

# Premium Options



Conditions and benefits of this cover were last updated on 1<sup>st</sup> January 2010.

SET REBATES APPLY PER ITEM OR SERVICE, FULL INFORMATION AVAILABLE FROM THE FUND		
	Benefits up to	Annual Limit
<p><b>Ambulance</b> Benefit is paid on charges raised for approved ambulance services.</p> <p>Emergency transport is where a patient is transported and admitted to an emergency department of a hospital.</p> <p>Emergency medical attention is where the ambulance responds to an emergency call-out and the patient is treated but does not require immediate transportation to hospital. A patient co-payment of \$50 per service applies to non-emergency call-outs and transportation.</p> <p>Benefits are not payable for inter-hospital transfers.</p>	<p>Emergency: 100%</p> <p>Non-Emergency Call outs and transportation: 100% with a \$50 co-payment</p> <p>Inter Hospital transfers: No benefit</p>	No Limit
<p><b>Asthmatic Spacers</b></p>	\$18	2 per person
<p><b>Auxiliary Home Nursing</b> Member must also hold a hospital cover with HIF. Contact the fund for conditions.</p>	Up to \$75 per day	\$1800 per person
<p><b>Blood Glucose or Blood Pressure Monitor</b></p>	<p>1 of either monitor every 3 years</p> <p>75% of the charge</p>	<p>\$200 per person</p> <p>1 per person per 3 years</p>
<p><b>Chiropractic</b> Benefits are paid only for spinal manipulation or adjustment and this information must be quoted on the account.</p> <p>Treatment must be rendered by a Chiropractor registered with the Fund.</p> <p>One x-ray per person per year.</p> <p>Annual limit is combined with Osteopathic services.</p>	<p>Initial visit \$30 2 – 10 visits \$29 10+ visits \$18</p> <p>X-Ray \$110</p>	<p>Up to 3 years \$650 per person \$1300 per policy</p> <p>Over 3 years \$750 per person \$1500 per policy</p>
<p><b>Complementary Therapies</b> A benefit is paid towards the cost of Naturopathy, Myotherapy, Homeopathy, Acupuncture, Traditional Chinese Medicine, Massage Therapy, Swedish Massage, Sports Massage and Deep Tissue Massage.</p> <p>Benefits are not payable on medicines provided by the practitioner.</p> <p>The treatment must be provided by a practitioner, which is registered with the Fund in the specialty for which the charge is raised.</p>	<p>Initial – 6 visits \$25 7+ visits \$17</p>	<p>Up to 3 years \$500 per person</p> <p>Over 3 years \$600 per person</p>
<p><b>Dental</b> Benefits are paid only on accounts rendered by a registered Dentist or Dental Prosthesisist who is registered with HIF.</p> <p>Benefits for replacement dentures and partial dentures are not paid within three years of previous supply.</p> <p>There are some items for which the fund does not pay a benefit if they are performed with another item in the same course of treatment. Limits apply to the number of times some items such as bleaching attract a rebate.</p> <p>The orthodontic limit is a lifetime limit and forms part of the overall annual limit.</p> <p>Dental Prosthetists are allowed to perform a limited range of services for benefit purposes.</p>	<p>General Dental (X-rays, non-surgical extractions and minor fillings) - no limit. All other general dental - \$1500 per person, rising by \$300 each year to \$3000. Part of overall annual limit.</p> <p>Inlay/Onlay - \$1000 per person, rising by \$100 each year to</p>	<p>Overall annual limit: Yr 1 - \$1500 per person Yr 2 - \$1800 per person Yr 3 - \$2100 per person Yr 4 - \$2400 per person Yr 5 - \$2700 per person 5 yrs &amp; over - \$3000 per person</p>

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<p><b>Dental contd.</b></p> <p>HIF's Top 20 SmartTeeth Dental Services provides benefits from 60% to 100% of the dentist's fee (up to a set maximum benefit for each item of service).</p> <p>Please contact the fund for a benefit quote before commencing treatment with full details of the necessary dental items as provided by the Dentist.</p>	<p>\$1500. Part of overall annual limit.</p> <p>Dentures, Crowns and Bridges - \$1200 per person, rising by \$100 each year to \$1700. Part of overall annual limit.</p> <p>Periodontic/ Endodontic - \$700 per person, rising by \$100 each year to \$1200. Part of overall annual limit.</p> <p>Orthodontic - \$1500 per person, rising by \$300 each year to \$3000. Part of overall annual limit.</p>	<p>Orthodontics has a lifetime limit and is claimable only once per person for life.</p>
<p><b>Diabetics Education</b> For consultations or information sessions conducted by Diabetes Association in relation to diabetes.</p>	<p>Initial visit \$36 Subsequent visits \$18</p>	<p>6 visits</p>
<p><b>Dietetics</b> Benefits are only payable for treatment carried out by a registered Dietician approved by the fund in their registered premise.</p>	<p>Initial visit \$40 Subsequent visits \$20 Group visits \$12</p>	<p>\$324 per person</p>
<p><b>First Aid Courses</b> For First Aid Courses conducted by St Johns Ambulance or Royal Life Saving Association.</p>	<p>\$70</p>	<p>1 per person per 3 years</p>
<p><b>Healthy Lifestyle</b> Benefit is paid towards the cost of:</p> <ul style="list-style-type: none"> <li>• An approved health management program, intended to prevent or improve a specific health condition. Certification to that effect must be provided to support the claim.</li> <li>• Approved weight loss program</li> <li>• Approved Health Assessment program</li> <li>• Approved Skin Cancer screening (where service not eligible for Medicare rebate)</li> <li>• Approved Quit Smoking plan</li> <li>• Hollywood Functional Rehabilitation Clinic</li> <li>• St John of God Health &amp; Injury management program</li> </ul> <p>Please contact the fund prior to commencing the program or paying subscriptions to ascertain if the program is eligible for a rebate.</p>	<p>Single Membership: \$50</p> <p>Family Membership: \$100</p>	<p>1 per membership per year</p>

