



Visitors Cover
*The smart choice
for health cover*



Australia's first certified Carbon Neutral health fund.

Got a question?

If you can't find the information you need in this brochure or online at **hif.com.au**, don't worry – contact us.

By phone

Within Australia: 1300 13 40 60

Outside Australia: +61 8 9227 4200

By email

join@hif.com.au

By fax

Within Australia: 08 9228 4058

Outside Australia: +61 8 9228 4058

By post

HIF, PO Box X2221, PERTH WA 6847

In person at our head office

60-62 Stirling Street, Perth, WA 6000

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So you're going to be visiting Australia

That's great. Whether you're on holiday, visiting relatives or working here for a while, we hope you'll have a great time. And hopefully your stay will be accident and illness-free. But just in case something happens, we've made organising health cover both easy and affordable for you and your family.

Who is visitors cover for?

Our health cover for overseas visitors and workers is designed for:

- Short-term visitors
- Visa 457 applicants
- Visa 410 applicants
- Temporary residents
- Norfolk Island residents

About Australia's health system

The Australian health system allows for public and private healthcare services.

Our public health system is called Medicare. Depending on which country you're from, you may be entitled to limited Medicare cover for emergency treatment, but only under certain conditions. You won't be able to choose your doctor and you won't be covered for:

- Treatment in a private hospital, only public hospitals
- Non-emergency doctors' visits
- Ancillary services like dental, optical care or ambulance transport

If you aren't covered by Medicare, you'll have to pay for hospital or medical treatment, which can be expensive. For example, an emergency appendix removal can cost up to \$30,000.

Peace of mind and the freedom to choose

Whether you're covered by Medicare or not, our affordable and easy-to-arrange health cover means you can rest assured that HIF visitors cover will give you access to Australia's hospital system when you need it most. Our higher levels of cover also give you access to the private system including choice of doctor and hospital.

No worrying about potentially costly healthcare bills. No waiting lists for emergency treatment. With overseas visitors cover you and your family can simply relax and enjoy life here in Australia.

Coming to Australia on a 457 visa?

Then your entry to Australia is dependent on securing private health insurance. Read on to find out more about our DIAC-compliant health cover.

What does visitors insurance cover?

Hospital cover

Our hospital insurance covers gives you access to the public and private hospital system.

Ancillary cover

Ancillary healthcare encompasses a range of services, including:

- Chiropractic services
- Osteopathy
- Complementary therapies (massage, accupuncture)
- Dental healthcare
- Dietetics
- Healthy lifestyle services (skin cancer screening, health checks)
- Optical
- Pharmacy
- Physiotherapy
- Podiatry

Medical cover

This includes medical expenses, such as:

- Consultations
- Medical treatment
- Pathology
- X-rays
- Surgical procedures
- Other related services that Australian residents are covered for via Medicare, including consultations at medical practitioners' offices

Health cover and tax

In addition to peace of mind, private health cover can also provide tax savings. Check out Appendix A of this brochure or hif.com.au for more info.

Our hospital and medical cover options

At HIF, we like to make it as simple (and affordable) as possible to choose the right level of health cover for you and your situation. With that in mind, we have four levels of hospital and medical cover that can be combined with any of our ancillary covers:

- **Essential Visitors Cover** (No Excess) – public hospital cover – shared room
- **Intermediate Visitors Cover** (No Excess) – private hospital and shared room cover
- **Comprehensive Visitors Cover** (No Excess) – private hospital and private room cover
- **Comprehensive Visitors Cover** (\$500/\$1000 Excess) – private hospital and private room cover

| | HIF Essential No Excess | HIF Intermediate No Excess | HIF Comprehensive No Excess | HIF Comprehensive \$500/\$1000 Excess |
|--|-------------------------------|----------------------------------|-----------------------------------|--|
| Hospital Public | ✓ | ✓ | ✓ | ✓ |
| Hospital Private | ✗ | ✓ | ✓ | ✓ |
| Private Room | ✗ | ✗ | ✓ | ✓ |
| Outpatient Medical | ✗ | ✓ \$500 per person | ✓ | ✓ |
| Repatriation | ✓ \$4000 | ✓ \$6000 | ✓ \$8000 | ✓ \$8000 |
| Optional Extras | ✓ | ✓ | ✓ | ✓ |
| Ambulance in Hospital | ✓ | ✓ | ✓ | ✓ |
| Access Gap Cover | ✗ | ✗ | ✓ | ✓ |
| Renal, Sterilisation, Sleep Disorders, Psychiatric | ✓ | ✓ | ✓ | ✓ |
| Bone Marrow & Organ Transplant | ✗ | ✗ | ✓ | ✓ |
| Assisted Reproductive Technologies | ✗ | ✗ | ✓ | ✓ |
| Pharmacy | ✓ | ✓ | ✓ | ✓ |

Exclusions

Hospital and medical cover waiting periods

Waiting periods (the time you need to wait before you can claim) are necessary for some services. All Australian health funds have waiting periods. Our waiting periods are:

- All obstetric related services - 12 months
- All treatment related to a pre-existing ailment or condition - 12 months

What's a pre-existing ailment or condition?

A pre-existing ailment or condition is one where the signs or symptoms were in evidence at any time during the six months prior to joining our fund as a member or upgrading to a higher level of cover.

The fine print

Please note we will not pay a benefit:

- When a claim for any form of compensation or damages can or will be made
- Where benefits are payable from any other source
- When travelling to and from Australia
- When services are provided outside Australia
- The services you're claiming for are not covered by Medicare for Australian residents

Services not covered by Medicare (e.g. health screening insurance examinations and services that do not have a Medicare Benefits Schedule (MBS). Refer page 12 for more information).

