

**Health Insurance Fund of Australia Limited**  
Simple Extras**\$122.75 / month**  
(Before Rebate, Discount & Loading)  
Available in NSW & ACT

You may be entitled to an Australian Government Rebate on the above premium. Your premium may also include an insurer discount. Check with your insurer for details.

**This policy covers:** Two adults & dependants (3 or more people, only 2 of whom are adults).

Children (0 - 17), non-classified\* dependant (18 - 20) and students (21 - 30), as well as persons with a disability who qualify as a child, non-classified\* dependant and student in these age ranges.

\*Non-classified dependant: HIF describes any child dependant up to the age of 20

HIF has partnered with a network of providers to make a selected range of services more affordable. By choosing an HIF Choice Network provider you'll receive low or no out-of-pocket costs. See [www.hif.com.au/choice-network](http://www.hif.com.au/choice-network)

**Policy ID: HIF/A10/NBUJ2D****Source:** Private Health Information Statement (PHIS)

## Extras Cover

**This policy includes General treatment (Extras) cover for**

Note, for treatments marked with \* : Pharmacy benefit paid after deduction of the PBS co-payment at 60% per script. A \$20 benefit (1 per person, per calendar year) will be paid on eligible claims for flu vaccinations from a registered pharmacy only. Optical benefit paid on frames and prescription optical items. Benefits for replacement dentures and partial dentures are not paid within three years of previous supply.

Treatment & waiting period (months)		Benefit limits per 12 months unless otherwise stated	Examples of maximum benefits
✓ Acupuncture	2	<b>\$350 per person up to \$700 per policy</b> combined limit for acupuncture, chinese medicine, chiropractic, exercise physiology, health management / healthy lifestyle, non pbs pharmaceuticals, osteopathy, physiotherapy, podiatry, remedial massage & other services sub-limits apply	<ul style="list-style-type: none"><li>Initial visit: 60% of charge</li><li>Subsequent visit: 60% of charge</li></ul>
✓ Chinese medicine	2	<b>\$350 per person up to \$700 per policy</b> combined limit for acupuncture, chinese medicine, chiropractic, exercise physiology, health management / healthy lifestyle, non pbs pharmaceuticals, osteopathy, physiotherapy, podiatry, remedial massage & other services sub-limits apply	<ul style="list-style-type: none"><li>Initial visit: 60% of charge</li><li>Subsequent visit: 60% of charge</li></ul>
✓ Chiropractic	2	<b>\$350 per person up to \$700 per policy</b> combined limit for acupuncture, chinese medicine, chiropractic, exercise physiology, health management / healthy lifestyle, non pbs pharmaceuticals, osteopathy, physiotherapy, podiatry, remedial massage & other services	<ul style="list-style-type: none"><li>Initial visit: 60% of charge</li><li>Subsequent visit: 60% of charge</li></ul>
✓ Endodontic	12	<b>\$600 per person up to \$1,200 per policy</b> combined limit for endodontic & major dental	<ul style="list-style-type: none"><li>Filling of one root canal: 60% of charge</li></ul>

