

# Private Health Information Statement - General treatment policy

## Essential 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  
\$143.20<sup>#</sup>**

(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. 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 person (combined limit for general dental, major dental, endodontic & orthodontic)	Periodic oral examination - \$54.35 Scale & clean - \$110.35 Fluoride treatment - \$33.20 Surgical tooth extraction - \$139.75
Major dental*	12	\$1,250 lifetime limit for Orthodontic	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 person	Single vision lenses & frames - 100% of charge Multi-focal lenses & frames - 100% of charge
Non PBS pharmaceuticals*	2	\$200 per person (combined limit for non pbs pharmaceuticals & other services)	Per eligible prescription - \$80.00
Physiotherapy	2	\$400 per person (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		Initial visit - \$28.00 Subsequent visit - \$28.00
Remedial massage	2	\$150 per person (combined limit for acupuncture, remedial massage & chinese medicine)	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
Health management / Healthy lifestyle	2	\$75 per person	Health management - 100% of charge
Osteopathy	2	Combined limit - see Physiotherapy	Initial visit - \$28.00 Subsequent visit - \$28.00

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 \$400 for physio, exercise physiology, chiro, osteo, podiatry and dietetics consultations.

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

<b>X</b> Blood glucose monitors	<b>X</b> Psychology
<b>X</b> Hearing aids	<b>X</b> Other treatments - check with your insurer

**Other features of this general treatment cover**

Essential Extras includes all those essential services like Dental, Physio, Chiro, Podiatry, Complementary Therapies, Ambulance and more.

**For further information about this policy see**

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

## **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.