Our ancillary cover options

Combining ancillary cover with our hospital and medical cover is the best way to ensure complete peace of mind for you and your family while you're in Australia. Simply choose the ancillary cover option that suits you and your lifestyle.

- **Premium Options** – covers the widest and most comprehensive range of ancillary services, with higher rebates and annual limits applying to a number of services
- **Super Options** – covers a comprehensive range of services
- **Special Options** – covers an intermediate range of services, major dental, optical, physiotherapy, complementary therapies and many more
- **Saver Options** – covers a basic range of everyday general services to suit the budget conscious

Smile about SmartTeeth

Whichever ancillary option you choose, you'll benefit from our SmartTeeth dental rebates, providing up to 100% of the deemed fee of the most popular dental services.

What's the difference?

| Type of Service | Premium Options | Super Options | Special Options | Saver Options | Waiting Period |
|---------------------------------------|-----------------|---------------|-----------------|---------------|----------------------------------|
| Ambulance | ✓ | ✓ | ✓ | ✓ | 2 Month Waiting Period |
| Auxiliary Home Nursing | ✓ | ✓ | X | X | |
| Asthmatic Spacers | ✓ | ✓ | X | X | |
| Chiropractic | ✓ | ✓ | ✓ | ✓ | |
| Complementary Therapies | ✓ | ✓ | ✓ | ✓ | |
| Dental - General Unlimited | ✓ | ✓ | ✓ | ✓ | |
| Diabetes Education | ✓ | ✓ | X | X | |
| Dietetics | ✓ | ✓ | ✓ | ✓ | |
| First Aid Courses | ✓ | X | X | X | |
| Healthy Lifestyle | ✓ | ✓ | ✓ | ✓ | |
| Occupational Therapy | ✓ | ✓ | X | X | |
| Optical | ✓ | ✓ | ✓ | ✓ | |
| Orthoptics (Eye Therapy) | ✓ | ✓ | X | X | |
| Osteopathy | ✓ | ✓ | ✓ | ✓ | |
| Peak-flow meter | ✓ | ✓ | X | X | |
| Pharmacy Drugs | ✓ | ✓ | ✓ | ✓ | |
| Physiotherapy | ✓ | ✓ | ✓ | ✓ | |
| Podiatry Visits | ✓ | ✓ | ✓ | ✓ | |
| Speech Therapy | ✓ | ✓ | X | X | |
| Dental - General Limited [#] | ✓ | ✓ | ✓ | ✓ | Up to 12 Month Waiting Period |
| Blood Glucose/Pressure Monitor | ✓ | ✓ | X | X | 12 Month Waiting Period |
| Dental - Major | ✓ | ✓ | ✓ | X | |
| Nebuliser/Humidifier | ✓ | ✓ | X | X | |
| Orthotic Appliances | ✓ | ✓ | X | X | |
| Podiatry Surgery | ✓ | ✓ | X | X | |
| Psychological Consultations | ✓ | ✓ | X | X | |
| Assisted Reproduction Drugs | ✓ | ✓ | X | X | 36 Month Waiting Period |
| Hearing Aids | ✓ | ✓ | X | X | |

Check out our full ancillary benefits breakdown, including optical and dental benefits, in Appendix C at the back of this brochure.

How to join

So you've decided to join us.
That's great news.

Joining us is easy

All you have to do is complete the Membership Application Form in this brochure. Subject to our rules, your membership will commence on the date your completed application form is lodged with us, or a date after lodgement that you nominate (the date of lodgement is the date we receive your application).

Transferring from another Australian health fund

No problem. Simply include all the details on your application and we will arrange the transfer on your behalf. We'll also honour your last 12 months of equivalent cover with your previous Australian health fund to help you accrue long-term member status faster and waive the waiting periods.

Your cooling-off period

We're confident you'll be more than happy with the level of cover and service we provide. However, you have 30 days to read your policy. If you decide during this time that you don't wish to take up the cover, you may cancel the policy and we will give you a full refund, provided you have not made a claim.

Member rewards

HIF members who recommend new members will be rewarded. If a new member decides to join as the result of your recommendation, you'll receive a great gift voucher valued at \$70. Find out more about our Member Rewards program at hif.com.au

Discounted rates

We offer discounted premiums if you pay in advance via direct debit or manual invoice – a 2% discount if you pay half-yearly and 4% for yearly payments.

How to pay

Direct debit

This is our most popular, flexible and convenient payment option. Your premiums are automatically deducted and paid from your nominated financial institution account or your credit card.

Employee payroll deduction

Many employers will provide their employees with a payroll deduction facility to make paying health cover premiums easy and convenient. We can also arrange a no-hassle payroll deduction with your employer. Please contact us to verify if your employer participates.

Manual invoice

With this option, we will send you an account when your premium is due. Payments can be made as follows:

- **By phone** – call us on 1300 13 40 60 for over the phone credit card payments
- **BPay** – through your bank's telephone or internet banking system
- **Billpay** – phone or access via the internet
- **In person** – pay at an HIF office or any Australia Post branch
- **By post** – send a cheque or money order, including the lower half of your invoice to: HIF, GPO Box X2221, Perth, WA 6847



How to claim

Electronic claiming

Healthcare providers with electronic claiming technology (HICAPS or IBA) can settle your account with you on the spot by using your HIF membership card. All you need to do is pay any difference.

Cash claims

You can lodge paid ancillary accounts at our Perth office or regional cash claims agents, or request the money to be paid into your nominated bank account.

Hospital and AccessGap accounts

Your doctor may send the accounts direct to us. If not, you can send the unpaid account to us for processing. We will then send the payment direct to the doctor or hospital on your behalf.

