

Private Health Information Statement - General treatment policy

**Vital Options**

**Health Insurance Fund of Australia Limited**  
<http://www.hif.com.au>  
[hello@hif.com.au](mailto:hello@hif.com.au)  
1300 134 060

**Monthly Premium**  
**\$69.10 #**  
(before any rebate or insurer discount)

**Covers 2 adults (and no-one else)**  
**Available in Victoria**  
**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.

General Treatment Cover

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](http://www.hif.com.au/choice-network)

This policy  includes General treatment (Extras) cover for

Note, for items marked with an asterisk \*: With a combined annual limit of \$800 per person, per year, Vital Options gives you complete freedom to choose how you use your limit. Whether it's for a quick check-up at the dentist or a couple of visits to your chiropractor, you can choose the services you'd like to use and we'll pay back 50% on each service until you reach your maximum annual limit of \$800.

| Treatment                                                                 | Waiting period (months) | Benefit limits (per 12 months unless otherwise stated)                                                                        | Examples of maximum benefits                                                                                                                                  |
|---------------------------------------------------------------------------|-------------------------|-------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------|
| General dental*                                                           | 2                       | \$800 per person<br>(combined limit for general dental, endodontic, physiotherapy, chiropractic, osteopathy & other services) | Periodic oral examination - 50% of charge<br>Scale & clean - 50% of charge<br>Fluoride treatment - 50% of charge<br>Surgical tooth extraction - 50% of charge |
| Endodontic*                                                               | 2                       |                                                                                                                               | Filling of one root canal - 50% of charge                                                                                                                     |
| Physiotherapy*                                                            | 2                       |                                                                                                                               | Initial visit - 50% of charge<br>Subsequent visit - 50% of charge                                                                                             |
| Chiropractic*                                                             | 2                       |                                                                                                                               | Initial visit - 50% of charge<br>Subsequent visit - 50% of charge                                                                                             |
| Osteopathy*                                                               | 2                       |                                                                                                                               | Initial visit - 50% of charge<br>Subsequent visit - 50% of charge                                                                                             |
| A 12 month waiting period applies to dental items: 322-331, 595, and 596. |                         |                                                                                                                               |                                                                                                                                                               |

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

|                                                                                                           |                                                                                                             |                                                                                                                                |
|-----------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------|
|  Acupuncture            |  Non PBS pharmaceuticals |  Psychology                                 |
|  Blood glucose monitors |  Optical                 |  Remedial massage                           |
|  Hearing aids           |  Orthodontic             |  Other treatments - check with your insurer |
|  Major dental           |  Podiatry                |                                                                                                                                |

Other features of this general treatment cover

Just need cover for the essentials? No worries. Vital Options offers great-value, entry-level cover for singles and couples. It covers all those vital 'general treatment' services you might need, such as Chiro, Physio, Osteo and General dental, Ambulance plus some Endodontic and Periodontal items. With Vital Options, we'll pay 50% for each treatment or service until you reach the \$800 per person annual limit plus 100% for one emergency ambulance service per person per year.

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

## Ambulance cover

In Victoria this policy provides:

**Emergency:** with a waiting period of 1 day, limited to 1 services per year.

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

### [Other features of this ambulance cover](#)

There is a limit of one emergency ambulance service or call-out fees per person per year.

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.