

Extras Cover Premium Options

Phone 1300 13 40 60

Visit [hif.com.au/extras](https://www.hif.com.au/extras)



Here it is, our top Extras health cover. Premium Options has it all. It's big on everyday healthcare services, covering all the essentials like dental, chiro, physio, osteo and optical, as well as other services like orthoptics (eye therapy), occupational therapy, speech therapy and hearing aids. And it also gives you larger rebates and higher annual limits all round. You even have access to our 'HIF Second Opinion' service, so you can get a free second opinion on any diagnosis, condition or treatment.

Check out our summary of what's included with **Premium Options**, and be sure to read our full Product Disclosure Statement (PDS) for more about inclusions and limits, as well as answers to frequently asked questions.

Are you covered for ambulance services?

Absolutely. And there's 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-urgent ambulance service, you only make a \$50 co-payment.

That's great value when you consider Medicare doesn't cover urgent ambulance transport, which can cost over \$900.

Some ambulance services aren't covered though, please see page 2 for full details.

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 & Android devices
4. Claim by email - simply send copies of your signed claim form and receipts to claims@hif.com.au
5. Claim by fax - (08) 9328 1685
6. Claim by posting your documents to:
HIF, GPO Box X2221, Perth WA 6847.

In any case, it's quick and easy. You'll have your rebate in no time, and we offer some of the most competitive benefits in Australia. To find out more and download a claim form, visit [hif.com.au/claim](https://www.hif.com.au/claim)



Understanding annual limits

Like most Extras health covers, there are annual limits (a limit on how much we will pay toward your claims) for most services under Premium Options. However, your benefit limits will be refreshed every year on January 1. What's more, we'll increase your annual limits on a number of services.

For example, benefits and annual limits for major dental services **increase each year for the first five years of membership**. Likewise, benefits and annual limits for complementary therapy services will increase after three years of membership, while optical benefits increase after five years.

Waiting periods

All health funds have to enforce waiting periods. It's the only way we can protect our members from people who would otherwise simply 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 fund. You'll find all our Extras waiting periods in the benefit tables over the page.

Services Covered by Premium Options

Ambulance	Asthmatic Spacers	Auxilliary Home Nursing	Blood Glucose or Blood Pressure Monitor
<p>Emergency: 100% covered*</p> <p>Non-emergency: A \$50 co-payment applies</p> <p>Limit per-person: No limit</p> <p>Limit per policy: No limit</p> <p>Waiting period: 2 months</p> <p>Not covered:</p> <ul style="list-style-type: none"> - 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 or air ambulance. 	<p>Benefit: \$18</p> <p>Limit per person: 2 per year</p> <p>Limit per policy: No limit</p> <p>Waiting period: 2 months</p>	<p>Benefit: \$120</p> <p>Limit per person: \$1800/year</p> <p>Limit per policy: No limit</p> <p>Waiting period: 2 months</p> <p>Please note: Benefits must be ordered by a medical practitioner. Contact us for conditions.</p>	<p>Benefit: 75% of the cost up to a max of \$200</p> <p>Limit per person: 1 of either monitor every 3 years</p> <p>Limit per policy: No limit</p> <p>Waiting period: 12 months</p> <p>Please note: A letter of recommendation from the patient's treating practitioner is required.</p>

Did you know... each state and territory of Australia has different ambulance arrangements? That means the charges and the services covered may vary. It's important to understand that in the unfortunate event you require emergency ambulance transport, Medicare won't cover the cost. However, some state governments subsidise ambulance services, and some pensioners and low income earners may also be entitled to free ambulance assistance. Please see our full PDS for more info on these state schemes or contact us for further details.

Chiropractic	Complementary Therapies	Dental	Diabetes Education
<p>Benefit:</p> <p>\$30 - first visit \$29 - visits 2-10 \$18 - visits 10+ \$110 - X-ray (max 1 per year)</p> <p>Limit per person:</p> <p>Up to 3 years: \$650/year Over 3 years: \$750/year</p> <p>Limit per policy:</p> <p>Up to 3 years: \$1300/year Over 3 years: \$1500/year</p> <p><i>The limits detailed above are subject to a combined annual limit for chiro and osteo.</i></p> <p>Waiting period: 2 months</p> <p>Please note: Benefits are paid for spinal manipulation or spinal adjustments carried out by a registered chiropractor approved by HIF.</p>	<p><i>Services include acupuncture, homeopathy, myotherapy, naturopathy, remedial massage, and traditional Chinese medicine.</i></p> <p>Benefit:</p> <p>\$25 - visits 1-6 \$17- visits 7+</p> <p>Limit per person:</p> <p>Up to 3 years: \$500/year Over 3 years: \$600/year</p> <p>Limit per policy: No limit</p> <p>Waiting period: 2 months</p> <p>Please note: The 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.</p>	<p>General Dental: Covered</p> <p>Major Dental: Covered</p> <p>Please see the annual limits tables on page 4 & 5 for more details.</p> <p>Waiting period:</p> <p>General Dental - 2 months Major Dental - 12 months</p>	<p>Benefit:</p> <p>\$36 - first visit \$18 - subsequent visits</p> <p>Limit per person:</p> <p>6 visits per year</p> <p>Limit per policy: No limit</p> <p>Waiting period: 2 months</p> <p>Please note: For consultations or information sessions held by Diabetes Association in relation to diabetes.</p>