To find out more information on specific payment amounts for up coming procedures, please call HIF on 1300 13 40 60.

By post

Complete a claim form and mail it to us. We can post claim forms to you, or you can download them from hif.com.au. All providers must be registered with us for benefits to be paid. Please note, benefits will not be paid for any hospital or ancillary costs incurred outside Australia.

Fast-Track claiming

Try our quick and easy Fast-Track ancillary claims option. Simply send your completed claim form to us, along with your healthcare provider's invoice and your receipt.

- **Fax:** (08) 9328 1685
- **Email:** claims@hif.com.au

Conditions apply. For details, please call us on 1300 13 40 60 or download the claim form from hif.com.au

Application for membership

Please ensure that you provide all required information when completing the form in this brochure, then post your form and any supporting documentation to:

- HIF, GPO Box X2221, Perth, WA 6847

[Direct debit request](#)

Fill in this part of the form if you would like automatic deductions from your bank account or credit card.

[Payroll deduction authority](#)

Complete this part of the form if your employer offers this option.

[Status confirmation](#)

Within one month of your arrival in Australia, please provide us with a copy of the visa and passport details (confirming arrival dates) for everyone covered on your policy. We need this information to activate your membership.

[Refunds](#)

If you do not arrive in Australia or you leave early, we will refund outstanding contributions.

[Any questions?](#)

Please contact us on 1300 13 40 60 within Australia or +61 8 9227 4200 from overseas if you need further information or assistance to complete your application. Alternatively, email info@hif.com.au



Other useful information

Privacy of your personal information

- All personal information collected by us will be used solely in relation to your membership
- Details of your cover will be disclosed to a hospital on request if you have been or are about to be admitted, to enable the hospital to advise you of any out-of-pocket expenses you may incur
- A copy of the HIF Privacy Policy is available on request
- You may request access to all stored personal information – requests must be made in writing and will be acknowledged within 14 days of receipt

What is an 'excess'?

The amount selected on a hospital cover which the primary member agrees to pay before a benefit will be payable from HIF.

HICAPS/iSOFT

Healthcare providers with HICAPS or iSOFT technology can electronically claim your benefit directly.

What is an 'inpatient'?

An inpatient is a person who has been admitted into an approved hospital or day facility, allocated a bed and discharged following treatment.

What is the Medicare Benefit Schedule (MBS)?

This is the schedule of benefits produced by the Department of Health and Aged Care, listing eligible services, fees and benefits for medical services, including inpatient services.

Who is the 'primary member'?

The primary member is the first named member, irrespective of who pays contributions for the provision of health cover. The primary member also holds the legal responsibility to ensure the membership is kept financial at all times, and holds the right to add or remove dependants from the membership.

In the instance that the primary member wishes to provide authority for another person to act on their behalf, a spousal/agents authority is required.

Appendix A: Taxation information

If you are an Australian resident for taxation purposes, including residents of a country which has a Reciprocal Health Care Arrangement with Australia, you may be required to pay the Medicare Levy and the Medicare Levy Surcharge (MLS).

The Medicare Levy is imposed by the Australian Government to fund the Medicare scheme. It is normally calculated at 1.5% of your annual taxable income, but this rate may vary depending on your circumstances.

The MLS is an additional 1% tax imposed on individuals and families on higher incomes who do not have an appropriate level of private health cover for themselves and all of their dependants. It applies proportionately for any period during the tax year when an appropriate cover was not held.

For more information about the current income threshold amounts for an individual, couple or family, please visit hif.com.au. Alternatively, contact the Australian Tax Office (ATO) on 13 28 61 or Medicare Australia on 13 20 11, or visit their websites (ato.gov.au and medicareaustralia.gov.au respectively).

Please note, overseas hospital and medical insurance including the hospital products listed in this brochure, will not exempt you from the Medicare Levy Surcharge, however we can advise you how you can avoid paying the levy.

Appendix B: Ancillary benefits

| Type of Service | Additional Information | Premium Options | | | Su |
|---|---|--|---|---|--|
| | | Benefit | Limit Person | Limit Membership | Benefit |
| Ambulance | Benefit is paid on charges raised for approved ambulance services. HIF fully covers the cost of emergency ambulance transport for cases classified by St John Ambulance as requiring urgent attention and the patient is admitted to the emergency department of a hospital. A patient co-payment of \$50 per service applies to non-emergency call-outs and transportation. Benefits are not payable for transportation from a hospital to your home, nursing home or other hospital, or for transportation for ongoing medical treatment. | Emergency: 100% Non-Emergency Call-Outs and Transportation: 100% with a \$50 co-payment. Interhospital transfers: No benefit | No Limit | | Emergency: 100% Non-Emergency Call-Outs and Transportation: 100% with a \$50 co-payment. Interhospital transfers: No benefit |
| Asthmatic Spacers | | \$18 | 2 per person per year | | \$18 |
| Auxiliary Home Nursing | Member must also hold hospital cover with HIF. Contact Fund for conditions. | \$120 | \$1,800 per year | | \$75 |
| Blood Glucose or Blood Pressure Monitor | A letter of recommendation from the patient's treating practitioner is required. | 75% of cost | 1 of either monitor every 3 years. Max: \$200 | | 75% of cost |
| Chiropractic | Benefits are paid for spinal manipulation or spinal adjustments. Carried out by a registered chiropractor approved by HIF. | Spinal Adjustment - Manipulation: First visit \$30 2-10 \$29 10+ \$18 X-ray: \$110 | Combined Annual Limit Chiropractic and Osteopathic Up to 3 years: \$650 Over 3 years: \$750 1 X-ray per year | Combined Annual Limit Chiropractic and Osteopathic Up to 3 years: \$1300 Over 3 years: \$1500 | Spinal Adjustment - Manipulation: First visit \$28 2-10 \$23 10+ \$14 X-ray: \$85 |
| Complementary Therapies - Naturopathy - Homeopathy - Acupuncture - Traditional Chinese Medicine - Remedial Massage Therapy - Myotherapy | Benefits are not payable on medicines provided by the practitioner. The treatment must be provided by a practitioner who is registered with the Fund in the specialty for which the charge is raised. | First visit - 6 \$25 7+ visits \$17 | Up to 3 years: \$500 Over 3 years: \$600 | No Limit | First visit - 6 \$20 7+ visits \$13 |

