

Extras Cover Value Extras



Value Extras is our value-packed Extras cover for common health needs such as General Dental, Optical, Physio, Chiro, Complementary Therapies and more.

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



General Dental –
Annual limit of
\$750 per person.



Optical³ –
Annual limit of
\$150 per person.



Ambulance⁸ –
Unlimited cover for both
Emergency and
Non-Emergency Ambulance
(\$50 co-payment per trip for
Non-Emergency).

Service	Benefit	Annual limit per person	Waiting period
General Dental ¹			
Oral Examination (012) ²	\$54.35	\$750	2 months
Dental x-ray (022)	\$22.70		
Scale and clean (114) ²	\$110.35		
Fluoride treatment (121) ²	\$33.20		
Surgical tooth extraction (322)	\$127.05		
Filling/tooth restoration (531)	\$78.55		
Optical			
Frames, prescription lenses and contact lenses ³	100%	\$150	2 months

¹ 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.

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

³ Benefits are payable on prescription optical items.

Service	Benefit	Annual limit per person	Waiting period
Physiotherapy			
Individual consultation	\$30		
Group, hydrotherapy, antenatal	\$15		
Exercise Physiology			
Consultations	\$20		
Chiropractic			
Consultations	\$25		
X-ray	\$65 (max 1 per year)		
Osteopathy		\$350	2 months
Consultations	\$25		
Podiatry⁴			
Consultations	\$25		
Pharmacy⁵			
Non-PBS pharmaceuticals	Member pays general PBS contribution. Benefit is 100% of the balance up to \$80 per script item.		
Flu vaccination (Benefits payable from a registered pharmacy only)	\$20 (1 per person, per calendar year)		
Complementary Therapies⁶			
Services include acupuncture, myotherapy, remedial massage and traditional Chinese medicine	\$25	\$100	2 months
Healthy Lifestyle⁷			
Services include gym memberships, health assessments, weight management programs, quit smoking plans and skin cancer screenings	100%	\$50	2 months
Ambulance⁸			
Emergency Ambulance	100%	Unlimited	1 day
Non-Emergency Ambulance	100% (\$50 co-payment per trip)	Unlimited	30 days

⁴ Benefits are not payable on podiatry surgery or orthotics.

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

⁶ Benefits are not payable on medicines.

⁷ Benefits are payable for HIF approved programs delivered by registered providers only. Please contact us prior to commencing program to check eligibility.

⁸ 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).

Want cover for other services like Major Dental and Orthodontics? Check out hif.com.au/extras for more info.

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 Values 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**