

Extras Cover

Basic Extras



Basic Extras is our entry-level cover, providing 50% or more back on commonly used services such as General Dental, Optical, Physio, Chiro, Osteo and Emergency Ambulance.

This is an overview of all the services included on Basic 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 check-up when visiting an HIF Choice Network Dental provider.



Optical³ –
Annual limit of \$150 per person and \$300 per policy.



Emergency Ambulance⁴ –
100% cover for one emergency ambulance service per person per calendar year.

Service	Benefit	Annual limit	Waiting period
General Dental¹ Oral Examination (012) Dental x-ray (022) Scale and clean (114) Fluoride treatment (121) Surgical tooth extraction (322) Filling/tooth restoration (531)	50%	\$400 per person \$800 per policy	2 months
Optical Frames, prescription lenses and contact lenses ³	100%	\$150 per person \$300 per policy	2 months

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 1 check-up 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 Benefits are payable on prescription optical items.

⁴ 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).



Got a question?

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

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	Waiting period
Physiotherapy			
Individual consultation	50%	\$300 per person \$600 per policy	2 months
Group, hydrotherapy, antenatal			
Chiropractic		\$300 per person \$600 per policy	2 months
Consultations	50%		
X-ray			
Osteopathy		50%	
Consultations			
Ambulance⁴	100%	1 per person	1 day
Emergency Ambulance			

HIF Choice Network

HIF has partnered with a network of Dental and Optical 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 1 check-up and 1 mouthguard each year*

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

* Members can claim 100% back on 1 oral examination, 1 scale and clean, 1 fluoride treatment, 1 x-ray 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.

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.

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.

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 Basic 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.