

# Extras Cover

## Top Extras



**Top Extras is our top-level Extras cover. It includes larger benefits and higher limits and provides coverage for over 20 services such as Dental, Physio, Chiro, Podiatry, Complementary Therapies, Pharmacy, Psychology and more.**

This is an overview of all the services included on Top Extras. This product fact sheet must be read with our Health Cover Guide ([hif.com.au/guide](http://hif.com.au/guide)).



**Cover for your Dental needs**  
(General Dental, Major Dental and Orthodontics).



**Optical<sup>4</sup>** –  
Annual limit of  
\$300 per person.



**Access to HIF's Second Opinion and Mental Health Navigator**, so you can get a second opinion on any diagnosis, condition, or treatment plan.

Service	Benefit	Annual limit per person	Waiting period
General Dental <sup>1</sup>			
Oral Examination (012) <sup>2</sup>	\$54.35	Unlimited	2 months
Dental x-ray (022)	\$28.65		
Scale and clean (114) <sup>2</sup>	\$110.35		
Fluoride treatment (121) <sup>2</sup>	\$33.20		
Surgical tooth extraction (322)	\$165.15		
Filling/tooth restoration (531)	\$97.20		
Major Dental			
Filling of one root canal (417)	\$155	\$1,500	12 months
Full crown - non metallic (613)	\$927.95		
Full crown - veneered (615)	\$911.85		
Dentures - complete (719) <sup>3</sup>	\$1,279.40		

<sup>1</sup> 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.

<sup>2</sup> Subsequent visits for these item numbers within the calendar year are paid at a lower benefit.

<sup>3</sup> Benefits for replacement dentures and partial dentures are not paid within three years of previous supply.

Service	Benefit	Annual limit per person	Waiting period
Orthodontics			
Orthodontics	100%	\$1,000 Lifetime Limit: \$2,500	12 months
Optical			
Frames, prescription lenses and contact lenses <sup>4</sup>	100%	\$300	2 months
Physiotherapy			
Individual consultation	\$50	\$750	2 months
Group, hydrotherapy, antenatal	\$20		
Exercise Physiology			
Consultations	\$35		
Chiropractic			
Consultations	\$40	\$550	2 months
X-ray	\$110 (max 1 per year)		
Osteopathy			
Consultations	\$40		
Podiatry			
Consultations	\$40	\$400	2 months
Podiatry surgery (Performed in the podiatrist's registered rooms only)	80% of the charge up to a maximum of \$150 per item		12 months
Pharmacy <sup>5</sup>			
Non-PBS pharmaceuticals	Member pays general PBS contribution. Benefit is 100% of the balance up to \$80 per script item.	\$400	2 months
Flu vaccination (Benefits payable from a registered pharmacy only)	\$20 (1 per person, per calendar year)		IVF Drugs: 12 months
Orthotics			
Approved orthotics <sup>6</sup>	75%	\$250	12 months
Complementary Therapies <sup>7</sup>			
Services include acupuncture, myotherapy, remedial massage and traditional Chinese medicine	\$40	\$500	2 months
Dietetics			
Consultations	\$45	\$400	2 months
Occupational Therapy			
Consultations	\$45		
Eye Therapy			
Consultations	\$45	\$600	2 months
Speech Therapy			
Consultations	\$65		
Psychology			
Consultations	\$90	\$700	2 months

<sup>4</sup> Benefits are payable on prescription optical items.

<sup>5</sup> Benefits are not payable on PBS (Pharmaceutical Benefit Scheme) prescriptions or over the counter items purchased with or without a prescription.

<sup>6</sup> 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.

<sup>7</sup> Benefits are not payable on medicines.

Service	Benefit	Annual limit per person	Waiting period
<b>Hearing Aids</b>			
Hearing aids	100%	\$1,000 Limited to One Service per person every 3 years from the last date of supply. One Service refers to one hearing aid or two hearing aids for both ears	12 months
<b>Healthy Lifestyle<sup>8</sup></b>			
Services include gym memberships, health assessments, weight management programs, quit smoking plans and skin cancer screenings	100%	\$150	2 months
<b>Ambulance<sup>9</sup></b>			
Emergency Ambulance	100%	Unlimited	1 day
Non-Emergency Ambulance	100% (\$50 co-payment per trip)	Unlimited	30 days
<b>Health aids, appliances and external prosthesis</b>			
Purchase of appliance or prosthetics only <sup>10</sup>	75%	\$800	12 months
<b>Breathing appliances</b>			
Peak flow meter, asthmatic spacer, humidifier and nebuliser only	75%	\$200	12 months
<b>Blood glucose monitor and Blood pressure monitor</b>			
Purchase per monitor only	75%	\$200 (1 device every 3 years)	12 months
<b>Diabetes Education</b>			
Consultations	\$30	\$180	2 months
<b>Auxiliary Home Nursing</b>			
Per visit	\$100	\$500	2 months

<sup>8</sup> Benefits are payable for HIF approved programs delivered by registered providers only. Please contact us prior to commencing program to check eligibility.

<sup>9</sup> 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).

<sup>10</sup> 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, CPAP Machine, Circulation Booster and CAM Walker. Sub-limits apply depending on the item, and other conditions apply. Please contact us for details prior to purchasing.

## Cover for HIF Second Opinion and Mental Health Navigator

### What is *HIF Second Opinion*?

*HIF Second Opinion* gives you and your family, 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.

You can use *HIF Second Opinion* to tap into specialist medical advice on any medical or health concern - from allergies and minor injuries to life threatening conditions such as cancer - whether you want a complete case review, or just some information, answers or peace of mind.

### What is *Mental Health Navigator*?

At HIF we care about your mental health, and we understand that finding the right path can often seem overwhelming. That's where the *Mental Health Navigator* can help. *Mental Health Navigator* is a discreet, quick and confidential service that provides an expert review of your mental health diagnosis plus any ongoing treatment plan with support.

As a Top Extras Member, all you have to do is call **1800 830 082** and our dedicated case management team will ensure you get the medical advice and guidance you need.

For more information visit [hif.com.au/secondopinion](http://hif.com.au/secondopinion) or [hif.com.au/mentalhealthnavigator](http://hif.com.au/mentalhealthnavigator)

## 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](http://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 Top 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.*

## 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.



### Got a question?

Visit our handy online knowledge base at **[hif.com.au/help](http://hif.com.au/help)**