

## Private Health Information Statement - General treatment policy

### Value Extras

#### 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

**\$95.75 #**

(before any rebate or insurer discount)

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

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

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 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.*

| Treatment                             | Waiting period (months) | Benefit limits (per 12 months unless otherwise stated)                                                                                                    | Examples of maximum benefits                                                                                                            |
|---------------------------------------|-------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------|
| General dental                        | 2                       | \$750 per person                                                                                                                                          | Periodic oral examination - \$54.35<br>Scale & clean - \$110.35<br>Fluoride treatment - \$33.20<br>Surgical tooth extraction - \$127.05 |
| Optical*                              | 2                       | \$150 per person                                                                                                                                          | Single vision lenses & frames - 100% of charge<br>Multi-focal lenses & frames - 100% of charge                                          |
| Non PBS pharmaceuticals*              | 2                       |                                                                                                                                                           | Per eligible prescription - \$80.00                                                                                                     |
| Physiotherapy                         | 2                       | \$350 per person<br>(combined limit for non pbs pharmaceuticals, physiotherapy, chiropractic, podiatry, exercise physiology, osteopathy & other services) | Initial visit - \$30.00<br>Subsequent visit - \$30.00                                                                                   |
| Chiropractic                          | 2                       |                                                                                                                                                           | Initial visit - \$25.00<br>Subsequent visit - \$25.00                                                                                   |
| Podiatry                              | 2                       |                                                                                                                                                           | Initial visit - \$25.00<br>Subsequent visit - \$25.00                                                                                   |
| Acupuncture                           | 2                       | \$100 per person<br>(combined limit for acupuncture, remedial massage & chinese medicine)                                                                 | Initial visit - \$25.00<br>Subsequent visit - \$25.00                                                                                   |
| Remedial massage                      | 2                       |                                                                                                                                                           | Initial visit - \$25.00<br>Subsequent visit - \$25.00                                                                                   |
| Chinese medicine                      | 2                       |                                                                                                                                                           | Initial visit - \$25.00<br>Subsequent visit - \$25.00                                                                                   |
| Exercise physiology                   | 2                       | Combined limit - see Non PBS pharmaceuticals                                                                                                              | Initial visit - \$20.00<br>Subsequent visit - \$20.00                                                                                   |
| Health management / Healthy lifestyle | 2                       | \$50 per person                                                                                                                                           | Health management - 100% of charge                                                                                                      |
| Osteopathy                            | 2                       | Combined limit - see Non PBS pharmaceuticals                                                                                                              | Initial visit - \$25.00<br>Subsequent visit - \$25.00                                                                                   |

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 \$350 for physio, exercise physiology, chiro, osteo, podiatry and pharmacy.

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

|                                 |                       |                                                     |
|---------------------------------|-----------------------|-----------------------------------------------------|
| <b>X</b> Blood glucose monitors | <b>X</b> Major dental | <b>X</b> Other treatments - check with your insurer |
| <b>X</b> Endodontic             | <b>X</b> Orthodontic  |                                                     |
| <b>X</b> Hearing aids           | <b>X</b> Psychology   |                                                     |

#### Other features of this general treatment cover

Value Extras is our value-packed Extras cover for common health needs such as General Dental, Optical, Physio, Chiro, Complimentary Therapies and more.

For further information about this policy see

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

## Ambulance cover

In Victoria 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.