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<p><b>Hearing Aids</b> Benefit is paid on replacement hearing aids after 5 years.</p> <p>Members who have contributed to the HIF Super or Premium Options table for more than 5 years may claim for one appliance for each year.</p>	<p>Less than 5 years \$550</p> <p>5 to 10 years \$600</p> <p>More than 10 years \$700</p>	<p>Up to 5 years 1 only per person</p> <p>Over 5 years 1 per ear per person</p>
<p><b>Nebuliser/Humidifier</b></p>	<p>75% of the charge</p>	<p>\$180 per person</p> <p>1 per person per 3 years</p>
<p><b>Occupational Therapy</b> Benefits are paid only for treatment medically necessary for physical rehabilitation.</p> <p>Members may be asked to supply documentation with the initial claim outlining details of the proposed course of treatment.</p>	<p>Initial visit \$60 Subsequent visits \$27 Group visits \$10</p>	<p>Combined Orthoptic, Physiotherapy, Speech and Occupational Therapy</p> <p>Up to 5 years \$1200 per person</p> <p>Over 5 years \$1500 per person</p>
<p><b>Optical</b> Benefit is paid for glasses and contact lenses that are necessary to correct, remedy or relieve any optical defect of sight.</p> <p>A registered optometrist or optical dispenser must supply frames, glasses or contact lenses.</p> <p>Non-prescription safety glasses, protective glasses, sunglasses, cosmetic glasses or cosmetic contacts are not eligible for a refund.</p>		<p>Up to 5 years: \$280 per person</p> <p>Over 5 years: \$350 per person</p> <p>Sub-limits apply.</p>
<p><b>Orthoptics (Eye Therapy)</b> For treatment provided by registered eye therapists approved by the Fund, at their registered practice premises.</p>	<p>Initial visit \$50 Subsequent visits \$25</p>	<p>Combined Orthoptic, Physiotherapy, Speech and Occupational Therapy</p> <p>Up to 5 years \$1200 per person</p> <p>Over 5 years \$1500 per person</p>
<p><b>Orthotics</b> Services must be supplied by a registered Podiatrist, Orthotics provider or Surgical Boot maker.</p> <p>Rebates for all associated orthotics charges (eg. measuring, muscle testing, and gait analysis) are paid from the annual Orthotics limit, not from the Podiatry limit.</p>	<p>75% of the charge</p>	<p>\$240 per person</p> <p>1 every 2 years or 1 per calendar year if the member or dependant has physically outgrown the orthotic.</p>
<p><b>Osteopathic</b> A benefit is paid where the provider is registered in a private practice.</p> <p>Annual limit is combined with Chiropractic services.</p>	<p>Initial visit \$30 2 - 10 visits \$29 10+ visits \$18</p>	<p>Up to 3 years \$650 per person \$1300 per policy</p> <p>Over 3 years \$750 per person \$1500 per policy</p>

