy)									60% (100% back* on your annual dental check-up or first visit to the physio, chiro, osteo or podiatrist in our No-Gap network, and on prescription glasses, depending on services and annual limit)
	Occupational therapy											
<b>PODIATRY</b>												
Therapies	Podiatry	Year 1 \$200 Year 2 \$300 Year 3+ \$400 (Orthotics are not included)	2 months (from when this service is selected on your policy)		60% (100% back* on your annual dental check-up or first visit to the physio, chiro, osteo or podiatrist in our No-Gap network, and on prescription glasses, depending on services and annual limit)							
	Orthotist/Prosthetist and Pedorthist consultation											
<b>NATURAL THERAPIES</b>												
Natural therapies	Remedial massage and myotherapy	Year 1 \$200 Year 2 \$250 Year 3+ \$300	2 months (from when this service is selected on your policy)			60% (100% back* on your annual dental check-up or first visit to the physio, chiro, osteo or podiatrist in our No-Gap network, and on prescription glasses, depending on services and annual limit)						
	Acupuncture and Chinese herbal medicine consultation											

\* 100% back through 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](http://hcf.com.au/100back).

## AVAILABLE TREATMENTS

SERVICE CATEGORY	DESCRIPTION	ANNUAL LIMIT PER PERSON, PER CALENDAR YEAR (UNLESS OTHERWISE SPECIFIED)	WAITING PERIOD	INDICATIVE BENEFIT AMOUNT
<b>VACCINES</b>				
Vaccines	HCF-approved e.g. Boostrix, Shingrix, Vivaxim and more	\$180	2 months	60%
<b>HEALTH MANAGEMENT PROGRAMS</b>				
Health management programs	HCF-approved including antenatal/postnatal services	\$125		

## ADDITIONAL INCLUSIONS THAT AUTOMATICALLY COME WITH YOUR COVER

SERVICE CATEGORY	DESCRIPTION	ANNUAL LIMIT PER PERSON, PER CALENDAR YEAR (UNLESS OTHERWISE SPECIFIED)	WAITING PERIOD	INDICATIVE BENEFIT AMOUNT
<b>TRAVEL AND ACCOMMODATION</b>				
Travel and accommodation	200km round trip for consulting medical specialists and/or hospital admission	Max \$200 per policy	2 months	60% (claiming for bus, train, car hire, air fare and accommodation) 30c/km (claiming for car travel)
<b>ACCIDENT BENEFIT</b>				
Accident Benefit	Tops up your annual limit if exhausted as a result of an accident <sup>**</sup> .	\$200 per person when claiming as a result of an accident	2-12 months (depending on the extras service)	60%
<b>EMERGENCY AMBULANCE (STATE GOVT. SERVICES)</b>				
Emergency ambulance services <sup>**</sup> (State govt. services)	NSW and ACT residents	No annual limit within NSW or ACT. For services outside of NSW or ACT, 1 service per person. Max 2 services per policy	1 day	100%
	VIC, WA, NT, TAS and SA residents	1 service per person. Max 2 services per policy		

## TREATMENTS NOT COVERED BY THIS POLICY

SERVICE CATEGORY	DESCRIPTION
<b>OTHER</b>	
Other	HCF-approved pharmacy, foot orthotics, artificial aids, hearing aids and School Accident Benefit.

<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> 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 policyholder is the only member that can choose a maximum of 4 services from the selected range described on page 2 and can swap out a service for another service at any time, unless that service has been claimed for in the calendar year.

If any member on a Choose My Extras policy makes a claim for a service, that service is locked in for everyone on that policy for the remainder of the calendar year.

If the member who made a claim leaves a Choose My Extras policy and no one else on the policy has made a claim for that service, the service is unlocked and can be swapped out by the policyholder.

If a person transfers from one Choose My Extras policy to another, the extras categories that they claimed on during that calendar year will be locked in as selected categories for the rest of the calendar year, provided the service categories are already selected on the new Choose My Extras policy.

When a policyholder switches out an extras category, they agree to waive any rights they have or any person on the policy has, to benefits for the services in that category from the beginning of the relevant calendar year.

However, the policyholder can contact HCF to have benefits paid for a service if the policyholder had the extras category selected at the time they received the service and one of the following circumstances apply:

- the policyholder swaps the extras category back in because they haven't claimed on all 4 service categories. The swap can occur during the relevant calendar year or in the following calendar year; or
- the policyholder terminated the policy and had not claimed on all 4 service categories.

At the start of each calendar year, all extras categories are unlocked and can be swapped out for another extras category (until claims are made in the new calendar year for that category).

### The following waiting periods apply where these services are covered under your policy:

EXTRAS WAITING PERIODS	
<b>1 DAY</b>	Emergency ambulance services**.
<b>12 MONTHS</b>	Teeth whitening, crowns, bridges, dentures, endodontics, occlusal therapy, surgical extractions, oral surgery, complex fillings, periodontics, prosthodontics, veneers, orthodontics, minor podiatric procedures, and any service required to treat a pre-existing condition.
<b>2 MONTHS</b>	All other extras services.

If you add a service to your policy that has a 12 month waiting period, the waiting period starts on the date you added the service and not the date you commenced the policy. You must hold the service for 12 months continuously in order to satisfy the waiting period. When swapping between services with a 2 month waiting period, as long as you have continuously held cover for 2 months you will not be required to re-serve waiting periods for newly selected 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.

\*\* 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.