

HCF VITAL EXTRAS PRODUCT SUMMARY

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

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 second 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 changes 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 VITAL 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	\$250
		Spectacle lenses - pair			
		Contact lenses - pair			
GENERAL DENTAL	Diagnostic and preventative	Examinations (max 2 service per year)	\$32-\$73	2 months	No annual limit (service limits apply)
		Removal of plaque/calculus (max 2 service per year)	\$36-\$65		
		Application of fluoride (max 1 service per year)	\$28		
		Single film X-rays (service limits apply)	\$31		
	Simple fillings	Direct fillings	\$85-\$177	2 months	
Tooth extractions	Simple extractions	\$96-\$143			
MAJOR DENTAL	Teeth whitening (provided by a dentist)	In-chair treatment (service limits apply)	\$50	12 months	Year 1 \$850 Year 2 \$950 Year 3+ \$1,100 (Teeth whitening has a service limit of an in-chair treatment - max 8 teeth/session - every 36 months)
	Oral surgery	Surgical extractions	\$184-\$275		
	Complex fillings	Indirect fillings	\$298-\$671		
	Periodontics	Treatment of tissue surrounding teeth	\$23-\$374		
	Endodontics	Treatment of root canals	\$27-\$315		
	Crowns and bridges	Placing of crowns and bridges	\$133-\$1,000		
	Dentures	Dentures and components (partial and complete) Limits renew every 3 years	\$25-\$1,100		
MAJOR DENTAL	Orthodontics	Orthodontics - orthodontist/other dentist	Up to \$700	12 months	\$700 (\$350 for other dentists) Lifetime limit \$2,100 or \$1,050 for other dentists
THERAPIES	Mental health services Group/individual	Psychology (after Medicare Mental Health Treatment Plan used up) - group/individual	\$26/\$100	2 months (12 months for foot orthotics and minor podiatric procedures)	Year 1 \$350 Year 2 \$450 Year 3+ \$550
		Psychology (when member does not have any unused Medicare Mental Health Treatment Plan in the calendar year) - group/individual	\$18/\$65		
		HCF-approved counselling & accredited mental health social worker - group/individual	\$15/\$41		
		HCF-approved Online Cognitive Behavioural Therapy courses	\$35 - \$59		
	Allied health First visit/subsequent	Occupational therapy	\$62		
		Physiotherapy (see Health Management Programs for groups and classes) - initial/subsequent	\$58/\$49		
		Exercise physiology (see Health Management Programs for groups and classes)	\$33		
		Chiropractic - initial/subsequent	\$40/\$35		
		Osteopathy - initial/subsequent	\$48/\$41		
		Dietitian	\$45		
		Audiology	\$60		
		Speech pathology	\$60		
		Podiatry (including 1 pair of foot orthotics per person per year)	\$35		
	Natural therapies	Orthotist/Prosthetist and Pedorthist consultation	\$20-\$100		
		Remedial massage and myotherapy	\$36		
Acupuncture and Chinese herbal medicine consultation					
OTHER	Travel and accommodation	200km round trip for a consulting medical specialist and/or hospital admission	\$40	2 months	Max \$200 per policy
	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		
	Artificial aids	HCF-approved e.g. low vision aids, blood glucose monitors, orthoses	\$45-\$150	12 months	Max \$150 per policy \$600-\$1,600
	Hearing aids	Benefits accrue over time and renew every 3 years	Up to \$1,600		
	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 \$150	2 months	\$150 per person Max \$300 per policy
	School Accident Benefit	Helps pay out-of-pocket expenses for extras in your cover. See hcf.com.au/school-accident	Up to \$150	2-12 months	\$150 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
MAJOR DENTAL	Occlusal Therapy	Treatment to improve bite
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.