*Subject to combined overall person limit \$350 and membership

| per Options | | Special Options | | | Saver Options | | |
|--|---|--|---|--|--|---|--|
| Limit Person | Limit Membership | Benefit | Limit Person | Limit Membership | Benefit | Limit Person | Limit Membership |
| No Limit | | Emergency: 100% Non-Emergency Call-Outs and Transportation: 100% with a \$50 co-payment. Interhospital transfers: No benefit | No Limit | | Emergency: 100% Non-Emergency Call-Outs and Transportation: 100% with a \$50 co-payment. Interhospital transfers: No benefit | No Limit | |
| 2 per person per year | | | | | | | |
| \$1,800 per year | | | | | | | |
| 1 of either monitor every 3 years. Max: \$200 | | | | | | | |
| Combined Annual Limit Chiropractic and Osteopathic Up to 3 years: \$550 Over 3 years: \$650 1 X-ray per year | Combined Annual Limit Chiropractic and Osteopathic Up to 3 years: \$1100 Over 3 years: \$1300 | Spinal Adjustment - Manipulation: First visit \$26 2-10 \$21 10+ \$10 X-ray: \$70 | Combined Annual Limit Chiro, Osteo, Physio, Podiatry and Complementary Therapies \$450 1 X-ray per year | Combined Annual Limit Chiro, Osteo, Physio, Podiatry and Complementary Therapies \$900 | Spinal Adjustment - Manipulation: First visit \$26 2-10 \$21 10+ \$10 X-ray: \$65 | Combined Annual Limit Chiro, Dietetics Healthy Lifestyle, Complementary Therapies, Pharmacy Osteo, Physio and Podiatry \$350 1 X-ray per year | Combined Annual Limit Chiro, Dietetics Healthy Lifestyle, Complementary Therapies, Pharmacy Osteo, Physio and Podiatry \$700 |
| Up to 3 years: \$250 Over 3 years: \$350 | \$700 | First visit - 6 \$16 7+ visits - \$11 | Up to 3 years: \$100* Over 3 years: \$200* | \$400* | First visit - 6 \$15 7+ visits - \$10 | Up to 3 years: \$50* Over 3 years: \$100* | \$200* |

An annual limit year refers to calendar year being January to December.
 person limit \$450 and membership limit \$900 for complementary therapies, chiro incl. 1 X-ray per year per person, osteo, physio, and podiatry.
 limit \$700 for complementary therapies, chiro incl. 1 X-ray per year per person, dietetics, healthy lifestyle, pharmacy, osteo, physio, and podiatry.

Appendix B: Ancillary benefits

| Type of Service | Additional Information | Premium Options | | | Su |
|---|--|--|---|------------------|---|
| | | Benefit | Limit Person | Limit Membership | Benefit |
| Diabetics Education | For consultations or information sessions held by Diabetes Association in relation to diabetes | First visit \$36 Subsequent \$18 | 6 visits per year | | First visit \$36 Subsequent \$18 |
| Dietetics | Benefits are paid on consultations carried out by a registered dietician approved by HIF | First visit \$40 Subsequent \$20 Group \$12 | \$324 per year | | First visit \$36 Subsequent \$18 Group \$10 |
| Dental | | | | | |
| First Aid Courses | For First Aid Courses held by St John Ambulance or Royal Life Saving Association | \$70 | 1 every 3 years | | |
| Healthy Lifestyle - Health Management program - Weight loss program - Quit Smoking plan - Health Assessments - Skin Cancer Screening | Benefits are payable for HIF approved programs delivered by registered providers only. Please contact HIF prior to commencing the program or paying subscriptions to ascertain if the program is eligible for a rebate. | Single: \$50 Family: \$100 | Single: \$50 Family: \$100 | 1 per year | Single: \$50 Family: \$100 |
| Hearing Aids | Benefits are paid on replacement hearing aids after 5 years from date of supply. | Up to 5 years: \$550 5 to 10 years: \$600 per ear 10+ years: \$700 per ear | Up to 5 years: 1 Over 5 years: 1 per ear | | Up to 5 years: \$550 5+ years: \$550 per ear |
| Humidifier or Nebuliser | A letter of recommendation from the patient's treating practitioner is required. | 75% of cost | 1 of either monitor every 3 years. Maximum \$180 | | 75% of cost |

