

Private Health Information Statement - General treatment policy

Top Extras

see-u by HBF

<https://www.seeuhealthinsurance.com.au>

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1300 499 260

Monthly Premium

\$259.32 #

(before any rebate or insurer discount)

Covers two adults & dependants (3 or more people, only 2 of whom are adults)

Available in NSW & ACT

Closed to new members

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 children and other dependants up to and including the age of 22, students up to and including the age of 24, as well as persons with a disability who qualify as a child or other dependant or student in these age ranges.

General Treatment Cover

This policy must be purchased with a hospital policy.

This health insurer does not operate a preferred provider scheme.

This policy  includes General treatment (Extras) cover for

| Treatment | Waiting period (months) | Benefit limits (per 12 months unless otherwise stated) | Examples of maximum benefits |
|-------------------------|-------------------------|---|--|
| General dental | 2 | No annual limit (no limit on preventative dental) | Periodic oral examination - \$40.00 Scale & clean - \$80.00 Fluoride treatment - \$25.00 |
| Major dental | 12 | \$2,000 per person (combined limit for major dental & orthodontic - Sub-limits apply) \$2,500 lifetime limit for Orthodontic | Surgical tooth extraction - \$202.00 Full crown veneered - \$1,120.00 |
| Endodontic | 12 | \$500 per person | Filling of one root canal - \$211.00 |
| Orthodontic | 12 | Combined limit - see Major dental | Braces for upper & lower teeth, including removal plus fitting of retainer - 100% of charge |
| Optical | 6 | \$300 per person | Single vision lenses & frames - 100% of charge Multi-focal lenses & frames - 100% of charge |
| Non PBS pharmaceuticals | 2 | \$600 per person | Per eligible prescription - \$50.00 |
| Physiotherapy | 2 | \$600 per person | Initial visit - \$57.00 Subsequent visit - \$37.00 |
| Chiropractic | 2 | \$400 per person up to \$800 per policy (combined limit for chiropractic & osteopathy) | Initial visit - \$51.00 Subsequent visit - \$31.00 |
| Podiatry | 2 | \$600 per person (combined limit for podiatry & orthotics (podiatric orthoses)) | Initial visit - \$36.00 Subsequent visit - \$29.00 |
| Psychology | 2 | \$500 per person (combined limit for psychology, dietetics/dietary advice, exercise physiology, eye therapy (orthoptics), occupational therapy, speech therapy & other services) | Initial visit - \$97.00 Subsequent visit - \$71.00 |
| Acupuncture | 2 | \$400 per person up to \$800 per policy (combined limit for acupuncture, remedial massage, chinese medicine & other services) | Initial visit - \$51.00 Subsequent visit - \$31.00 |
| Remedial massage | 2 | | Initial visit - \$31.00 Subsequent visit - \$31.00 |
| Hearing aids | 24 | \$1,600 per person 1 appliance(s) every 5 years | Hearing aid - 100% of charge |

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|---------------------------------------|----|--|---|
| Blood glucose monitors | 12 | \$600 per person 1 appliance(s) every 3 years (combined limit for blood glucose monitors & other services) | Per monitor - 80% of charge |
| Chinese medicine | 2 | Combined limit - see Acupuncture | Initial visit - \$31.00 Subsequent visit - \$31.00 |
| Dietetics/dietary advice | 2 | Combined limit - see Psychology | Initial visit - \$58.00 Subsequent visit - \$33.00 |
| Exercise physiology | 2 | Combined limit - see Psychology | Initial visit - \$51.00 Subsequent visit - \$51.00 |
| Eye therapy (orthoptics) | 2 | Combined limit - see Psychology | Initial visit - \$98.00 Subsequent visit - \$98.00 |
| Health management / Healthy lifestyle | 6 | \$200 per person (Sub-limits apply) | Health management - 80% of charge |
| Occupational therapy | 2 | Combined limit - see Psychology | Initial visit - \$67.00 Subsequent visit - \$43.00 |
| Orthotics (podiatric orthoses) | 12 | Combined limit - see Podiatry | Orthotics supply & fit - 80% of charge |
| Osteopathy | 2 | Combined limit - see Chiropractic | Initial visit - \$51.00 Subsequent visit - \$31.00 |
| Speech therapy | 2 | Combined limit - see Psychology | Initial visit - \$92.00 Subsequent visit - \$43.00 |

Top Extras also includes cover for: Western Herbal Medicine (waiting period 2 months, \$31 benefit up to combined limit - see Acupuncture), Naturopathy (waiting period 2 months, \$31 benefit up to combined limit - see Acupuncture), Yoga (waiting period 2 months, \$31 benefit for consultations, \$10 benefit for group classes up to combined limit - see Acupuncture), Pilates (waiting period 2 months, \$31 benefit for consultations, \$10 benefit for group classes up to combined limit - see Acupuncture), Tai Chi (waiting period 2 months, \$31 benefit up to combined limit - see Acupuncture), Shiatsu (waiting period 2 months, \$31 benefit up to combined limit - see Acupuncture) and Alexander Technique (waiting period 2 months, \$31 benefit for consultations, \$10 benefit for group classes up to combined limit - see Acupuncture). This product also includes coverage for Counselling consultations under the Psychology limit. *Benefit replacement periods may apply to some Health Aids and Appliances - see insurer for details.

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

X Other treatments - check with your insurer

For further information about this policy see

<https://www.seeuhealthinsurance.com.au>

Ambulance cover

In NSW & ACT this policy provides:

Emergency: Unlimited with a waiting period of 1 day.

Call-out fees: will be paid for each attendance, including emergency treatment without transport to hospital.

For further information about this policy see

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Disclaimer

The information contained in this Private Health Information Statement was provided by the insurer and is intended as general information. It may not take into account your particular circumstances. For information please contact the insurer.