Dietetics	External Prosthesis / Medical Appliances	Healthy Lifestyle	Hearing Aids
<p>Benefit:</p> <p>\$40 - first visit \$20- subsequent visits \$12 - group</p> <p>Limit per person: \$324/year</p> <p>Limit per policy: No limit</p> <p>Waiting period: 2 months</p> <p>Please note: Benefits are paid on consultations carried out by a registered dietitian approved by HIF.</p>	<p>Benefit</p> <p>75% of the fee</p> <p>Limit per person:</p> <p>\$1500/year</p> <p>Limit per policy:</p> <p>No limit.</p> <p>Waiting period: 12 months</p> <p>Please note: Sub-limits apply depending on the item. 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, Circulation Booster and CAM Walker. Conditions apply so please contact us for details prior to purchasing item.</p>	<p><i>Services include gym memberships, exercise physiology, health assessments, weight management programs, quit smoking plans, skin cancer screenings, pilates and yoga.</i></p> <p>Limit per person: \$125/year</p> <p>Limit per policy: \$250/year</p> <p>Waiting period: 2 months</p> <p>Please note: Benefits are payable for HIF approved programs delivered by registered providers only. Please contact us prior to commencing program to check eligibility.</p>	<p>Limit per person:</p> <p>1-5 years: \$550 (max. 1 per person) 5-10 years: \$600 per ear 10+ years: \$700 per ear</p> <p>Limit per policy: No limit</p> <p>Waiting period: 36 months</p> <p>Please note: Benefits are paid on replacement hearing aids after 5 years from date of supply.</p>

