

**Health Insurance Fund of Australia Limited**  
**Saver Options****\$41.85 / 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/A2/VATG10

**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. The limits detailed below are subject to a combined overall person limit of \$350 (\$700 per couple and family membership) for complementary therapies, chiro, dietetics, healthy lifestyle, pharmacy, osteo, physio and podiatry consultations. Our Complementary Therapies sub-limit \$100 per person (\$200 per couple or family membership) includes acupuncture, myotherapy, remedial massage and traditional Chinese medicine. Treatment must be provided by a practitioner registered with HIF in the speciality for which the charge is raised. Benefits are not payable on medicines.

Treatment & waiting period (months)		Benefit limits per 12 months unless otherwise stated	Examples of maximum benefits
✓ Acupuncture*	2	<b>\$350 per policy</b> combined limit for acupuncture, chinese medicine, chiropractic, dietetics/dietary advice, 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: \$20</li><li>Subsequent visit: \$20</li></ul>
✓ Chinese medicine*	2	<b>\$350 per policy</b> combined limit for acupuncture, chinese medicine, chiropractic, dietetics/dietary advice, 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: \$20</li><li>Subsequent visit: \$20</li></ul>
✓ Chiropractic*	2	<b>\$350 per policy</b> combined limit for acupuncture, chinese medicine, chiropractic, dietetics/dietary advice, 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: \$26</li><li>Subsequent visit: \$26</li></ul>

✓ <b>Dietetics/dietary advice*</b>	2	<b>\$350 per policy</b> combined limit for acupuncture, chinese medicine, chiropractic, dietetics/dietary advice, 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: \$36</li> <li>Subsequent visit: \$18</li> </ul>
✓ <b>General dental</b>	2	<b>\$750 per policy</b>	<ul style="list-style-type: none"> <li>Fluoride treatment: \$33.2</li> <li>Scale &amp; clean: \$110.35</li> <li>Periodic oral examination: \$54.35</li> </ul>
✓ <b>Health management / Healthy lifestyle*</b>	2	<b>\$350 per policy</b> combined limit for acupuncture, chinese medicine, chiropractic, dietetics/dietary advice, 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: \$50</li> </ul>
✓ <b>Non PBS pharmaceuticals</b>	2	<b>\$350 per policy</b> combined limit for acupuncture, chinese medicine, chiropractic, dietetics/dietary advice, health management / healthy lifestyle, non pbs pharmaceuticals, osteopathy, physiotherapy, podiatry, remedial massage & other services sub-limits apply	<ul style="list-style-type: none"> <li>Per eligible prescription: \$80</li> </ul>
✓ <b>Optical*</b>	2	<b>\$150 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 policy</b> combined limit for acupuncture, chinese medicine, chiropractic, dietetics/dietary advice, 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: \$26</li> <li>Subsequent visit: \$26</li> </ul>
✓ <b>Physiotherapy*</b>	2	<b>\$350 per policy</b> combined limit for acupuncture, chinese medicine, chiropractic, dietetics/dietary advice, 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: \$32</li> <li>Subsequent visit: \$32</li> </ul>
✓ <b>Podiatry*</b>	2	<b>\$350 per policy</b> combined limit for acupuncture, chinese medicine, chiropractic, dietetics/dietary advice, 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: \$32</li> <li>Subsequent visit: \$23</li> </ul>
✓ <b>Remedial massage*</b>	2	<b>\$350 per policy</b> combined limit for acupuncture, chinese medicine, chiropractic, dietetics/dietary advice, 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: \$20</li> <li>Subsequent visit: \$20</li> </ul>

A 12 month waiting period applies to dental items: 322-324, 331, 595, and 596. 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. Like most Extras health covers, there are annual limits (a limit on how much we will pay toward your claims) for most services under Saver Options. However, your benefit limits will be refreshed every year on January 1.

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

- |                                 |                            |                                  |
|---------------------------------|----------------------------|----------------------------------|
| ✗ Ante-natal/Post-natal classes | ✗ Eye therapy (orthoptics) | ✗ Orthodontic                    |
| ✗ Audiology                     | ✗ Hearing aids             | ✗ Orthotics (podiatric orthoses) |
| ✗ Blood glucose monitors        | ✗ Home nursing             | ✗ Psychology                     |
| ✗ Endodontic                    | ✗ Major dental             | ✗ Speech therapy                 |
| ✗ Exercise physiology           | ✗ Occupational therapy     | ✗ Vaccinations                   |

**Other features of this general treatment cover:** Saver Options is our value-packed Extras cover for young singles, couples and families. It's ideal for young people who want affordable cover for common services, including general dental, optical, chiro, physio, osteo, remedial massage, acupuncture, healthy lifestyle, pharmacy and ambulance services

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

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

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

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