



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

**\$31.15 / month**

(Before Rebate, Discount & Loading)

Available in NT

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/A7/DBRO10**

**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.

| <b>Treatment &amp; waiting period (months)</b> | <b>Benefit limits per 12 months unless otherwise stated</b>  | <b>Examples of maximum benefits</b>   |
|--|--|---|
| ✓ Chiropractic                                 | 2 <b>\$300 per policy</b><br>combined limit for chiropractic, osteopathy, physiotherapy & other services | <ul style="list-style-type: none"> <li>Initial visit: 50% of charge</li> <li>Subsequent visit: 50% of charge</li> </ul>   |
| ✓ General dental                               | 2 <b>\$400 per policy</b>  | <ul style="list-style-type: none"> <li>Fluoride treatment: 50% of charge</li> <li>Scale &amp; clean: 50% of charge</li> <li>Surgical tooth extraction: 50% of charge</li> <li>Periodic oral examination: 50% of charge</li> </ul> |
| ✓ Optical*                                     | 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>  |
| ✓ Osteopathy                                   | 2 <b>\$300 per policy</b><br>combined limit for chiropractic, osteopathy, physiotherapy & other services | <ul style="list-style-type: none"> <li>Initial visit: 50% of charge</li> <li>Subsequent visit: 50% of charge</li> </ul>   |
| ✓ Physiotherapy                                | 2 <b>\$300 per policy</b><br>combined limit for chiropractic, osteopathy, physiotherapy & other services | <ul style="list-style-type: none"> <li>Initial visit: 50% of charge</li> <li>Subsequent visit: 50% of charge</li> </ul>   |

The limits detailed above are subject to a combined overall person limit of \$300 (\$600 per couple or family membership) for physio, chiro and osteo.

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

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

**Other features of this general treatment cover:** Basic Extras is our entry-level cover, providing 50% back or more on commonly used services such as General Dental, Optical, Physio, Chiro, Osteo and Emergency Ambulance.

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

## Ambulance cover

In NT 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



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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](mailto:hello@hif.com.au)  
 [1300 134 060](tel:1300134060)

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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/A7/DBRO10>