



Health Insurance Fund of Australia Limited
Basic Extras

\$74.65 / 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: Two adults & dependants (3 or more people, only 2 of whom are adults).

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

Policy ID: HIF/A7/NBRG2D

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.

Treatment & waiting period (months)	Benefit limits per 12 months unless otherwise stated	Examples of maximum benefits
✓ Chiropractic	2 \$300 per person up to \$600 per policy combined limit for chiropractic, osteopathy, physiotherapy & other services	<ul style="list-style-type: none"> Initial visit: 50% of charge Subsequent visit: 50% of charge
✓ General dental	2 \$400 per person up to \$800 per policy	<ul style="list-style-type: none"> Fluoride treatment: 50% of charge Scale & clean: 50% of charge Surgical tooth extraction: 50% of charge Periodic oral examination: 50% of charge
✓ Optical*	2 \$150 per person up to \$300 per policy	<ul style="list-style-type: none"> Multi-focal lenses & frames: 100% of charge Single vision lenses & frames: 100% of charge
✓ Osteopathy	2 \$300 per person up to \$600 per policy combined limit for chiropractic, osteopathy, physiotherapy & other services	<ul style="list-style-type: none"> Initial visit: 50% of charge Subsequent visit: 50% of charge
✓ Physiotherapy	2 \$300 per person up to \$600 per policy combined limit for chiropractic, osteopathy, physiotherapy & other services	<ul style="list-style-type: none"> Initial visit: 50% of charge Subsequent visit: 50% of charge

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 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



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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](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/NBRG2D>