

# Extras Cover Saver Options

Phone 1300 13 40 60

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



*Saver Options is great-value Extras cover. It's ideal for young people who want affordable cover for common services, including (but certainly not limited to) general dental, optical, chiro, physio, osteo, healthy lifestyle benefits, complementary therapies and ambulance services.*

Check out our summary of what's included with **Saver Options**, and be sure to read our Health Cover Guide 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](mailto: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](http://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 Saver 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 Saver Options

Ambulance	Chiropractic	Complementary Therapies	Dental
<p><b>Emergency:</b> 100% covered</p> <p><b>Non-emergency callouts and transportation:</b> A \$50 co-payment applies</p> <p><b>Limit per person:</b> No limit</p> <p><b>Limit per policy:</b> No limit</p> <p><b>Waiting period:</b> 2 months</p> <p><b>Not covered:</b></p> <ul style="list-style-type: none"> <li>- 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.</li> <li>- Transportation from a hospital to your home, nursing home or other hospital</li> <li>- Transportation for ongoing medical treatment</li> <li>- Off road or air ambulance.</li> </ul>	<p><b>Benefit</b> \$26 - first visit \$21 - visits 2-10 \$10 - visits 10+ \$65 - X-ray (max 1 per year)</p> <p><b>Limit per person:</b> \$350/year</p> <p><b>Limit per policy:</b> \$700/year</p> <p><i>The limits detailed above are subject to a combined overall person limit of \$350 and a membership limit of \$700 for complementary therapies, chiro, dietetics, healthy lifestyle, pharmacy, osteo, physio and podiatry consultations.</i></p> <p><b>Waiting period:</b> 2 months</p> <p><b>Please note:</b> 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><b>Benefit:</b> \$15 - visits 1-6 \$10 - visits 7+</p> <p><b>Limit per person:</b> Up to 3 years: \$50/year Over 3 years: \$100/year</p> <p><b>Limit per policy:</b> \$200/year</p> <p><i>The limits detailed above are subject to a combined overall person limit of \$350 and a membership limit of \$700 for complementary therapies, chiro, dietetics, healthy lifestyle, pharmacy, osteo, physio and podiatry consultations.</i></p> <p><b>Waiting period:</b> 2 months</p> <p><b>Please note:</b> 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><b>General Dental:</b> Covered</p> <p>Please see the annual limits tables on page 4 &amp; 5 for more details.</p> <p><b>Waiting period:</b> 2 months</p> <p><b>Major Dental:</b> Not covered</p> <p><i>To get cover which includes major dental services like orthodontics, please visit <a href="http://hif.com.au/dental">hif.com.au/dental</a> to compare benefits.</i></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.

Dietetics	Healthy Lifestyle	Optical	Osteopathy
<p><b>Benefit:</b> \$36 - first visit \$18 - subsequent visits \$10 - group</p> <p><b>Limit per person:</b> \$350/year</p> <p><b>Limit per policy:</b> \$700/year</p> <p><i>The limits detailed above are subject to a combined overall person limit of \$350 and a membership limit of \$700 for complementary therapies, chiro, dietetics, healthy lifestyle, pharmacy, osteo, physio and podiatry consultations.</i></p> <p><b>Waiting period:</b> 2 months</p> <p><b>Please note:</b> Benefits are paid on consultations carried out by a registered dietitian approved by HIF.</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><b>Limit per person:</b> \$50/year</p> <p><b>Limit per policy:</b> \$100/year</p> <p><i>The limits detailed above are subject to a combined overall person limit of \$350 and a membership limit of \$700 for complementary therapies, chiro, dietetics, healthy lifestyle, pharmacy, osteo, physio and podiatry consultations.</i></p> <p><b>Waiting period:</b> 2 months</p> <p><b>Please note:</b> Benefits are payable for HIF approved programs delivered by registered providers only. Please contact us prior to commencing program to check eligibility.</p>	<p><b>Did you know...</b> HIF members get bonus discounts of up to 25% from a range of optical stores. Visit <a href="http://hif.com.au/optical">hif.com.au/optical</a> for full details</p> <p><b>Benefit:</b> 100% up to annual limit</p> <p><b>Limit per person:</b> Up to 5 years: \$110/year Over 5 years: \$121/year</p> <p><b>Waiting period:</b> 2 months</p> <p><b>Please note:</b> 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><b>Benefit:</b> \$26 - first visit \$21 - visits 2-10 \$16 - visits 10+</p> <p><b>Limit per person:</b> \$350/year</p> <p><b>Limit per policy:</b> \$700/year</p> <p><i>The limits detailed above are subject to a combined overall person limit of \$350 and a membership limit of \$700 for complementary therapies, chiro, dietetics, healthy lifestyle, pharmacy, osteo, physio and podiatry consultations.</i></p> <p><b>Waiting period:</b> 2 months</p> <p><b>Please note:</b> Benefits are paid on items carried out by a registered osteopath, approved by HIF.</p>