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<b>Peak Flow meter</b>	\$30	1 per person
<p><b>Pharmacy</b> Benefit is payable on Non-Government Pharmaceutical Benefits Script items. All pharmacy accounts must be paid before claiming a benefit from the fund.</p> <p>A benefit will be paid on items that are only available on prescription. The prescription must be issued by a registered medical or dental practitioner. If you are issued with a prescription for an item that is available for purchase without a prescription no benefit will be payable.</p> <p>Contraceptive drugs may be claimed if being prescribed only for the treatment of acne. These include Diane 35ED, Juliet 35 and Marvalon. For the purpose of benefit payments, a 3 month supply of permitted contraceptive drugs will be classed a script item. Your doctor must supply a letter before benefit will be paid. The letter is valid for 12 months.</p>	100% of the balance after the PBS fee is deducted up to \$80 per script item	<p>Up to 3 years \$200 per person</p> <p>Over 3 years \$400 per person</p>
<p><b>Physiotherapy</b> Benefits are only payable when the service/class is fully supervised by a Physiotherapist at their registered practice.</p> <p>A combined sub-limit of \$600 per person applies to Hydrotherapy, Antenatal and other group classes.</p>	<p>Initial visit \$45 2 – 10 visits \$40 10+ visits \$30</p> <p>Hydrotherapy Antenatal and group visits \$15</p>	<p>Combined Orthoptic, Physiotherapy, Speech and Occupational Therapy</p> <p>Up to 5 years \$1200 per person</p> <p>Over 5 years \$1500 per person</p>
<p><b>Podiatry</b> Service must be provided by a registered Podiatrist who is approved by the fund.</p> <p>Contact the fund for benefit details on podiatry surgery.</p>	<p>Initial visit \$32 Subsequent visits \$25 Non-surgery attendance \$12</p>	\$382 per person (includes all podiatry services)
<p><b>Prostheses</b> A benefit is paid on a limited range of external prostheses.</p>		Contact fund
<p><b>Psychology</b> A benefit is payable where the provider is registered and in a private practice.</p> <p>A maximum of two treatment sessions will be paid on the same date if there is a minimum of two hours between sessions.</p>	<p>Initial visit \$100 Subsequent visits \$55 Group visits \$30 per person to maximum of \$75 per session</p>	\$1000 per person

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<b>Speech Therapy</b> For treatment provided by registered Speech Therapists approved by the Fund, at their registered practice premises.	Initial visit \$75 Subsequent visits \$45	Combined Orthoptic, Physiotherapy, Speech and Occupational Therapy  Up to 5 years \$1200 per person  Over 5 years \$1500 per person

## Waiting Periods and Benefit Restrictions

The following waiting periods apply for Premium Options

Waiting Periods	Services		
<b>2 Months</b>	Ambulance Asthmatic Spacers Auxiliary Home Nursing Chiropractic Complementary Therapies Diabetics Education Dietetics	General Dental services Eye Therapy (Orthoptics) First Aid Courses Healthy Lifestyle Occupational Therapy Optical Appliances Orthoptics	Osteopathy Peak Flow Meter Pharmaceutical Drugs Physiotherapy Podiatry Consultations Speech Therapy
<b>12 Months</b>	Blood Glucose/Blood Pressure Monitor Major Dental services	External Protheses Nebuliser/ Humidifier	Orthotic Appliances Psychological Consultations
<b>3 Year</b>	Assisted Reproduction Drugs	Hearing Aids	

### Important Information

Benefit is not payable until the service has been completed. The benefit cannot exceed the cost of the service.

If you are entitled to claim a rebate from another source then that claim **MUST** be made prior to claiming from HIF. The total rebate from all sources cannot exceed the actual charge.

Benefit is not payable where a person who is direct relative of the member provides the service.

To be eligible for a benefit, the person providing the service **MUST** be registered with HIF to perform that service.

The annual limit is based on calendar year. The date of service is the date used to calculate your annual entitlement, not the date the claim is lodged.

## General Information

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### Ancillary Providers

If you wish to know if a provider is registered with HIF you can do in two ways: email HIF at [info@hif.com.au](mailto:info@hif.com.au) with the provider's information to check if they are registered or contact our Customer Service Representatives on 1300 13 40 60.

### Privacy Policy

HIF recognises the importance of keeping the personal information that you entrust to us private and confidential. HIF's 'Privacy Policy' has been compiled to outline how your personal information is handled and the steps taken by HIF to ensure your privacy. If you would like to find out more about HIF's 'Privacy Policy' you can:

- Refer to our website – [www.hif.com.au](http://www.hif.com.au)
- Email HIF directly at [info@hif.com.au](mailto:info@hif.com.au)
- Contact a HIF Customer Service Representative on 1300 13 40 60 to request a copy of our Privacy Policy brochure

## Providing Feedback or Making a complaint

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HIF is committed to providing our members with access to the highest possible level of service and we value the feedback that our members provide. As part of HIF's commitment to continuous improvement if you have a concern regarding your HIF membership, our products, benefits or our service we would be happy to hear from you.

If you have a complaint or concerns, you can:

- Discuss this with one our Customer Service Representatives on **1300 13 40 60**. HIF's internal complaint handling process ensures where our people are unable to assist you with your concerns or complaint they will escalate your issue to a senior manager.
- Access the Internal Complaint Handling process by addressing your complaint in writing to:

**Operations Manager  
Health Insurance Fund of WA  
GPO Box X2221  
PERTH WA 6847**

**Or**

Email your complaint to [info@hif.com.au](mailto:info@hif.com.au)

If after discussing your concerns with us, and you believe the outcome or decision is not appropriate and you wish to take the matter further you can:

Contact the Private Health Ombudsman

- Via the website [www.phio.org.au](http://www.phio.org.au) or
- By ringing toll free on 1800 640 695, or
- Write to Level 7, 362 Kent Street, Sydney NSW 2000