Private Health Information Statement - General treatment policy

Basic Extras

Health Insurance Fund of Australia Limited	*Monthly Premium*	Covers two adults & dependants (3 or more people, only 2 of whom are adults)
http://www.hif.com.au hello@hif.com.au 1300 134 060	*$73.30 #* (before any rebate or insurer discount)	Available in Victoria

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 20, students up to and including the age of 30, as well as persons with a disability who qualify as a child or other dependant or student in these age ranges.

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

This policy ✓ **includes** General treatment (Extras) cover for

*Note, for items marked with an asterisk *: 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*
General dental	2	$400 per person up to $800 per policy	Periodic oral examination - 50% of charge Scale & clean - 50% of charge Fluoride treatment - 50% of charge Surgical tooth extraction - 50% of charge
Optical*	2	$150 per person up to $300 per policy	Single vision lenses & frames - 100% of charge Multi-focal lenses & frames - 100% of charge
Physiotherapy	2	$300 per person up to $600 per policy (combined limit for physiotherapy, chiropractic, osteopathy & other services)	Initial visit - 50% of charge Subsequent visit - 50% of charge
Chiropractic	2		Initial visit - 50% of charge Subsequent visit - 50% of charge
Osteopathy	2		Initial visit - 50% of charge Subsequent visit - 50% of charge

The limits detailed above are subject to a combined overall person limit of $300 ($600 per couple or family membership) for physio, chiro and osteo.

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

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

Other features of this general treatment cover

Basic Extras is our entry-level cover, providing 50% back or more on commonly used services such as General Dental, Optical, Physio, Chiro, Osteo and Emergency Ambulance.

For further information about this policy see

https://www.hif.com.au/basicextras

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.