

**Health Insurance Fund of Australia Limited**
Vital Options**\$36.95 / 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: 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

Policy ID: HIF/A4/NAOT10

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

Extras Cover

This policy includes General treatment (Extras) cover for

Note, for treatments marked with * : With a combined annual limit of \$800 per person, per year, Vital Options gives you complete freedom to choose how you use your limit. Whether it's for a quick check-up at the dentist or a couple of visits to your chiropractor, you can choose the services you'd like to use and we'll pay back 50% on each service until you reach your maximum annual limit of \$800.

Treatment & waiting period (months)		Benefit limits per 12 months unless otherwise stated	Examples of maximum benefits
✓ Chiropractic*	2	\$800 per policy combined limit for chiropractic, endodontic, general dental, osteopathy, physiotherapy & other services	- Initial visit: 50% of charge - Subsequent visit: 50% of charge
✓ Endodontic*	2	\$800 per policy combined limit for chiropractic, endodontic, general dental, osteopathy, physiotherapy & other services	Filling of one root canal: 50% of charge
✓ General dental*	2	\$800 per policy combined limit for chiropractic, endodontic, general dental, osteopathy, physiotherapy & other services	- Fluoride treatment: 50% of charge - Scale & clean: 50% of charge - Surgical tooth extraction: 50% of charge - Periodic oral examination: 50% of charge
✓ Osteopathy*	2	\$800 per policy combined limit for chiropractic, endodontic, general dental, osteopathy, physiotherapy & other services	- Initial visit: 50% of charge - Subsequent visit: 50% of charge
✓ Physiotherapy*	2	\$800 per policy combined limit for chiropractic, endodontic, general dental, osteopathy, physiotherapy & other services	- Initial visit: 50% of charge - Subsequent visit: 50% of charge

A 12 month waiting period applies to dental items: 322-331, 595, and 596.

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

- | | | |
|---------------------------------|---|----------------------------------|
| ✗ Acupuncture | ✗ Health management / Healthy lifestyle | ✗ Orthodontic |
| ✗ Ante-natal/Post-natal classes | ✗ Hearing aids | ✗ Orthotics (podiatric orthoses) |
| ✗ Audiology | ✗ Home nursing | ✗ Podiatry |
| ✗ Blood glucose monitors | ✗ Major dental | ✗ Psychology |
| ✗ Chinese medicine | ✗ Non PBS pharmaceuticals | ✗ Remedial massage |
| ✗ Dietetics/dietary advice | ✗ Occupational therapy | ✗ Speech therapy |
| ✗ Exercise physiology | ✗ Optical | ✗ Vaccinations |
| ✗ Eye therapy (orthoptics) | | |

Other features of this general treatment cover: Just need cover for the essentials? No worries. Vital Options offers great-value, entry-level cover for singles and couples. It covers all those vital 'general treatment' services you might need, such as Chiro, Physio, Osteo and General dental, Ambulance plus some Endodontic and Periodontal items. With Vital Options, we'll pay 50% for each treatment or service until you reach the \$800 per person annual limit plus 100% for one emergency ambulance service per person per year.

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

Ambulance cover

In NSW & ACT this policy provides:

Emergency: With a waiting period of 1 day, limited to 1 service per year.

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

Other features of this ambulance cover: There is a limit of one emergency ambulance service or call-out fees per person per year.

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

Insurer Details



Health Insurance Fund of Australia Limited
Vital Options

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Call now  **1300 134 060**
Sponsor link

Health Insurance Fund of Australia Limited

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

 hello@hif.com.au

 **1300 134 060**

Disclaimer: This document is not a Private Health Information Statement (PHIS), and it is not intended to replace that document. The details contained in the **healthslips.com.au Policy Information** was provided by the insurer to the Australian Government. It is intended as general information. It may not take into account your circumstances. For further information contact the insurer. Information used is Licensed from the Commonwealth of Australia under a Creative Commons 3.0 licence.

Private Health Information Statement is available from the Private Health Insurance Ombudsman website at <https://privatehealth.gov.au/dynamic/Premium/PHIS/HIF/A4/NAOT10>