

HCF TOP EXTRAS PRODUCT SUMMARY

Top level extras with our highest coverage for therapies and services.

FEATURES

<p>HEALTH PROGRAMS TO SUPPORT YOUR FAMILY</p> <p>Access a range of resources to help you keep your family's health in check</p>	<p>CLAIM ON A RANGE OF HEALTH MANAGEMENT PROGRAMS</p>	<p>LOYALTY LIMITS INCREASE THE LONGER YOU'RE WITH US[^]</p>	<p>BE REWARDED WITH A GREAT RANGE OF EXCLUSIVE OFFERS</p> <p>through HCF Thank You</p>	<p>ONLINE MENTAL HEALTH COURSES</p> <p>Take charge of your mental wellbeing with online support programs</p>
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EXTRAS INCLUDES:

- ✓ Our highest level of limits and benefits
- ✓ Cover for general and major dental, orthodontics, optical, physio, other therapies and health aids
- ✓ A range of HCF-approved Health Management Programs including learn to swim classes, weight management programs and gym membership fees for specific health conditions
- ✓ School Accident Benefit to help pay out-of-pocket expenses relating to extras included in your cover if your child's in an accident at school[#]

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:

- ✓ 2 dental check-ups a year
- ✓ a pair of prescription glasses from a selected range** and you'll also get free digital retinal imaging with your eye test
- ✓ a first visit to a physio, chiro, osteo, and 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

[^] Up to a maximum limit. See extras table for details.

[#] Applies to children attending school, up to and including year 12. Subject to waiting periods, annual limits and other conditions. See hcf.com.au/school-accident

^{**} 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.



HCF TOP 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	\$275
		Spectacle lenses - pair			
		Contact lenses - pair			
GENERAL DENTAL	Diagnostic and preventative	Examinations (max 2 services per year)	\$34-\$84	2 months	No annual limit (service limits apply)
		Removal of plaque/calculus (max 2 services per year)	\$40-\$76		
		Application of fluoride (max 1 service per year)	\$29		
		Single film X-rays (service limits apply)	\$34		
	Simple fillings	Direct fillings	\$105-\$256	12 months	Year 1 \$1,000 Year 2 \$1,150 Year 3+ \$1,300 (Teeth whitening has a service limit of an in-chair treatment - max 8 teeth/session - every 36 months)
Tooth extractions	Simple extractions	\$122-\$175			
Teeth whitening (provided by a dentist)	In-chair treatment (service limits apply)	\$57			
MAJOR DENTAL	Oral surgery	Surgical extractions	\$210-\$330		
	Occlusal Therapy	Treatment to improve bite	\$38-\$400		
MAJOR DENTAL	Complex fillings	Indirect fillings	\$341-\$783		
	Periodontics	Treatment of tissue surrounding teeth	\$27-\$430		
	Endodontics	Treatment of root canals	\$32-\$362		
	Crowns and bridges	Placing of crowns and bridges	\$155-\$1,100		
MAJOR DENTAL	Dentures	Dentures and components (partial and complete) Limits renew every 3 years	\$33-\$1,300	12 months	\$800 (\$400 for other dentists) Lifetime limit \$2,400 or \$1,200 for other dentists
	Orthodontics	Orthodontics - orthodontist/other dentist	Up to \$800		
THERAPIES	Mental health services Group/individual	Psychology (after Medicare Mental Health Treatment Plan used up) - group/individual	\$30/\$120	2 months (12 months for foot orthotics minor podiatric procedures)	Year 1 \$600 Year 2 \$750 Year 3+ \$900
		Psychology (when member does not have any unused Medicare Mental Health Treatment Plan in the calendar year) - group/individual	\$21/\$80		
		HCF-approved counselling & accredited mental health social worker - group/individual	\$18/\$48		
		HCF-approved Online Cognitive Behavioural Therapy courses	\$35 - \$59		
	Allied health First visit/subsequent	Occupational therapy	\$72		
		Physiotherapy (see Health Management Programs for groups and classes) - initial/subsequent	\$60/\$54		
		Exercise physiology (see Health Management Programs for groups and classes)	\$40		
		Chiropractic - initial/subsequent	\$45/\$38		
		Osteopathy - initial/subsequent	\$50/\$43		
		Dietitian	\$55		
		Audiology	\$70		
		Speech pathology	\$83		
		Podiatry (including 1 pair of foot orthotics per person per year)	\$40		
	Natural therapies	Orthotist/Prosthetist and Pedorthist consultation	\$25 - \$135		
Remedial massage and myotherapy		\$40			
OTHER	Travel and accommodation		200km round trip for a consulting medical specialist and/or hospital admission	\$50	2 months
	HCF-approved pharmacy	After PBS equivalent co-payment subtracted	Up to \$50 per script		
	Vaccines	HCF approved e.g. Boostrix, Shingrix, Vivaxim and more	Up to \$50 per script	12 months	Max \$200 per policy
	Artificial aids	HCF-approved e.g. low vision aids, blood glucose monitors, orthoses	\$55-\$200		
	Hearing aids	Benefits accrue over time and renew every 3 years	Up to \$1,800	2 months	\$800-\$1,800
	Health Management Programs	HCF-approved e.g. exercise classes (including Pilates, yoga and Tai Chi), group physiotherapy and group exercise physiology classes and weight management	Up to \$200		
	School Accident Benefit	Helps pay out-of-pocket expenses for extras in your cover. See hcf.com.au/school-accident	Up to \$200	2-12 months	\$200 per eligible child
	Emergency ambulance (State govt. services)	NSW and ACT	100%	1 day	No annual limit 1 service per person Max 2 services per policy
VIC, WA, NT, and SA		100%			

TREATMENTS NOT COVERED BY THIS POLICY

SERVICE CATEGORY		DESCRIPTION
OTHER	Health Management Programs	HCF-approved antenatal/postnatal services - pregnancy compression garments and breastfeeding support services through the Australian Breastfeeding Association

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 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.