| per Options | | Special Options | | | Saver Options | | |
|--|------------------|---|-------------------------------|------------------|---|--|---|
| Limit Person | Limit Membership | Benefit | Limit Person | Limit Membership | Benefit | Limit Person | Limit Membership |
| 6 visits per year | | | | | | | |
| \$324 per year | | First visit \$36 Subsequent \$18 Group \$10 | \$252 per year | | First visit \$36 Subsequent \$18 Group \$10 | Combined Annual Limit Chiro, Dietetics Healthy Lifestyle, Complementary Therapies, Osteo, Pharmacy Physio and Podiatry \$350 | Combined Annual Limit Chiro, Dietetics Healthy Lifestyle, Complementary Therapies, Osteo, Pharmacy Physio and Podiatry \$700 |
| See page 26 & 27 for details. | | | | | | | |
| | | | | | | | |
| Single: \$50 Family: \$100 | 1 per year | Single: \$50 Family: \$100 | Single: \$50 Family: \$100 | 1 per year | Single: \$50 Family: \$100 | Combined Annual Limit Chiro, Dietetics Healthy Lifestyle, Complementary Therapies, Osteo, Pharmacy Physio and Podiatry \$350 | Combined Annual Limit Chiro, Dietetics Healthy Lifestyle*, Complementary Therapies, Osteo, Pharmacy Physio and Podiatry \$700 |
| Up to 5 years: 1 Over 5 years: 1 per ear | | | | | | | |
| 1 of either monitor every 3 years. Maximum \$140 | | | | | | | |

An annual limit year refers to calendar year being January to December
 *Healthy Lifestyle limit per membership 1 per year

Appendix B: Ancillary benefits

| Type of Service | Additional Information | Premium Options | | | Su |
|--------------------------|--|---|---|---|--|
| | | Benefit | Limit Person | Limit Membership | Benefit |
| Occupational Therapy | Benefits are paid on consultations carried out by a registered occupational therapist, approved by HIF. | First visit \$60 Subsequent \$27 Group \$10 | Combined Limit: Orthoptics, Physiotherapy & Speech therapy Up to 5 years: \$1200 Over 5 years: \$1500 | | First visit \$45 Subsequent \$25 Group \$10 |
| Optical | | | | | |
| Orthotics | Benefits are paid on items carried out by a registered podiatrist or orthotic supplier, approved by HIF#. | 75% of cost | \$240 1 every 2 years From date of supply | | 75% of cost |
| Orthoptics (Eye Therapy) | | Initial \$50 Subsequent \$25 | Combined Limit with Occupational Physiotherapy & Speech Therapy Up to 5yrs: \$1200 Over 5yrs: \$1500 | | Initial \$50 Subsequent \$25 |
| Osteopathic | Benefits are paid on items carried out by a registered osteopath, approved by HIF. | First visit \$30 2-10 \$29 10+ \$18 | Combined Annual Limit: Chiropractic & Osteopathic Up to 3 years: \$650 Over 3 years: \$750 | Combined Annual Limit: Chiropractic & Osteopathic Up to 3 years: \$1300 Over 3 years: \$1500 | First visit \$28 2-10 \$23 10+ \$17 |
| Peak Flow Meter | | \$30 | 1 per year | | \$30 |
| Pharmacy | Not payable on contraceptives or NHS (PBS) prescriptions or over the counter items purchased with or without a prescription. | Member pays PBS contribution 100% balance after the PBS fee. Up to \$80 per script item | Up to 3 years: \$200 Over 3 years: \$400 | | Member pays PBS contribution 100% balance after the PBS fee. Up to \$80 per script item |

Note benefits are not available for orthotics which are not specifically modified and fitted for the individual member's condition.

| per Options | | Special Options | | | Saver Options | | |
|--|---|---|---|---|---|--|--|
| Limit Person | Limit Membership | Benefit | Limit Person | Limit Membership | Benefit | Limit Person | Limit Membership |
| Combined Limit: Orthoptics, Physiotherapy & Speech therapy Up to 5 years: \$900 Over 5 years: \$1100 | | | | | | | |
| See page 24 & 25 for details. | | | | | | | |
| \$200 1 every 2 years From date of supply | | | | | | | |
| Combined Limit with Occupational Physiotherapy & Speech Therapy Up to 5yrs: \$900 Over 5yrs: \$1100 | | | | | | | |
| Combined Annual Limit: Chiropractic & Osteopathic Up to 3 years: \$550 Over 3 years: \$650 | Combined Annual Limit: Chiropractic & Osteopathic Up to 3 years: \$1100 Over 3 years: \$1300 | First visit \$26 2-10 \$21 10+ \$16 | Combined Annual Limit: Chiro, Physio Osteo, & Podiatry \$450 | Combined Annual Limit: Chiro, Physio Osteo, & Podiatry \$900 | First visit \$26 2-10 \$21 10+ \$16 | Combined Annual Limit Chiro, Dietetics, Healthy Lifestyle, Complementary Therapies, Osteo, Pharmacy, Physio & Podiatry \$350 | Combined Annual Limit Chiro, Dietetics, Healthy Lifestyle, Complementary Therapies, Osteo, Pharmacy, Physio & Podiatry \$700 |
| 1 per year | | | | | | | |
| Up to 3 years: \$200 Over 3 years: \$400 | | Member pays PBS contribution 100% balance after the PBS fee. Up to \$80 per script item | \$200 | Up to 3 years: \$200 Over 3 years: \$400 | Member pays PBS contribution 100% balance after the PBS fee. Up to \$80 per script item | Combined Annual Limit Chiro, Dietetics, Healthy Lifestyle, Complementary Therapies, Osteo, Pharmacy, Physio & Podiatry \$350 | Combined Annual Limit Chiro, Dietetics, Healthy Lifestyle, Complementary Therapies, Osteo, Pharmacy, Physio & Podiatry \$700 |