✓ <b>Exercise physiology</b>	2	<b>\$350 per person up to \$700 per policy</b> combined limit for acupuncture, chinese medicine, chiropractic, exercise physiology, health management / healthy lifestyle, non pbs pharmaceuticals, osteopathy, physiotherapy, podiatry, remedial massage & other services	<ul style="list-style-type: none"> <li>Initial visit: 60% of charge</li> <li>Subsequent visit: 60% of charge</li> </ul>
✓ <b>General dental</b>	2	<b>\$600 per person up to \$1,200 per policy</b>	<ul style="list-style-type: none"> <li>Fluoride treatment: 60% of charge</li> <li>Scale &amp; clean: 60% of charge</li> <li>Surgical tooth extraction: 60% of charge</li> <li>Periodic oral examination: 60% of charge</li> </ul>
✓ <b>Health management / Healthy lifestyle</b>	2	<b>\$350 per person up to \$700 per policy</b> combined limit for acupuncture, chinese medicine, chiropractic, exercise physiology, health management / healthy lifestyle, non pbs pharmaceuticals, osteopathy, physiotherapy, podiatry, remedial massage & other services sub-limits apply	<ul style="list-style-type: none"> <li>Health management: 60% of charge</li> </ul>
✓ <b>Major dental*</b>	12	<b>\$600 per person up to \$1,200 per policy</b> combined limit for endodontic & major dental	<ul style="list-style-type: none"> <li>Full crown veneered: 60% of charge</li> </ul>
✓ <b>Non PBS pharmaceuticals*</b>	2	<b>\$350 per person up to \$700 per policy</b> combined limit for acupuncture, chinese medicine, chiropractic, exercise physiology, health management / healthy lifestyle, non pbs pharmaceuticals, osteopathy, physiotherapy, podiatry, remedial massage & other services	<ul style="list-style-type: none"> <li>Per eligible prescription: 60% of charge</li> </ul>
✓ <b>Optical*</b>	2	<b>\$200 per person up to \$400 per policy</b>	<ul style="list-style-type: none"> <li>Multi-focal lenses &amp; frames: 100% of charge</li> <li>Single vision lenses &amp; frames: 100% of charge</li> </ul>
✓ <b>Osteopathy</b>	2	<b>\$350 per person up to \$700 per policy</b> combined limit for acupuncture, chinese medicine, chiropractic, exercise physiology, health management / healthy lifestyle, non pbs pharmaceuticals, osteopathy, physiotherapy, podiatry, remedial massage & other services	<ul style="list-style-type: none"> <li>Initial visit: 60% of charge</li> <li>Subsequent visit: 60% of charge</li> </ul>
✓ <b>Physiotherapy</b>	2	<b>\$350 per person up to \$700 per policy</b> combined limit for acupuncture, chinese medicine, chiropractic, exercise physiology, health management / healthy lifestyle, non pbs pharmaceuticals, osteopathy, physiotherapy, podiatry, remedial massage & other services	<ul style="list-style-type: none"> <li>Initial visit: 60% of charge</li> <li>Subsequent visit: 60% of charge</li> </ul>
✓ <b>Podiatry</b>	2	<b>\$350 per person up to \$700 per policy</b> combined limit for acupuncture, chinese medicine, chiropractic, exercise physiology, health management / healthy lifestyle, non pbs pharmaceuticals, osteopathy, physiotherapy, podiatry, remedial massage & other services	<ul style="list-style-type: none"> <li>Initial visit: 60% of charge</li> <li>Subsequent visit: 60% of charge</li> </ul>
✓ <b>Remedial massage</b>	2	<b>\$350 per person up to \$700 per policy</b> combined limit for acupuncture, chinese medicine, chiropractic, exercise physiology, health management / healthy lifestyle, non pbs pharmaceuticals, osteopathy, physiotherapy, podiatry, remedial massage & other services sub-limits apply	<ul style="list-style-type: none"> <li>Initial visit: 60% of charge</li> <li>Subsequent visit: 60% of charge</li> </ul>

Complementary Therapies sub-limit is \$150 per person (\$300 per couple or family membership). Benefits are claimable for acupuncture, myotherapy, remedial massage and traditional Chinese medicine. Treatment must be provided by a practitioner who is registered with HIF in the speciality for which the charge is raised, benefits are not payable on medicines. Healthy lifestyle sub-limit is \$150 per person (\$300 per couple or family membership). The limits detailed above are subject to a combined overall person limit of \$350 (\$700 per couple or family membership) for physio, exercise physiology, chiro, osteo, podiatry, pharmacy, complementary therapies and healthy lifestyle.

**This policy does not include General treatment (Extras) cover for**

- |                                 |                                  |                  |
|---------------------------------|----------------------------------|------------------|
| ✗ Ante-natal/Post-natal classes | ✗ Hearing aids                   | ✗ Psychology     |
| ✗ Audiology                     | ✗ Home nursing                   | ✗ Speech therapy |
| ✗ Blood glucose monitors        | ✗ Occupational therapy           | ✗ Vaccinations   |
| ✗ Dietetics/dietary advice      | ✗ Orthodontic                    |                  |
| ✗ Eye therapy (orthoptics)      | ✗ Orthotics (podiatric orthoses) |                  |

**Other features of this general treatment cover:** Simple Extras is our great-value Extras cover that offers 60% back or more on services such as General Dental, Major Dental, Optical, Physio, Chiro, Complimentary Therapies and more.

**For further information about this policy see:** <https://www.hif.com.au/simpleextras>

## Ambulance cover

In NSW & ACT this policy provides:

Emergency: Unlimited with a waiting period of 1 day.

Non-emergency: Unlimited transport with a waiting period of 30 days.

Call-out fees: Will be paid for each attendance, including emergency treatment without transport to hospital.

**Other features of this ambulance cover:** There is no limit to the number of emergency ambulance services you use. If you're taken to a hospital's emergency department for urgent treatment, we'll cover 100% of the charge. If it's a non-emergency ambulance service, you only make a \$50 co-payment per trip. Not covered: Inter-hospital transportation except for inter-hospital transfers relating to an emergency or new illness where approved on a case by case basis by HIF. Transportation from a hospital to your home, nursing home or other hospital. Transportation for ongoing medical treatment. Off road, sea or air ambulance (plane, helicopter or boat).

**For further information about this policy see:** <https://www.hif.com.au/ambulance>

## Insurer Details



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Call now  **1300 134 060**  
Sponsor link

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 <http://www.hif.com.au>

 [hello@hif.com.au](mailto:hello@hif.com.au)

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Private Health Information Statement is available from the Private Health Insurance Ombudsman website at <https://privatehealth.gov.au/dynamic/Premium/PHIS/HIF/A10/NBUJ2D>