

Private Health Information Statement - General treatment policy

Simple Extras

Health Insurance Fund of Australia Limited

<http://www.hif.com.au>

hello@hif.com.au

1300 134 060

Monthly Premium

\$116.90[#]

(before any rebate or insurer discount)

Covers 2 adults (and no-one else)

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.

General Treatment Cover

If you hold eligible Extras cover with HIF, by using our "preferred providers" you may have lower out-of-pocket costs on Optical. See <https://www.hif.com.au/health-insurance/extras-cover/optical>.

This policy  includes General treatment (Extras) cover for

*Note, for items marked with an asterisk *: Pharmacy benefit paid after deduction of the PBS co-payment at 60% 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 |
|---------------------------------------|-------------------------|--|---|
| General dental | 2 | \$600 per person up to \$1,200 per policy | Periodic oral examination - 60% of charge Scale & clean - 60% of charge Fluoride treatment - 60% of charge Surgical tooth extraction - 60% of charge |
| Major dental* | 12 | \$600 per person up to \$1,200 per policy (combined limit for major dental & endodontic) | Full crown veneered - 60% of charge |
| Endodontic | 12 | | Filling of one root canal - 60% of charge |
| Optical* | 2 | \$200 per person up to \$400 per policy | Single vision lenses & frames - 100% of charge Multi-focal lenses & frames - 100% of charge |
| Non PBS pharmaceuticals* | 2 | \$350 per person up to \$700 per policy (combined limit for non pbs pharmaceuticals, physiotherapy, chiropractic, podiatry, acupuncture, remedial massage, chinese medicine, exercise physiology, health management / healthy lifestyle, osteopathy & other services - Sub-limits apply) | Per eligible prescription - 60% of charge |
| Physiotherapy | 2 | | Initial visit - 60% of charge Subsequent visit - 60% of charge |
| Chiropractic | 2 | | Initial visit - 60% of charge Subsequent visit - 60% of charge |
| Podiatry | 2 | | Initial visit - 60% of charge Subsequent visit - 60% of charge |
| Acupuncture | 2 | | Initial visit - 60% of charge Subsequent visit - 60% of charge |
| Remedial massage | 2 | | Initial visit - 60% of charge Subsequent visit - 60% of charge |
| Chinese medicine | 2 | | Initial visit - 60% of charge Subsequent visit - 60% of charge |
| Exercise physiology | 2 | | Initial visit - 60% of charge Subsequent visit - 60% of charge |
| Health management / Healthy lifestyle | 2 | | Health management - 60% of charge |
| Osteopathy | 2 | | Initial visit - 60% of charge Subsequent visit - 60% of charge |

Complementary Therapies sub-limit is \$150 per person (\$300 per couple or family membership). Benefits are claimable for 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. Healthy lifestyle sub-limit is \$150 per person (\$300 per couple or family membership). The limits detailed above are subject to a combined overall person limit of \$350 (\$700 per couple or family membership) for physio, exercise physiology, chiro, osteo, podiatry, pharmacy, complementary therapies and healthy lifestyle.

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

| | | |
|---------------------------------|----------------------|---|
| X Blood glucose monitors | X Orthodontic | X Other treatments - check with your insurer |
| X Hearing aids | X Psychology | |

Other features of this general treatment cover

Simple Extras is our great-value Extras cover that offers 60% back or more on services such as General Dental, Major Dental, Optical, Physio, Chiro, Complimentary Therapies and more.

For further information about this policy see

<https://www.hif.com.au/simpleextras>

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>

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.