

Extras Cover

Advanced Extras



Advanced Extras is one of our higher value Extras cover options. It includes cover for over 20 services such as Dental, Physio, Chiro, Podiatry, Complementary Therapies, Pharmacy, Psychology and more.

This is an overview of all the services included on Advanced Extras. This product fact sheet must be read with our Health Cover Guide (hif.com.au/guide).



HIF Choice Network² –
Get 100% back on your first two check-ups when visiting an HIF Choice Network Dental provider.



Optical⁵ –
Annual limit of \$275 per person.



Cover for over 20 services.

Service	Benefit	Annual limit per person	Waiting period
General Dental¹			
Oral Examination (012) ³	\$54.35		
Dental x-ray (022)	\$25.85		
Scale and clean (114) ³	\$110.35	\$1,000	2 months
Fluoride treatment (121) ³	\$33.20		
Surgical tooth extraction (322)	\$152.45		
Filling/tooth restoration (531)	\$91.55		
Major Dental			
Filling of one root canal (417)	\$142.05		
Full crown – non metallic (613)	\$842.70	\$1,000	12 months
Full crown – veneered (615)	\$799.80		
Dentures – complete (719) ⁴	\$1,000		

1 Limits apply to the number of times some items (such as bleaching) attract a benefit. You may also not be able to claim benefits for services performed with another item in the same course of treatment.

2 100% back for 2 check-ups and 1 mouthguard each year at HIF Choice Network Dental providers. Waiting periods and annual limits apply. For more information on other services covered under the HIF Choice Network, see the HIF Choice Network section or visit hif.com.au/choice-network

3 Subsequent visits for these item numbers within the calendar year are paid at a lower benefit.

4 Benefits for replacement dentures and partial dentures are not paid within three years of previous supply.

Phone 1300 134 060 Visit hif.com.au/extras

Health Insurance Fund of Australia Ltd (HIF) ACN 128 302 161.
Information correct as at 1 January 2026.

Service	Benefit	Annual limit per person	Waiting period
Orthodontics			
Orthodontics	100%	\$800 Lifetime Limit: \$2,000	12 months
Optical			
Frames, prescription lenses and contact lenses ⁵	100%	\$275	2 months
Physiotherapy			
Individual consultation	\$45		
Group, hydrotherapy, antenatal	\$20	\$500	2 months
Exercise Physiology			
Consultations	\$30		
Chiropractic			
Consultations	\$32		
X-ray	\$85 (max 1 per year)	\$400	2 months
Osteopathy			
Consultations	\$32		
Podiatry			
Consultations	\$32	\$350	2 months
Podiatry surgery (Performed in the podiatrist's registered rooms only)	80% of the charge up to a maximum of \$150 per item		12 months
Pharmacy⁶			
Non-PBS pharmaceuticals	Member pays general PBS contribution. Benefit is 100% of the balance up to \$80 per script item.	\$300	2 months IVF Drugs: 12 months
Flu vaccination (Benefits payable from a registered pharmacy only)	\$20 (1 per person, per calendar year)		
Orthotics			
Approved orthotics ⁷	75%	\$200	12 months
Complementary Therapies⁸			
Services include acupuncture, myotherapy, remedial massage and traditional Chinese medicine	\$32	\$250	2 months
Dietetics			
Consultations	\$40	\$350	2 months
Occupational Therapy			
Consultations	\$40		
Eye Therapy			
Consultations	\$40	\$500	2 months
Speech Therapy			
Consultations	\$60		

5 Benefits are payable on prescription optical items.

6 Benefits are not payable on PBS (Pharmaceutical Benefit Scheme) prescriptions or over the counter items purchased with or without a prescription.

7 Benefits are paid on items carried out by a registered podiatrist or orthotic supplier, approved by HIF. Benefits are not available for orthotics which are not specifically modified and fitted for the individual Member's condition.

