

**Health Insurance Fund of Australia Limited**
Essential Extras**\$146.30 / 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/A9/NBWK2D**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. Benefits for replacement dentures and partial dentures are not paid within three years of previous supply.

Treatment & waiting period (months)		Benefit limits per 12 months unless otherwise stated	Examples of maximum benefits
✓ Acupuncture	2	\$150 per person combined limit for acupuncture, chinese medicine & remedial massage	- Initial visit: \$28 - Subsequent visit: \$28
✓ Chinese medicine	2	\$150 per person combined limit for acupuncture, chinese medicine & remedial massage	- Initial visit: \$28 - Subsequent visit: \$28
✓ Chiropractic	2	\$400 per person combined limit for chiropractic, dietetics/dietary advice, exercise physiology, osteopathy, physiotherapy, podiatry & other services	- Initial visit: \$28 - Subsequent visit: \$28
✓ Dietetics/dietary advice	2	\$400 per person combined limit for chiropractic, dietetics/dietary advice, exercise physiology, osteopathy, physiotherapy, podiatry & other services	- Initial visit: \$30 - Subsequent visit: \$30
✓ Endodontic	12	\$1,250 per person combined limit for endodontic, general dental, major dental & orthodontic	Filling of one root canal: \$129.15

✓ Exercise physiology	2	\$400 per person combined limit for chiropractic, dietetics/dietary advice, exercise physiology, osteopathy, physiotherapy, podiatry & other services	- Initial visit: \$25 - Subsequent visit: \$25
✓ General dental	2	\$1,250 per person combined limit for endodontic, general dental, major dental & orthodontic	- Fluoride treatment: \$33.2 - Scale & clean: \$110.35 - Surgical tooth extraction: \$139.75 - Periodic oral examination: \$54.35
✓ Health management / Healthy lifestyle	2	\$75 per person	Health management: 100% of charge
✓ Major dental*	12	\$1,250 per person combined limit for endodontic, general dental, major dental & orthodontic	Full crown veneered: \$720.25
✓ Non PBS pharmaceuticals*	2	\$200 per person	Per eligible prescription: \$80
✓ Optical*	2	\$200 per person	- Multi-focal lenses & frames: 100% of charge - Single vision lenses & frames: 100% of charge
✓ Orthodontic	12	\$1,250 per person \$1,250 lifetime limit combined limit for endodontic, general dental, major dental & orthodontic	Braces for upper & lower teeth, including removal plus fitting of retainer: 100% of charge
✓ Osteopathy	2	\$400 per person combined limit for chiropractic, dietetics/dietary advice, exercise physiology, osteopathy, physiotherapy, podiatry & other services	- Initial visit: \$28 - Subsequent visit: \$28
✓ Physiotherapy	2	\$400 per person combined limit for chiropractic, dietetics/dietary advice, exercise physiology, osteopathy, physiotherapy, podiatry & other services	- Initial visit: \$35 - Subsequent visit: \$35
✓ Podiatry	2	\$400 per person combined limit for chiropractic, dietetics/dietary advice, exercise physiology, osteopathy, physiotherapy, podiatry & other services	- Initial visit: \$28 - Subsequent visit: \$28
✓ Remedial massage	2	\$150 per person combined limit for acupuncture, chinese medicine & remedial massage	- Initial visit: \$28 - Subsequent visit: \$28

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 \$400 for physio, exercise physiology, chiro, osteo, podiatry and dietetics consultations.

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

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

Other features of this general treatment cover: Essential Extras includes all those essential services like Dental, Physio, Chiro, Podiatry, Complementary Therapies, Ambulance and more.

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

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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Essential Extras

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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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