Health Insurance Fund of Australia Limited
Simple Extras

$108.30 / month
(Before Rebate, Discount & Loading)
Available in QLD

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 (and no-one else).

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

Policy ID: HIF/A10/QBUP20

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	**$350 per person up to $700 per policy** 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	• Initial visit: 60% of charge • Subsequent visit: 60% of charge
✓ **Chinese medicine**	2	**$350 per person up to $700 per policy** 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	• Initial visit: 60% of charge • Subsequent visit: 60% of charge
✓ **Chiropractic**	2	**$350 per person up to $700 per policy** combined limit for acupuncture, chinese medicine, chiropractic, exercise physiology, health management / healthy lifestyle, non pbs pharmaceuticals, osteopathy, physiotherapy, podiatry, remedial massage & other services	• Initial visit: 60% of charge • Subsequent visit: 60% of charge
✓ **Endodontic**	12	**$600 per person up to $1,200 per policy** combined limit for endodontic & major dental	• Filling of one root canal: 60% of charge

✓ **Exercise physiology**	2	**$350 per person up to $700 per policy** combined limit for acupuncture, chinese medicine, chiropractic, exercise physiology, health management / healthy lifestyle, non pbs pharmaceuticals, osteopathy, physiotherapy, podiatry, remedial massage & other services	• Initial visit: 60% of charge • Subsequent visit: 60% of charge
✓ **General dental**	2	**$600 per person up to $1,200 per policy**	• Fluoride treatment: 60% of charge • Scale & clean: 60% of charge • Surgical tooth extraction: 60% of charge • Periodic oral examination: 60% of charge
✓ **Health management / Healthy lifestyle**	2	**$350 per person up to $700 per policy** 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	• Health management: 60% of charge
✓ **Major dental***	12	**$600 per person up to $1,200 per policy** combined limit for endodontic & major dental	• Full crown veneered: 60% of charge
✓ **Non PBS pharmaceuticals***	2	**$350 per person up to $700 per policy** combined limit for acupuncture, chinese medicine, chiropractic, exercise physiology, health management / healthy lifestyle, non pbs pharmaceuticals, osteopathy, physiotherapy, podiatry, remedial massage & other services	• Per eligible prescription: 60% of charge
✓ **Optical***	2	**$200 per person up to $400 per policy**	• Multi-focal lenses & frames: 100% of charge • Single vision lenses & frames: 100% of charge
✓ **Osteopathy**	2	**$350 per person up to $700 per policy** combined limit for acupuncture, chinese medicine, chiropractic, exercise physiology, health management / healthy lifestyle, non pbs pharmaceuticals, osteopathy, physiotherapy, podiatry, remedial massage & other services	• Initial visit: 60% of charge • Subsequent visit: 60% of charge
✓ **Physiotherapy**	2	**$350 per person up to $700 per policy** combined limit for acupuncture, chinese medicine, chiropractic, exercise physiology, health management / healthy lifestyle, non pbs pharmaceuticals, osteopathy, physiotherapy, podiatry, remedial massage & other services	• Initial visit: 60% of charge • Subsequent visit: 60% of charge
✓ **Podiatry**	2	**$350 per person up to $700 per policy** combined limit for acupuncture, chinese medicine, chiropractic, exercise physiology, health management / healthy lifestyle, non pbs pharmaceuticals, osteopathy, physiotherapy, podiatry, remedial massage & other services	• Initial visit: 60% of charge • Subsequent visit: 60% of charge
✓ **Remedial massage**	2	**$350 per person up to $700 per policy** 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	• Initial visit: 60% of charge • Subsequent visit: 60% of charge

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

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

Ambulance cover is provided by the State government for Queensland residents (https://www.ambulance.qld.gov.au). This includes cover whilst interstate.

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

Health Insurance Fund of Australia Limited

Simple Extras

$108.30 / month

(Before Rebate, Discount & Loading)

Available in QLD

Health Insurance Fund of Australia Limited

http://www.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/QBUP20