Services Covered by Premium Options

Humidifier or Nebuliser	Occupational Therapy	Optical	Orthotics
<p>Benefit: 75% of the cost up to a max of \$180</p> <p>Limit per person: 1 of either device every 3 years</p> <p>Waiting period: 12 months</p> <p>Please note: A letter of recommendation from the patient's treating practitioner is required.</p>	<p>Benefit: \$60 - first visit \$27 - subsequent visits \$10 - group</p> <p>Limit per person: Up to 5 years: \$1200/year Over 5 years: \$1500/year</p> <p><i>The limits detailed above are subject to a combined annual limit for occupational therapy, orthoptics, physio and speech therapy.</i></p> <p>Limit per policy: No limit</p> <p>Waiting period: 2 months</p> <p>Please note: Benefits are paid on consultations carried out by a registered occupational therapist, approved by HIF.</p>	<p>Did you know... HIF members get bonus discounts of up to 25% from a range of optical stores. Visit hif.com.au/optical for full details.</p> <p>Benefit: 100% up to annual limit</p> <p>Limits per person: Up to 5 years: \$280/year Over 5 years: \$350/year</p> <p>Limit per policy: No limit</p> <p>Waiting period: 2 months</p> <p>Please note: 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, tinting, sunglasses, cosmetic glasses or cosmetic contact lenses, or frames not purchased via a registered Australian optical provider.</p>	<p><i>Orthotic limit includes associated services such as muscle testing, ROM testing and gait analysis.</i></p> <p>Benefit: 75% of the cost up to a max of \$240</p> <p>Limit per person: 1 every 2 years from date of supply or each calendar year if the member or dependant has physically outgrown the orthotics.</p> <p>Waiting period: 12 months</p> <p>Please note: 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.</p>
Orthoptics (Eye Therapy)	Osteopathy	Peak Flow Meter	Pharmacy
<p>Benefit: \$50 - initial \$25 - subsequent</p> <p>Limit per person: Up to 5 years: \$1200/year Over 5 years: \$1500/year</p> <p><i>The limits detailed above are subject to a combined annual limit for occupational therapy, orthoptics, physio and speech therapy.</i></p> <p>Limit per policy: No limit</p> <p>Waiting period: 2 months</p> <p>Please note: Benefits are paid on items carried out by a registered orthoptics supplier, approved by HIF.</p>	<p>Benefit: \$30 - first visit \$29 - visits 2-10 \$18 - visits 10+</p> <p>Limit per person: Up to 3 years: \$650/year Over 3 years: \$750/year</p> <p>Limit per policy: Up to 3 years: \$1300/year Over 3 years: \$1500/year</p> <p><i>The limits detailed above are subject to a combined annual limit for chiro and osteo.</i></p> <p>Waiting period: 2 months</p> <p>Please note: Benefits are paid on items carried out by a registered osteopath, approved by HIF.</p>	<p><i>A Peak Flow Meter is a calibrated instrument used to measure lung capacity in monitoring breathing disorders such as asthma.</i></p> <p>Benefit: \$30</p> <p>Limit per person: 1 per year</p> <p>Limit per policy: No limit</p> <p>Waiting period: 2 months</p>	<p>PBS = Pharmaceutical Benefit Scheme</p> <p>Benefit: Member pays PBS contribution. Benefit is 100% of the balance up to \$80 per script item.</p> <p>Limit per person: Up to 3 years: \$200/year Over 3 years: \$400/year</p> <p>Limit per policy: No limit</p> <p>Waiting period: 2 months</p> <p>Please note: Benefits are not payable on contraceptives or NHS (PBS) prescriptions or over the counter items purchased with or without a prescription.</p>
Physiotherapy	Podiatry Consultations	Psychology	Speech Therapy
<p>Benefit: \$45 - first visit \$40 - visits 2-10 \$30 - visits 10+ \$15 - antenatal \$15 - hydrotherapy \$15 - group</p> <p>Limit per person: Up to 5 years: \$1200/year Over 5 years: \$1500/year</p> <p><i>The limits detailed above are subject to a combined annual limit for occupational therapy, orthoptics, physio and speech therapy.</i></p> <p>Limit per policy: No limit</p> <p>Waiting period: 2 months</p> <p>Please note: A \$600 sub-limit applies for antenatal, hydrotherapy and group</p>	<p>Benefit: \$32 - first visit \$25 - subsequent visits \$12 - consultations that are not performed in the podiatrist's registered practice</p> <p>Limit per person: \$382/year - includes podiatry surgery performed in the podiatrist's registered rooms only.</p> <p>Limit per policy: No limit</p> <p>Waiting period: 2 months</p> <p>Please note: Benefits are paid on consultations carried out by a registered podiatrist, approved by HIF. Benefits are not payable when provided as part of treatment provided in, or arranged by a hospital (including surgery).</p>	<p>Benefit: \$100 - first visit \$55 - subsequent visits \$30 - group (per person) to a maximum of \$75 per session</p> <p>Limit per person: \$1000/year</p> <p>Limit per policy: No limit</p> <p>Waiting period: 12 months</p> <p>Please note: 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.</p>	<p>Benefit: \$75 - first visit \$45 - subsequent visits</p> <p>Limit per person: Up to 5 years: \$1200/year Over 5 years: \$1500/year</p> <p><i>The limits detailed above are subject to a combined annual limit for occupational therapy, orthoptics, physio and speech therapy.</i></p> <p>Limit per policy: No limit</p> <p>Waiting period: 2 months</p> <p>Please note: Benefits are paid on items carried out by a registered speech therapist, approved by HIF.</p>

Dental cover

Our members asked for dental cover that offers bigger benefits for everyday, preventative dental treatment, so that's what we created. Here's a rundown of the most commonly used dental services that you'll be covered for with Premium Options, but always remember to call us on 1300 13 40 60 prior to treatment to confirm your benefits payable.

