

Extras Cover Saver Options



Saver Options is our value-packed Extras cover for young singles, couples and families.

It's ideal for young people who want affordable cover for common services, including general dental, optical, chiro, physio, osteo, remedial massage, acupuncture, healthy lifestyle (like gym memberships), pharmacy and ambulance services.

Read on for a detailed overview of all the services included on Saver Options. You'll also find more general information on our health insurance products, inclusions and limits on HIF Extras cover in our Health Cover Guide (hif.com.au/guide).

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 emergency department for urgent treatment, we'll cover 100% of the charge. If it's a non-urgent ambulance service, a \$50 co-payment per trip will apply.

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

Some ambulance services aren't covered though, while in other circumstances some state governments provide subsidies for ambulance assistance. Check out our Health Cover Guide 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 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 Saver Options. These annual limits reset to the full amount on January 1 each year.



Got a question?

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

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

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. You'll find all our Extras waiting periods in the following benefit table.

| Service | Benefit | Limit/person | Limit/policy | Waiting period |
|---|--|--|--------------|-------------------|
| Ambulance¹ | Emergency: 100% covered ² Non-emergency: \$50 co-payment per trip | No limit | No limit | 1 days 30 days |
| Chiropractic | \$26 per visit up to a max. 10 visits \$65 X-ray (max. 1 per year) <i>Benefits are paid for spinal manipulation or spinal adjustments carried out by a registered chiropractor approved by HIF.</i> | \$350/year | \$700/year | 2 months |
| Complementary Therapies <i>Services include acupuncture, myotherapy, remedial massage, and traditional Chinese medicine</i> | \$20 per visit <i>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.</i> | \$100/year | \$200/year | 2 months |
| Dental | General Dental: Covered Major Dental: Not covered <i>To get cover which includes major dental services like orthodontics, please visit hif.com.au/dental to compare benefits.</i> | Please see the annual limits tables on pages 4 & 5 for more details on limits and waiting periods. | | Refer to page 5 |
| Dietetics | \$36 first visit \$18 subsequent visits \$10 group <i>Benefits are paid on consultations carried out by a registered dietitian approved by HIF.</i> | \$350/year | \$700/year | 2 months |
| Healthy Lifestyle³ | <i>Benefits are payable for HIF approved programs delivered by registered providers only. Please contact us prior to commencing program to check eligibility.</i> | \$50/year | \$100/year | 2 months |

¹ 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).

² Each state and territory of Australia has different ambulance arrangements. 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 refer to our Health Cover Guide for more info on these state schemes or contact us for further details.

³ Services include gym memberships, exercise physiology, health assessments, weight management programs, quit smoking plans and skin cancer screenings.

| Service | Benefit | Limit/person | Limit/policy | Waiting period |
|---|--|--------------|--------------|----------------|
| Optical 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. | 100% up to annual limit <i>Benefits are payable on prescription optical items (e.g. glasses, sunglasses, contact lenses or swimming goggles) when purchased from an HIF-approved registered high-street or online Australian optical provider. Benefits are not paid on non-prescription safety glasses, tinting, sunglasses, cosmetic glasses or cosmetic (e.g. coloured) contact lenses, or prescription optical items not purchased from an HIF-approved optical provider.</i> | \$150/year | No limit | 2 months |
| Osteopathy | \$26 per visit up to a max. 10 visits <i>Benefits are paid on items carried out by a registered osteopath, approved by HIF.</i> | \$350/year | \$700/year | 2 months |
| Pharmacy <i>PBS = Pharmaceutical Benefit Scheme</i> | Member pays general PBS contribution. Benefit is 100% of the balance up to \$80 per script item. <i>Benefits are not payable on Pharmaceutical Benefit Scheme prescriptions or over the counter items purchased with or without a prescription.</i> | \$350/year | \$700/year | 2 months |
| Flu Vaccination <i>The limits detailed above are subject to a combined annual limit for Pharmacy.</i> | \$20 (1 per person, per calendar year) <i>Benefits are only payable from a registered pharmacy.</i> | | | |
| Physiotherapy | \$32 per visit up to a max. 10 visits \$13 antenatal \$13 hydrotherapy \$13 group | \$350/year | \$700/year | 2 months |
| Podiatry Consultations | \$32 first visit \$23 subsequent visits \$12 consultations that are not performed in the podiatrist's registered practice <i>Benefits are paid on consultations carried out by a registered podiatrist, approved by HIF. Benefits are not payable on podiatry surgery or orthotics.</i> | \$350/year | \$700/year | 2 months |

