Health Insurance Fund of Australia Limited
Value Extras

$46.25 / 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/A8/NBTS10

Source: Private Health Information Statement (PHIS)

Extras Cover

This policy includes General treatment (Extras) cover for

Note, for treatments marked with * : 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. 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
✓ **Acupuncture**	2	**$100 per policy** combined limit for acupuncture, chinese medicine & remedial massage	• Initial visit: $25 • Subsequent visit: $25
✓ **Chinese medicine**	2	**$100 per policy** combined limit for acupuncture, chinese medicine & remedial massage	• Initial visit: $25 • Subsequent visit: $25
✓ **Chiropractic**	2	**$350 per policy** combined limit for chiropractic, exercise physiology, non pbs pharmaceuticals, osteopathy, physiotherapy, podiatry & other services	• Initial visit: $25 • Subsequent visit: $25
✓ **Exercise physiology**	2	**$350 per policy** combined limit for chiropractic, exercise physiology, non pbs pharmaceuticals, osteopathy, physiotherapy, podiatry & other services	• Initial visit: $20 • Subsequent visit: $20
✓ **General dental**	2	**$750 per policy**	• Fluoride treatment: $33.2 • Scale & clean: $110.35 • Surgical tooth extraction: $127.05 • Periodic oral examination: $54.35
✓ **Health management / Healthy lifestyle**	2	**$50 per policy**	• Health management: 100% of charge

✓ **Non PBS pharmaceuticals***	2	**$350 per policy** combined limit for chiropractic, exercise physiology, non pbs pharmaceuticals, osteopathy, physiotherapy, podiatry & other services	• Per eligible prescription: $80
✓ **Optical***	2	**$150 per policy**	• Multi-focal lenses & frames: 100% of charge • Single vision lenses & frames: 100% of charge
✓ **Osteopathy**	2	**$350 per policy** combined limit for chiropractic, exercise physiology, non pbs pharmaceuticals, osteopathy, physiotherapy, podiatry & other services	• Initial visit: $25 • Subsequent visit: $25
✓ **Physiotherapy**	2	**$350 per policy** combined limit for chiropractic, exercise physiology, non pbs pharmaceuticals, osteopathy, physiotherapy, podiatry & other services	• Initial visit: $30 • Subsequent visit: $30
✓ **Podiatry**	2	**$350 per policy** combined limit for chiropractic, exercise physiology, non pbs pharmaceuticals, osteopathy, physiotherapy, podiatry & other services	• Initial visit: $25 • Subsequent visit: $25
✓ **Remedial massage**	2	**$100 per policy** combined limit for acupuncture, chinese medicine & remedial massage	• Initial visit: $25 • Subsequent visit: $25

Our Complementary Therapies includes: 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. The limits detailed above are subject to a combined overall person limit of $350 for physio, exercise physiology, chiro, osteo, podiatry and pharmacy.

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

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

Other features of this general treatment cover: Value Extras is our value-packed Extras cover for common health needs such as General Dental, Optical, Physio, Chiro, Complimentary Therapies and more.

For further information about this policy see: https://www.hif.com.au/valueextras

Ambulance cover

In NSW & ACT 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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Health Insurance Fund of Australia Limited
http://www.hif.com.au
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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/A8/NBTS10