



**Health Insurance Fund of Australia Limited**  
Top Extras

**\$144.85 / month**

(Before Rebate, Discount & Loading)

Available in VIC

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:** Only one person.

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/A12/VBWD10**

**Source:** [Private Health Information Statement \(PHIS\)](#)

## Extras Cover

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

Note, for treatments marked with \* : Optical benefit paid on frames and prescription optical items. Pharmacy benefit paid after deduction of the PBS co-payment at 100% up to \$80 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. 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>\$500 per policy</b> combined limit for acupuncture, chinese medicine & remedial massage	<ul style="list-style-type: none"> <li>Initial visit: \$40</li> <li>Subsequent visit: \$40</li> </ul>
✓ Blood glucose monitors	12 <b>\$200 per policy</b>	<ul style="list-style-type: none"> <li>Per monitor: 75% of charge</li> </ul>
✓ Chinese medicine	2 <b>\$500 per policy</b> combined limit for acupuncture, chinese medicine & remedial massage	<ul style="list-style-type: none"> <li>Initial visit: \$40</li> <li>Subsequent visit: \$40</li> </ul>
✓ Chiropractic	2 <b>\$550 per policy</b> combined limit for chiropractic & osteopathy	<ul style="list-style-type: none"> <li>Initial visit: \$40</li> <li>Subsequent visit: \$40</li> </ul>
✓ Dietetics/dietary advice	2 <b>\$400 per policy</b>	<ul style="list-style-type: none"> <li>Initial visit: \$45</li> <li>Subsequent visit: \$45</li> </ul>
✓ Endodontic	12 <b>\$1,500 per policy</b> combined limit for endodontic & major dental	<ul style="list-style-type: none"> <li>Filling of one root canal: \$155</li> </ul>
✓ Exercise physiology	2 <b>\$750 per policy</b> combined limit for exercise physiology, physiotherapy & other services	<ul style="list-style-type: none"> <li>Initial visit: \$35</li> <li>Subsequent visit: \$35</li> </ul>

<b>✓ Eye therapy (orthoptics)</b>	2	<b>\$600 per policy</b> combined limit for eye therapy (orthoptics), occupational therapy & speech therapy	<ul style="list-style-type: none"> <li>Initial visit: \$45</li> <li>Subsequent visit: \$45</li> </ul>
<b>✓ General dental</b>	2	<b>No annual limit</b>	<ul style="list-style-type: none"> <li>Fluoride treatment: \$33.2</li> <li>Scale &amp; clean: \$110.35</li> <li>Surgical tooth extraction: \$165.15</li> <li>Periodic oral examination: \$54.35</li> </ul>
<b>✓ Health management / Healthy lifestyle</b>	2	<b>\$150 per policy</b>	<ul style="list-style-type: none"> <li>Health management: 100% of charge</li> </ul>
<b>✓ Hearing aids</b>	12	<b>\$1,000 per policy</b>	<ul style="list-style-type: none"> <li>Hearing aid: 100% of charge</li> </ul>
<b>✓ Home nursing</b>	2	<b>\$500 per policy</b>	<ul style="list-style-type: none"> <li>Initial visit: \$100</li> <li>Subsequent visit: \$100</li> </ul>
<b>✓ Major dental*</b>	12	<b>\$1,500 per policy</b> combined limit for endodontic & major dental	<ul style="list-style-type: none"> <li>Full crown veneered: \$911.85</li> </ul>
<b>✓ Non PBS pharmaceuticals*</b>	2	<b>\$400 per policy</b>	<ul style="list-style-type: none"> <li>Per eligible prescription: \$80</li> </ul>
<b>✓ Occupational therapy</b>	2	<b>\$600 per policy</b> combined limit for eye therapy (orthoptics), occupational therapy & speech therapy	<ul style="list-style-type: none"> <li>Initial visit: \$45</li> <li>Subsequent visit: \$45</li> </ul>
<b>✓ Optical*</b>	2	<b>\$300 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>✓ Orthodontic</b>	12	<b>\$1,000 per policy</b> \$2,500 lifetime limit	<ul style="list-style-type: none"> <li>Braces for upper &amp; lower teeth, including removal plus fitting of retainer: 100% of charge</li> </ul>
<b>✓ Orthotics (podiatric orthoses)</b>	12	<b>\$250 per policy</b>	<ul style="list-style-type: none"> <li>Orthotics supply &amp; fit: 75% of charge</li> </ul>
<b>✓ Osteopathy</b>	2	<b>\$550 per policy</b> combined limit for chiropractic & osteopathy	<ul style="list-style-type: none"> <li>Initial visit: \$40</li> <li>Subsequent visit: \$40</li> </ul>
<b>✓ Physiotherapy</b>	2	<b>\$750 per policy</b> combined limit for exercise physiology, physiotherapy & other services	<ul style="list-style-type: none"> <li>Initial visit: \$50</li> <li>Subsequent visit: \$50</li> </ul>
<b>✓ Podiatry</b>	2	<b>\$400 per policy</b>	<ul style="list-style-type: none"> <li>Initial visit: \$40</li> <li>Subsequent visit: \$40</li> </ul>
<b>✓ Psychology</b>	2	<b>\$700 per policy</b>	<ul style="list-style-type: none"> <li>Initial visit: \$90</li> <li>Subsequent visit: \$90</li> </ul>
<b>✓ Remedial massage</b>	2	<b>\$500 per policy</b> combined limit for acupuncture, chinese medicine & remedial massage	<ul style="list-style-type: none"> <li>Initial visit: \$40</li> <li>Subsequent visit: \$40</li> </ul>
<b>✓ Speech therapy</b>	2	<b>\$600 per policy</b> combined limit for eye therapy (orthoptics), occupational therapy & speech therapy	<ul style="list-style-type: none"> <li>Initial visit: \$65</li> <li>Subsequent visit: \$65</li> </ul>

Our Complementary Therapies includes: 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. A 12 month waiting period applies to IVF drugs. Other items covered: Asthmatic spacers, Diabetes Education, External Prostheses, Humidifier/ Nebuliser and a Peak Flow Meter.

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

 Ante-natal/Post-natal classes       Audiology       Vaccinations

**Other features of this general treatment cover:** Top Extras is our top-level Extras cover. It includes larger benefits and higher limits and provides coverage for over 20 services such as Dental, Physio, Chiro, Podiatry, Complementary Therapies, Pharmacy, Psychology and more.

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

## Ambulance cover

In VIC 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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