Extras Cover
Simple Options

Simple Options is our great-value Extras cover that offers a percentage back on the services included.

It's ideal for singles, couples and families looking for a value packed cover that offers major and general dental, optical, podiatry consultations, pharmacy, chiro, physio, osteo, healthy lifestyle (like gym memberships) and ambulance services.

Read on for a detailed overview of all the services included on Simple Options. You'll also find more general information on our health insurance products and 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-emergency 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 Simple Options. These annual limits reset to the full amount on January 1 each year and are listed on the following pages under each of the services provided.

Got a question?

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

Health Insurance Fund of Australia (HIF) ACN 128 302 161
Information correct as at 1April 2024.

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
Ambulance[1]	**Emergency:** 100% covered[2] **Non-emergency:** $50 co-payment per trip.	No limit	No limit	1 day 30 days
Chiropractic	60% of provider fee up to your annual limits.	$350/year	$700/year	2 months
		The limits detailed above are subject to a combined overall person limit of $350 and membership limit of $700 for complementary therapies, chiro, healthy lifestyle, osteo, physio, pharmacy and podiatry consultations.		
Complementary Therapies *Services include acupuncture, myotherapy, remedial massage, and traditional Chinese medicine*	We will pay 60% of provider fee up until your annual limits. *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.*	$150/year	$300/year	2 months
		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, osteo, pharmacy, physio and podiatry consultations.		
General Dental	60% of provider fee up to your annual limits.	$600/year	$1,200/year	2 months *(except for items 057, 322, 324, 331, 595, 596 which are 12 months)*
Major Dental	60% of provider fee up to your annual limits. *Benefits are not payable on orthodontic treatment.*	$600/year	$1,200/year	12 months *(except for periodontics and endontics - items 213-251, 411-459, which are 2 months)*
Healthy Lifestyle[3]	60% up to annual limit. *Benefits are payable for HIF approved programs delivered by registered providers only. Please contact us prior to commencing program to check eligibility.*	$150/year	$300/year	2 months
		The limits detailed above are subject to a combined overall person limit of $350 and membership limit of $700 for complementary therapies, chiro, healthy lifestyle, osteo, physio, pharmacy and podiatry consultations.		

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.

Information correct as at 1 April 2024.

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. *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.*	$200/year	$400/year	2 months
Osteopathy	60% up to annual limit.	$350/year	$700/year	2 months
		The limits detailed above are subject to a combined overall person limit of $350 and membership limit of $700 for complementary therapies, chiro, healthy lifestyle, osteo, physio, pharmacy and podiatry consultations.		
Pharmacy *PBS = Pharmaceutical Benefit Scheme*	60% (up to annual limit) of the balance after the PBS fee is deducted. *Benefits are not payable on Pharmaceutical Benefit Scheme prescriptions or over the counter items purchased with or without a prescription.*	$350/year	$700/year	2 months
		The limits detailed above are subject to a combined overall person limit of $350 and membership limit of $700 for complementary therapies, chiro, healthy lifestyle, osteo, physio, pharmacy and podiatry consultations.		
Flu Vaccination *The limits detailed above are subject to a combined annual limit for Pharmacy.*	$20 (1 per person, per calendar year) *Benefits are only payable from a registered pharmacy.*			
Physiotherapy	60% up to annual limit.	$350/year	$700/year	2 months
		The limits detailed above are subject to a combined overall person limit of $350 and membership limit of $700 for complementary therapies, chiro, healthy lifestyle, osteo, physio, pharmacy and podiatry consultations.		
Podiatry Consultations	60% up to annual limit. *Benefits are paid on consultations carried out by a registered podiatrist, approved by HIF. Benefits are not payable on podiatry surgery or orthotics.*	$350/year	$700/year	2 months
		The limits detailed above are subject to a combined overall person limit of $350 and membership limit of $700 for complementary therapies, chiro, healthy lifestyle, osteo, physio, pharmacy and podiatry consultations.		

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