An annual limit year refers to calendar year being January to December

Appendix B: Ancillary benefits

| Type of Service | Additional Information | Premium Options | | | Su |
|-----------------|--|--|--|------------------|--|
| | | Benefit | Limit Person | Limit Membership | Benefit |
| Physiotherapy | Benefits are paid on items carried out by a registered physiotherapist, approved by HIF. | First visit \$45 2-10 \$40 10+ \$30 Hydrotherapy \$15 Antenatal \$15 Group \$15 | Combined limit: Physio, Occupational, Orthoptics & Speech Therapy Up to 5yrs: \$1200 Over 5yrs: \$1500 \$600 sublimit for hydrotherapy, antenatal and group | | First visit \$35 2-10 \$29 10+ \$20 Hydrotherapy \$13 Antenatal \$13 Group \$13 |
| Podiatry | Contact fund for benefit details on podiatry surgery. Benefits are paid on consultations carried out by a registered podiatrist, approved by HIF. No benefit is payable when surgery is performed by a podiatrist in a hospital facility. | First visit \$32 Subsequent \$25 Non-surgery visit \$12 | \$382 Includes podiatry surgery | | First visit \$32 Subsequent \$23 Non-surgery visit \$12 |
| Psychology | Maximum of 2 sessions will be paid on the same date if there is a minimum of 2 hours between sessions. Benefits are paid on consultations carried out by a registered psychologist, approved by HIF. | First visit \$100 Subsequent \$55 Group \$30 per person to a max of \$75 per session | \$1,000 per year | | First visit \$75 Subsequent \$55 Group \$25 per person to a max of \$75 per session |
| Speech Therapy | Benefits are paid on items carried out by a registered speech therapist, approved by HIF. | First visit \$75 Subsequent \$45 | Combined Limit: Occupational, Orthoptics and Physiotherapy Up to 5 years: \$1200 Over 5 years: \$1500 | | First visit \$75 Subsequent \$45 |

| per Options | | Special Options | | | Saver Options | | |
|---|------------------|---|--|---|---|---|--|
| Limit Person | Limit Membership | Benefit | Limit Person | Limit Membership | Benefit | Limit Person | Limit Membership |
| Combined limit: Physio, Occupational, Orthoptics & Speech Therapy Up to 5yrs: \$900 Over 5yrs: \$1100 \$500 sublimit for hydrotherapy, antenatal and group | | First visit \$32 2-10 \$24 10+ \$19 Hydrotherapy \$13 Antenatal \$13 Group \$8 | Combined Annual Limit Complementary Therapies Chiro, Physio Osteo, & Podiatry \$450 \$400 sublimit for hydrotherapy, antenatal and group | Combined Annual Limit Complementary Therapies Chiro, Physio Osteo, & Podiatry \$900 | First visit \$32 2-10 \$24 10+ \$19 Hydrotherapy \$13 Antenatal \$13 Group \$8 | Combined Annual Limit Chiro, Dietetics, Healthy Lifestyle, Complementary Therapies, Osteo, Pharmacy, Physio & Podiatry \$350 \$300 sublimit for hydrotherapy, antenatal and group | Combined Annual Limit Chiro, Dietetics, Healthy Lifestyle, Complementary Therapies, Osteo, Pharmacy, Physio & Podiatry \$700 |
| \$354 Includes podiatry surgery | | First visit \$32 Subsequent \$23 Non-surgery visit \$12 Nil benefit on Surgical Podiatry | Combined Annual Limit Chiro, Physio, Osteo, & Podiatry \$450 | Combined Annual Limit Chiro, Physio, Osteo, & Podiatry \$900 | First visit \$32 Subsequent \$23 Non-surgery visit \$12 Nil benefit on Surgical Podiatry | Combined Annual Limit: Chiro, Dietetics, Healthy Lifestyle, Complementary Therapies, Osteo, Pharmacy, Physio & Podiatry \$350 | Combined Annual Limit: Chiro, Dietetics, Healthy Lifestyle, Complementary Therapies, Osteo, Pharmacy, Physio & Podiatry \$700 |
| \$740 per year | | | | | | | |
| Combined Limit: Occupational, Orthoptics and Physiotherapy Up to 5 years: \$900 Over 5 years: \$1100 | | | | | | | |

An annual limit year refers to calendar year being January to December

Appendix B: Ancillary benefits – Optical

| Type of Service | Additional Information | Premium Options | | Su | |
|--|--|---------------------------|--------------------------|------------------------|--|
| Optical | Most common services listed below. Contact fund for other services and benefits. | Memberships up to 5 years | Memberships over 5 years | Memberships to 5 years | |
| Benefits are paid on items carried out by a registered optometrist or optical provider, approved by HIF. Benefits are not paid on non-prescription safety glasses, protective glasses, tinting, sunglasses, cosmetic glasses or cosmetic contact lenses, or frames not purchased via a registered Australian optical provider. | Frames (item no 110): | \$90 | \$112.50 | \$70 | |
| | Pair Single Vision Lenses (item no 212): | \$75 | \$93.75 | \$70 | |
| | Pair Bifocal Lenses (item no 312): | \$100 | \$125 | \$95 | |
| | Pair Trifocal Lenses (item no 412): | \$150 | \$187.50 | \$145 | |
| | Pair Progressive Lenses (item no 512): | \$150 | \$187.50 | \$145 | |
| | Pair Frequently Replaced Contact Lenses (item no 852): | \$170 | \$212.50 | \$150 | |
| | Limit per Person | | | | |
| | Annual limit all services (including frames and contacts) | \$280 | \$350 | \$260 | |
| | Frames sub-limit | \$110 | \$140 | \$85 | |
| Pair frequently replaced contact lenses sub-limit | \$170 | \$215 | \$150 | | |



| per Options | | Special Options | | Saver Options | |
|-------------|--------------------------|---------------------------|--------------------------|---------------------------|--------------------------|
| up | Memberships over 5 years | Memberships up to 5 years | Memberships over 5 years | Memberships up to 5 years | Memberships over 5 years |
| | \$87.50 | \$55 | \$60.50 | \$50 | \$55 |
| | \$87.50 | \$45 | \$49.50 | \$40 | \$44 |
| | \$118.75 | \$60 | \$66 | \$55 | \$60.50 |
| | \$181.25 | \$60 | \$66 | \$55 | \$60.50 |
| | \$181.25 | \$60 | \$66 | \$55 | \$60.50 |
| | \$187.50 | \$110 | \$121 | \$100 | \$110 |
| | \$325 | \$140 | \$155 | \$110 | \$121 |
| | \$110 | \$65 | \$71.50 | \$55 | \$60.50 |
| | \$190 | \$110 | \$121 | \$100 | \$110 |