8 Benefits are not payable on medicines.

Service	Benefit	Annual limit per person	Waiting period
Psychology Consultations	\$80	\$700	2 months
Hearing Aids Hearing aids	100%	\$550 Limited to one service per person every 3 years from the last date of supply. One service refers to one hearing aid or two hearing aids for both ears	12 months
Healthy Lifestyle⁹ Services include gym memberships, health assessments, weight management programs, quit smoking plans and skin cancer screenings	100%	\$100	2 months
Ambulance¹⁰ Emergency Ambulance Non-Emergency Ambulance	100% 100% (\$50 co-payment per trip)	Unlimited Unlimited	1 day 30 days
Health aids, appliances and external prosthesis Purchase of appliance or prosthetics only ¹¹	75%	\$500	12 months
Breathing appliances Peak flow meter, asthmatic spacer, humidifier and nebuliser only	75%	\$200	12 months
Blood glucose monitor and Blood pressure monitor Purchase per monitor only	75%	\$200 (1 device every 3 years)	12 months
Diabetes Education Consultations	\$25	\$150	2 months
Auxiliary Home Nursing Per visit	\$75	\$450	2 months

9 Benefits are payable for HIF approved programs delivered by registered providers only.
Please contact us prior to commencing program to check eligibility.

10 Not covered:

- Transportation from a hospital to your home, nursing home or other hospital.
- Transportation for ongoing medical treatment.
- Off road or air ambulance (e.g. plane, helicopter or boat).

11 Benefits are paid on HIF approved prosthetics items such as artificial limbs, wigs and external mammary prostheses and approved medical devices such as a TENS machine, CPAP Machine, Circulation Booster and CAM Walker. Sub-limits apply depending on the item, and other conditions apply. Please contact us for details prior to purchasing.

HIF Choice Network

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.

Dental

When visiting a HIF Choice Network Dental provider, you can get more value with:

- 100% back for 2 check-ups and 1 mouthguard each year*

Find your nearest HIF Choice Network provider at hif.com.au/choice-network

+ Members can claim 100% back on 2 oral examinations, 2 scale and cleans, 2 fluoride treatments, 2 x-rays and 1 mouthguard each year at HIF Choice Network Dental providers (subject to specific item codes). Waiting periods and annual limits apply. Additional service limits may apply. Other eligible dental item numbers may also be included. Once the HIF Choice Network 100% back service limit has been reached within the same calendar year, benefits will be paid at the same rate as Non-HIF Choice Network providers.

Optical

To see all member discounts available at HIF Choice Network Optical providers, visit hif.com.au/optical.

Understanding annual limits

Like most Extras health covers, there are annual limits (a limit on how much we will pay towards your claims) for most services under Advanced Extras. These annual limits reset to the full amount on January 1 each year.

Please note: Benefits are payable up to your annual limit. Annual limits are per person per calendar year unless otherwise stated.

How to make an Extras claim

With HIF, making an Extras claim is easy! In fact, the toughest bit is choosing from our host of convenient ways to make your claim:

1. Claim on the spot with most providers simply by swiping your HIF Member card through their HICAPS eClaiming terminal
2. Claim online through our 24/7 Member Centre
3. Claim on your mobile with our HIF Member App, available for Apple and Android devices
4. Claim by email – simply send copies of your signed claim form and receipts to claims@hif.com.au
5. Claim by posting your documents to: HIF, Whadjuk Country, GPO Box X2221, Perth WA 6847.

In any case, it's quick and easy and you'll have your benefit paid in no time. To find out more and download a claim form, visit hif.com.au/claim

Please note:

** Benefits are payable by HIF only for services and programs delivered by registered providers that are approved by HIF.*

** Benefits are paid by item number limits up to sub-limits/calendar limits. Call us on 1300 134 060 prior to treatment to confirm your benefits payable.*

What are waiting periods?

All health funds have to apply waiting periods. It's the only way we can protect our community of loyal Members from people who would otherwise join our fund to claim large amounts, then leave.

That said, we try to keep waiting periods to a minimum. That's why, if you switch to us from another health fund, we'll honour any waiting periods already served with your previous insurer on an equivalent level of cover.



Got a question?

Visit our handy online knowledge base at hif.com.au/help