

**Health Insurance Fund of Australia Limited**  
**Simple Options****\$112.10 / 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:** One adult & dependants (2 or more people, only one of whom is an adult).

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/A6/VBKV1D****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 is payable after the current PBS patient co-payment is deducted. A \$20 benefit (1 per person, per calendar year) will be paid on eligible claims for flu vaccinations from a registered pharmacy only

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, 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, 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, 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>
✓ Endodontic	2	<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>

✓ General dental	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>
✓ Health management / Healthy lifestyle	2	<b>\$350 per person up to \$700 per policy</b> combined limit for acupuncture, chinese medicine, chiropractic, 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>
✓ Major dental	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>
✓ Non PBS pharmaceuticals*	2	<b>\$350 per person up to \$700 per policy</b> combined limit for acupuncture, chinese medicine, chiropractic, 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: 60% of charge</li> </ul>
✓ Optical*	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>
✓ Osteopathy	2	<b>\$350 per person up to \$700 per policy</b> combined limit for acupuncture, chinese medicine, chiropractic, 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>
✓ Physiotherapy	2	<b>\$350 per person up to \$700 per policy</b> combined limit for acupuncture, chinese medicine, chiropractic, 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>
✓ Podiatry	2	<b>\$350 per person up to \$700 per policy</b> combined limit for acupuncture, chinese medicine, chiropractic, 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>
✓ Remedial massage	2	<b>\$350 per person up to \$700 per policy</b> combined limit for acupuncture, chinese medicine, chiropractic, 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>

A 12-month waiting period applies to dental items: 322-324, 331, 595, and 596. 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)). Benefits are claimable for approved health management, quit smoking or weight loss programs, health assessments, skin cancer screening (if not covered by Medicare), and exercise physiology. The limits detailed above are subject to a combined overall person limit of \$350 (\$700 per couple or family membership) for complementary therapies, chiro, healthy lifestyle, osteo, pharmacy, physio and podiatry consultations.

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

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

**Other features of this general treatment cover:** Simple Options is our great-value Extras cover that offers a percentage back on the services included. It's ideal for singles, couples and families looking for a value packed cover that offers major and general dental, optical, podiatry consultations, pharmacy, chiro, physio, osteo, healthy lifestyle and ambulance services.

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

## 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



Health Insurance Fund of Australia Limited  
Simple Options

**\$112.10 / month**

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Call now  **1300 134 060**  
Sponsor link

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

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