Optical Discounts for HIF Members

HIF members now have access to generous discounts on frames and lenses at retail stores owned by Luxottica. Luxottica trade through the OPSM, Laubman and Pank, Vision Plus and Budget Eyewear brands so there is a large range available. HIF members will now receive a huge 21% discount on frames and lenses and a 10% discount on contact lenses.

*Please note, discounts on Chanel, Bvlgari, Tiffany & Co. and OPSM Direct (online) brands of frames are specifically excluded and there is no discount for non-prescription (i.e. off the shelf) sunglasses.

Appendix B: Ancillary benefits – Dental Annual Limits

| Premium Options | Item Number | Year 1 | Year 2 | Year 3 | Year 4 | Year 5 | After 5 Years |
|---------------------------------------|---|----------------|----------------|----------------|----------------|----------------|----------------|
| General - Unlimited | 022 311 - 314 511 - 535 | No Limit | No Limit | No Limit | No Limit | No Limit | No Limit |
| General - Limited | 011 - 017 025 - 171 322 - 399 572 - 597 911 - 949 961 - 986 | \$1,500 | \$1,800 | \$2,100 | \$2,400 | \$2,700 | \$3,000 |
| Inlay/Onlay | 541 - 555 | \$1,000 | \$1,100 | \$1,200 | \$1,300 | \$1,400 | \$1,500 |
| Denture, Crown, Bridge | 611 - 691 711 - 779 | \$1,200 | \$1,300 | \$1,400 | \$1,500 | \$1,600 | \$1,700 |
| Periodontic & Endodontic | 213 - 282 411 - 458 | \$700 | \$800 | \$900 | \$1,000 | \$1,100 | \$1,200 |
| Orthodontic | 811 - 878 | \$1,500 | \$1,800 | \$2,100 | \$2,400 | \$2,700 | \$3,000 |
| Total annual limits per person | | \$1,500 | \$1,800 | \$2,100 | \$2,400 | \$2,700 | \$3,000 |
| Super Options | Item Number | Year 1 | Year 2 | Year 3 | Year 4 | Year 5 | After 5 Years |
| General - Unlimited | 022 311 - 314 511 - 535 | No Limit | No Limit | No Limit | No Limit | No Limit | No Limit |
| General - Limited | 011 - 017 025 - 171 322 - 399 572 - 597 911 - 949 961 - 986 | \$1,150 | \$1,350 | \$1,550 | \$1,750 | \$2,050 | \$2,350 |
| Inlay/Onlay | 541 - 555 | \$700 | \$800 | \$900 | \$1,000 | \$1,100 | \$1,200 |
| Denture, Crown, Bridge | 611 - 691 711 - 779 | \$900 | \$1,000 | \$1,100 | \$1,200 | \$1,300 | \$1,400 |
| Periodontic & Endodontic | 213 - 282 411 - 458 | \$500 | \$600 | \$700 | \$800 | \$900 | \$1,000 |
| Orthodontic | 811 - 878 | \$1,300 | \$1,500 | \$1,700 | \$1,900 | \$2,200 | \$2,500 |
| Total annual limits per person | | \$1,300 | \$1,500 | \$1,700 | \$1,900 | \$2,200 | \$2,500 |
| Special Options | Item Number | Year 1 | Year 2 | Year 3 | Year 4 | Year 5 | After 5 Years |
| General - Unlimited | 022 311 - 314 511 - 535 | No Limit | No Limit | No Limit | No Limit | No Limit | No Limit |
| General - Limited | 011 - 017 025 - 171 322 - 399 572 - 597 911 - 949 961 - 986 | \$800 | \$950 | \$1,150 | \$1,350 | \$1,550 | \$1,750 |
| Inlay/Onlay | 541 - 555 | \$500 | \$600 | \$700 | \$800 | \$900 | \$1,000 |
| Denture, Crown, Bridge | 611 - 691 711 - 779 | \$600 | \$700 | \$800 | \$900 | \$1,000 | \$1,100 |
| Periodontic & Endodontic | 213 - 282 411 - 458 | \$300 | \$400 | \$500 | \$600 | \$700 | \$800 |
| Orthodontic | 811 - 878 | \$1,000 | \$1,200 | \$1,400 | \$1,600 | \$1,800 | \$2,000 |
| Total annual limits per person | | \$1,000 | \$1,200 | \$1,400 | \$1,600 | \$1,800 | \$2,000 |
| Saver Options | Item Number | Year 1 | Year 2 | Year 3 | Year 4 | Year 5 | After 5 Years |
| General - Unlimited | 022 311 - 314 511 - 535 | No Limit | No Limit | No Limit | No Limit | No Limit | No Limit |
| General - Limited | 011 - 017 025 - 171 322 - 399 572 - 597 911 - 949 961 - 986 | \$750 | \$850 | \$950 | \$1,050 | \$1,150 | \$1,250 |
| Inlay/Onlay | 541 - 555 | Not covered | Not covered | Not covered | Not covered | Not covered | Not covered |
| Denture, Crown, Bridge | 611 - 691 711 - 779 | Not covered | Not covered | Not covered | Not covered | Not covered | Not covered |
| Periodontic & Endodontic | 213 - 282 411 - 458 | Not covered | Not covered | Not covered | Not covered | Not covered | Not covered |
| Orthodontic | 811 - 878 | Not covered | Not covered | Not covered | Not covered | Not covered | Not covered |
| Total annual limits per person | | \$750 | \$850 | \$950 | \$1,050 | \$1,150 | \$1,250 |

Refunds are paid only on accounts rendered by a registered Dentist or Dental Prosthetist. The Dentist or Dental Prosthetist must be in private practice.