## Services Covered by Saver Options

Pharmacy	Physiotherapy	Podiatry Consultations
<p><b>PBS = Pharmaceutical Benefit Scheme</b></p> <p><b>Benefit:</b> Member pays PBS contribution. Benefit is 100% of the balance up to \$80 per script item.</p> <p><b>Limit per person:</b> \$350/year</p> <p><b>Limit per policy:</b> \$700/year</p> <p><i>The limits detailed above are subject to a combined overall person limit of \$350 and a membership limit of \$700 for complementary therapies, chiro, dietetics, healthy lifestyle, pharmacy, osteo, physio and podiatry consultations.</i></p> <p><b>Waiting period:</b> 2 months</p> <p><b>Please note:</b> Benefits are not payable on contraceptives or NHS (PBS) prescriptions or over the counter items purchased with or without a prescription.</p>	<p><b>Benefit</b> \$32 - first visit \$24 - visits 2-10 \$19 - visits 10+ \$13 - antenatal \$13 - hydrotherapy \$13 - group</p> <p><b>Limit per person:</b> \$350/year</p> <p><b>Limit per policy:</b> \$700/year</p> <p><i>The limits detailed above are subject to a combined overall person limit of \$350 and a membership limit of \$700 for complementary therapies, chiro, dietetics, healthy lifestyle, pharmacy, osteo, physio and podiatry consultations.</i></p> <p><b>Waiting period:</b> 2 months</p> <p><b>Please note:</b> A \$300 sub-limit applies for antenatal, hydrotherapy and group sessions.</p>	<p><b>Benefit:</b> \$32 - first visit \$23 - subsequent visits \$12 - consultations that are not performed in the podiatrist's registered practice</p> <p><b>Limit per person:</b> \$350/year</p> <p><b>Limit per policy:</b> \$700/year</p> <p><i>The limits detailed above are subject to a combined overall person limit of \$350 and a membership limit of \$700 for complementary therapies, chiro, dietetics, healthy lifestyle, pharmacy, osteo, physio and podiatry consultations.</i></p> <p><b>Waiting period:</b> 2 months</p> <p><b>Please note:</b> Benefits are paid on consultations carried out by a registered podiatrist, approved by HIF. Benefits are not payable on podiatry surgery or orthotics.</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 Saver 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 or	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	65%	\$25.50
Consultation	014	All visits	65%	\$31.40
Intraoral periapical or bitewing	022	All visits	65%	\$22.20
Removal of plaque and/or stain	111 or	First visit	100%	\$61.50
		Subsequent visit	80%	\$49.20
Removal of calculus – first visit	114 or	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	60%	\$79.00
Bleaching – external (per tooth)	118	All visits	65%	\$31.65
Topical application of remineralising agent	121	First visit	100%	\$31.60
		Subsequent visit	80%	\$25.30
Provision of a mouthguard – indirect	151 or	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	65%	\$29.75
Removal of permanent tooth	311	All visits	65%	\$80.00
Metallic restoration (amalgam, direct)	511	One surface	60%	\$54.70
	512	Two surfaces	65%	\$75.15
	513	Three surfaces	65%	\$86.20
Adhesive restoration – anterior	521	One surface	65%	\$67.35
	522	Two surfaces	65%	\$80.90
	523	Three surfaces	65%	\$93.95
Adhesive restoration – posterior	531	One surface	65%	\$74.80
	532	Two surfaces	65%	\$95.15
	533	Three surfaces	65%	\$111.25
Pin retention	575	Per pin	65%	\$17.30
Cusp capping	577	Per cusp	65%	\$21.25

## 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							
Saver 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	\$750	\$850	\$950	\$1,050	\$1,150	\$1,250
Inlay / Onlay	<b>NOT COVERED</b>						
Denture, crown, bridge							
Periodontic and endodontic							
Orthodontic (lifetime limit)							
<b>Annual limit per person</b>		<b>\$750</b>	<b>\$850</b>	<b>\$950</b>	<b>\$1,050</b>	<b>\$1,150</b>	<b>\$1,250</b>

**Please note:** 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](http://hif.com.au/domesticpds)