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 134 060** prior to treatment to confirm your benefits payable. Alternatively, you can complete a dental benefit estimate request online: hif.com.au/dentalestimate

Our top dental services and benefits on Saver Options

| Item name | No. | Visit/services | Set maximum benefit payable by HIF |
|---|-----|------------------|------------------------------------|
| Comprehensive oral examination | 011 | First visit | \$61.05 |
| | | Subsequent visit | \$48.86 |
| Periodic oral examination | 012 | First visit | \$54.35 |
| | | Subsequent visit | \$43.50 |
| Emergency oral examination | 013 | All visits | \$26.50 |
| Consultation | 014 | All visits | \$32.65 |
| Intraoral periapical or bitewing | 022 | All visits | \$22.20 |
| Removal of plaque and/or stain | 111 | First visit | \$63.35 |
| | | Subsequent visit | \$50.66 |
| Removal of calculus - first visit | 114 | First visit | \$110.35 |
| | | Subsequent visit | \$88.25 |
| Removal of calculus - subsequent visit | 115 | First visit | \$112.55 |
| | | Subsequent visit | \$90.01 |
| Bleaching - internal (per tooth)* | 117 | All visits | \$79.00 |
| Bleaching - external (per tooth)* | 118 | All visits | \$31.65 |
| Topical application of remineralising agent | 121 | First visit | \$33.20 |
| | | Subsequent visit | \$26.60 |
| Provision of a mouthguard - indirect | 151 | First visit | \$122.05 |
| | | Subsequent visit | \$97.64 |
| Bi-maxillary mouthguard | 153 | First visit | \$234.05 |
| | | Subsequent visit | \$137.20 |
| Fissure sealing | 161 | All visits | \$29.75 |
| Removal of permanent tooth | 311 | All visits | \$83.20 |
| Metallic restoration (amalgam, direct) | 511 | One surface | \$56.90 |
| | | Two surfaces | \$78.15 |
| | | Three surfaces | \$89.65 |
| Adhesive restoration - anterior | 521 | One surface | \$70.05 |
| | | Two surfaces | \$84.15 |
| | | Three surfaces | \$97.70 |
| Adhesive restoration - posterior | 531 | One surface | \$77.80 |
| | | Two surfaces | \$98.95 |
| | | Three surfaces | \$111.25 |
| Pin retention | 575 | Per pin | \$17.30 |
| Cusp capping | 577 | Per cusp | \$21.25 |

*Bleaching Internal: per tooth, 2 service limit per calendar year.

*Bleaching External: per tooth, 4 service limit per calendar year.

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.

| Premium Options | Waiting period | Item numbers | Year 1 | Year 2 | Year 3 | Year 4 | Year 5 | 5+ years |
|----------------------------|--|--|------------------|------------------|------------------|--------------------|--------------------|--------------------|
| General - unlimited | 2 months | 022; 311-314; 511-525; 531-535 | No limit | No limit | No limit | No limit | No limit | No limit |
| General - limited | 2 months except items 057, 322, 324, 331, 595, 596 which are 12 months | 011-017; 026-118; 121; 123-141; 151-171; 322-399; 526; 536; 556-598; 692; 911-915; 919; 926; 949-986 | \$750 per person | \$850 per person | \$950 per person | \$1,050 per person | \$1,150 per person | \$1,250 per person |

Please note: Limits apply to the number of times some items (such as bleaching) attract a rebate. Please refer to our Health Cover Guide for more information, available to download from [hif.com.au/guide](https://www.hif.com.au/guide)



Want more cover?

Want cover for major dental services like orthodontic, dentures, crowns and bridges? Check out **Special Options Extras** instead.

Phone **1300 134 060** Visit [hif.com.au/extras](https://www.hif.com.au/extras)