- Benefits for replacement dentures and partial dentures are not paid within three years of previous supply.
- There are some items within item code ranges for which the fund does not pay a benefit or 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.
- Dental Prosthetists are allowed to perform a limited range of services for benefit purposes.
- Please contact the Fund before commencing treatment with full details of the necessary dental items as provided by the dentist.
- The Orthodontic limit is a lifetime limit and forms part of the overall annual limit.



HIF's Top 20 SmartTeeth Dental Services



| Item Number | Description | Percentage of Fee 1st Item [^] | Percentage of Fee Further Visit/Items [^] |
|-------------------|--|---|--|
| 011 or 012 | SmartTeeth - Oral examination | 100%* | 80% |
| 111 or 114 or 115 | SmartTeeth - Removal of plaque, stain or calculus | 100%* | 80% |
| 121 | SmartTeeth - Topical application of remineralising agent | 100%* | 80% |
| 151 or 153 | SmartTeeth - Provision of a mouthguard | 100%* | 80% |

[^] This level of benefit is payable on all HIF Options products

*100% paid up to a set maximum benefit for the first item per calendar year, 80% paid up to a set maximum benefit for subsequent visits for same item or first and subsequent visits for other similar category items.

| Item Number | Description | Premium Options | Super Options | Special Options | Saver Options |
|-------------|---|-----------------|---------------|-----------------|---------------|
| 013 | Emergency oral examination | 80% | 70% | 65% | 65% |
| 014 | Consultation | 80% | 70% | 65% | 65% |
| 022 | Intraoral periapical or bitewing radiograph | 80% | 70% | 65% | 65% |
| 118 | Bleaching, external - per tooth | 80% | 70% | 65% | 65% |
| 161 | Fissure sealing - per tooth | 80% | 70% | 65% | 65% |
| 311 | Removal of permanent tooth | 80% | 70% | 65% | 65% |
| 512 | Metallic restoration - two surfaces - direct | 80% | 70% | 65% | 65% |
| 513 | Metallic restoration - three surfaces - direct | 80% | 70% | 65% | 65% |
| 521 | Adhesive restoration - one surface - anterior | 80% | 70% | 65% | 65% |
| 522 | Adhesive restoration - two surfaces - anterior | 80% | 70% | 65% | 65% |
| 523 | Adhesive restoration - three surfaces - anterior | 80% | 70% | 65% | 65% |
| 531 | Adhesive restoration - one surface - posterior | 80% | 70% | 65% | 65% |
| 532 | Adhesive restoration - two surfaces - posterior | 80% | 70% | 65% | 65% |
| 533 | Adhesive restoration - three surfaces - posterior | 80% | 70% | 65% | 65% |
| 575 | Pin retention - per pin | 80% | 70% | 65% | 65% |
| 577 | Cusp capping - per cusp | 80% | 70% | 65% | 65% |

How will my dental rebate be calculated?

HIF will pay a percentage (%) of the dentist's fee, up to a set maximum benefit for each item of service. For example, under Premium Options:

1. Top 20 general dental services - 80% to 100% of the fee, up to a set maximum benefit per item.
2. All other general dental services - 70% of the fee, up to a set maximum benefit per item*.
3. All other (i.e. Major) dental services - 60% of the fee, up to a set maximum benefit per item*.

*Contact HIF on 1300 13 40 60 for details on these services.

SmartTeeth is an HIF initiative. SmartTeeth services attract the highest percentage rebate because HIF encourages its members to be proactive in the care and maintenance of their teeth.





Health Insurance Fund of Australia Ltd (HIF) ACN 128 302 161
An Australian public company limited by guarantee.
A registered private health insurer.

Call 1300 13 40 60
Outside Australia +61 8 9227 4200

hif.com.au

info@hif.com.au

60-62 Stirling Street, Perth



Australia's first certified Carbon Neutral health fund.

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Disputes: HIF is committed to continual improvement and as such we take feedback from our members very seriously. If you have any matters to discuss in relation to your HIF membership please call us on 1300 13 40 60, outside Australia +61 8 9227 4200 or email on info@hif.com.au. Our customer service consultants will gladly discuss the matter with you or escalate to a senior manager if required. Should you be unhappy with the outcome, HIF has an internal dispute resolution process. To escalate your complaint to this level please put the issue in writing and send to:

Member Action Review Committee GPO Box X2221 PERTH WA 6847

If you are not satisfied with the outcome from HIF's internal dispute resolution process, you may wish to contact the Private Health Insurance Ombudsman. The Ombudsman is an independent body and services are provided free of charge. You can contact the Ombudsman on 1800 640 695 or write to Level 7, 362 Kent Street, Sydney NSW 2000.

The information in this brochure is correct as at the 1 April 2012. Minor changes may occur after that date. If major changes occur, a separate insertion will be included in the brochure or the brochure will be reprinted. Details of changes can be obtained from HIF.