

**Health Insurance Fund of Australia Limited**
Value Extras**\$91.20 / month**
(Before Rebate, Discount & Loading)
Available in QLD

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 (and no-one else).

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/QBTG20

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 person combined limit for acupuncture, chinese medicine & remedial massage	<ul style="list-style-type: none">Initial visit: \$25Subsequent visit: \$25
✓ Chinese medicine	2	\$100 per person combined limit for acupuncture, chinese medicine & remedial massage	<ul style="list-style-type: none">Initial visit: \$25Subsequent visit: \$25
✓ Chiropractic	2	\$350 per person combined limit for chiropractic, exercise physiology, non pbs pharmaceuticals, osteopathy, physiotherapy, podiatry & other services	<ul style="list-style-type: none">Initial visit: \$25Subsequent visit: \$25
✓ Exercise physiology	2	\$350 per person combined limit for chiropractic, exercise physiology, non pbs pharmaceuticals, osteopathy, physiotherapy, podiatry & other services	<ul style="list-style-type: none">Initial visit: \$20Subsequent visit: \$20
✓ General dental	2	\$750 per person	<ul style="list-style-type: none">Fluoride treatment: \$33.2Scale & clean: \$110.35Surgical tooth extraction: \$127.05Periodic oral examination: \$54.35
✓ Health management / Healthy lifestyle	2	\$50 per person	<ul style="list-style-type: none">Health management: 100% of charge

✓ Non PBS pharmaceuticals*	2	\$350 per person combined limit for chiropractic, exercise physiology, non pbs pharmaceuticals, osteopathy, physiotherapy, podiatry & other services	<ul style="list-style-type: none"> Per eligible prescription: \$80
✓ Optical*	2	\$150 per person	<ul style="list-style-type: none"> Multi-focal lenses & frames: 100% of charge Single vision lenses & frames: 100% of charge
✓ Osteopathy	2	\$350 per person combined limit for chiropractic, exercise physiology, non pbs pharmaceuticals, osteopathy, physiotherapy, podiatry & other services	<ul style="list-style-type: none"> Initial visit: \$25 Subsequent visit: \$25
✓ Physiotherapy	2	\$350 per person combined limit for chiropractic, exercise physiology, non pbs pharmaceuticals, osteopathy, physiotherapy, podiatry & other services	<ul style="list-style-type: none"> Initial visit: \$30 Subsequent visit: \$30
✓ Podiatry	2	\$350 per person combined limit for chiropractic, exercise physiology, non pbs pharmaceuticals, osteopathy, physiotherapy, podiatry & other services	<ul style="list-style-type: none"> Initial visit: \$25 Subsequent visit: \$25
✓ Remedial massage	2	\$100 per person combined limit for acupuncture, chinese medicine & remedial massage	<ul style="list-style-type: none"> 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

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

Ambulance cover is provided by the State government for Queensland residents (<https://www.ambulance.qld.gov.au>). This includes cover whilst interstate.

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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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

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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/QBTG20>