Our top dental services and benefits				
Item name	No.	Visit/services	Benefit payable	
			% of provider fee up to the set maximum benefit	Set maximum benefit payable by HIF
Comprehensive oral examination	011	First visit	100%	\$59.25
		Subsequent visit	80%	\$47.40
Periodic oral examination	012	First visit	100%	\$52.75
		Subsequent visit	80%	\$42.20
Emergency oral examination	013	All visits	80%	\$31.40
Consultation	014	All visits	80%	\$38.65
Intraoral periapical or bitewing	022	All visits	80%	\$27.30
Removal of plaque and/or stain	111	First visit	100%	\$61.50
		Subsequent visit	80%	\$49.20
Removal of calculus – first visit	114	First visit	100%	\$107.15
		Subsequent visit	80%	\$85.70
Removal of calculus – subsequent visit	115	First visit	100%	\$108.15
		Subsequent visit	80%	\$86.50
Bleaching – internal (per tooth)	117	All visits	70%	\$92.15
Bleaching – external (per tooth)	118	All visits	80%	\$38.95
Topical application of remineralising agent	121	First visit	100%	\$31.60
		Subsequent visit	80%	\$25.30
Provision of a mouthguard – indirect	151	First visit	100%	\$116.25
		Subsequent visit	80%	\$93.00
Bi-maxillary mouthguard	153	First visit	100%	\$171.50
		Subsequent visit	80%	\$137.20
Fissure sealing	161	All visits	80%	\$36.65
Removal of permanent tooth	311	All visits	80%	\$98.45
Metallic restoration (amalgam, direct)	511	One surface	70%	\$63.85
	512	Two surfaces	80%	\$92.50
	513	Three surfaces	80%	\$106.10
Adhesive restoration – anterior	521	One surface	80%	\$82.90
	522	Two surfaces	80%	\$99.60
	523	Three surfaces	80%	\$115.65
Adhesive restoration – posterior	531	One surface	80%	\$92.05
	532	Two surfaces	80%	\$117.10
	533	Three surfaces	80%	\$136.90
Pin retention	575	Per pin	80%	\$21.30
Cusp capping	577	Per cusp	80%	\$26.15

Your dental annual limits

An annual limit is the maximum amount of benefits payable to a member in a calendar year, commencing on January 1 and ending on December 31.

Dental annual limits							
Premium Options	Waiting period	Year 1	Year 2	Year 3	Year 4	Year 5	5 + years
General – unlimited	2 month	No limit	No limit	No limit	No limit	No limit	No limit
General – limited	2 months except items 322–324, 331, 595–596 which are 12 months	\$1,500	\$1,800	\$2,100	\$2,400	\$2,700	\$3,000
Inlay / Onlay	12 months	\$1,000	\$1,100	\$1,200	\$1,300	\$1,400	\$1,500
Denture, crown, bridge	12 months	\$1,200	\$1,300	\$1,400	\$1,500	\$1,600	\$1,700
Periodontic and endodontic	2 months	\$700	\$800	\$900	\$1,000	\$1,100	\$1,200
Orthodontic (lifetime limit)	12 months	\$1,500	\$1,800	\$2,100	\$2,400	\$2,700	\$3,000
Annual limit per person		\$1,500	\$1,800	\$2,100	\$2,400	\$2,700	\$3,000

Please note: The Orthodontic limit is a lifetime limit and forms part of the overall annual limit. The applicable benefit is payable on the date of service (the date the braces are fitted); Benefits for replacement dentures and partial dentures are not paid within three years of previous supply; and limits apply to the number of times some items (such as bleaching) attract a rebate. Please refer to our PDS for more information, available to download from hif.com.au/domesticpds

Access HIF Second Opinion, free.

With Premium Options, you have the very best Extras cover. Just look at all the inclusions and benefits. Plus you also get exclusive access to **HIF Second Opinion**.

What is HIF Second Opinion?

HIF Second Opinion gives you and your family free, unlimited access to the global *Best Doctors* medical support and advice network, putting the combined expertise of over 50,000 of the world's leading medical experts at your disposal.

Consultation with *Best Doctors'* network led to a change in diagnosis in 10% and improved treatment plans in 27% of Australian cases

How does it work?

As a Premium Options member, all you have to do is call the HIF Second Opinion hotline on 1800 117 092 and our dedicated case management team will ensure you get the medical advice and guidance you need.

For more information on HIF Second Opinion, visit hif.com.au/secondopinion

What can you do with HIF Second Opinion?

- **Get a FREE second opinion.** On any diagnosis, on any treatment plan and for any medical or health issue, from minor everyday complaints and concerns, through to life-threatening diseases.*
- **Ask an experienced GP.** If you've got a medical question, hop online and ask our panel of Australian GPs for an answer or explanation – you'll get it within 48 hours.
- **Access expert insights.** Get specialist advice, without a full medical review – we'll refer your case to a leading international expert and you'll get a detailed report within seven days.
- **Find a recommended specialist.** Take the uncertainty out of choosing the best medical practitioner or specialist. Get a local, peer-approved recommendation.
- **Do your own research.** Relying on 'Dr Google' for medical information can be dangerous. Now you can use Best Doctors' extensive online medical encyclopedia and video library.
- **Give yourself a health check.** Use Best Doctors' online symptom checker and easy-to-use health and wellness calculators to give yourself a health check.

*Excludes mental health and dental.