

Private Health Information Statement - General treatment policy

Essential Extras

Health Insurance Fund of Australia Limited

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

hello@hif.com.au

1300 134 060

Monthly Premium

\$67.95 #

(before any rebate or insurer discount)

Covers only one person
Available in Queensland

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

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. 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	\$1,250 per policy (combined limit for general dental, major dental, endodontic & orthodontic) \$1,250 lifetime limit for Orthodontic	Periodic oral examination - \$54.35 Scale & clean - \$110.35 Fluoride treatment - \$33.20 Surgical tooth extraction - \$139.75
Major dental*	12		Full crown veneered - \$720.25
Endodontic	12		Filling of one root canal - \$129.15
Orthodontic	12		Braces for upper & lower teeth, including removal plus fitting of retainer - 100% of charge
Optical*	2	\$200 per policy	Single vision lenses & frames - 100% of charge Multi-focal lenses & frames - 100% of charge
Non PBS pharmaceuticals*	2	\$200 per policy (combined limit for non pbs pharmaceuticals & other services)	Per eligible prescription - \$80.00
Physiotherapy	2	\$400 per policy (combined limit for physiotherapy, chiropractic, podiatry, dietetics/dietary advice, exercise physiology, osteopathy & other services)	Initial visit - \$35.00 Subsequent visit - \$35.00
Chiropractic	2		Initial visit - \$28.00 Subsequent visit - \$28.00
Podiatry	2		Initial visit - \$28.00 Subsequent visit - \$28.00
Acupuncture	2	\$150 per policy (combined limit for acupuncture, remedial massage & chinese medicine)	Initial visit - \$28.00 Subsequent visit - \$28.00
Remedial massage	2		Initial visit - \$28.00 Subsequent visit - \$28.00
Chinese medicine	2		Initial visit - \$28.00 Subsequent visit - \$28.00
Dietetics/dietary advice	2	Combined limit - see Physiotherapy	Initial visit - \$30.00 Subsequent visit - \$30.00
Exercise physiology	2	Combined limit - see Physiotherapy	Initial visit - \$25.00 Subsequent visit - \$25.00

