

Extras Cover Vital Options



Just need cover for the essentials? No worries.

Vital Options offers great-value, entry-level cover for singles and couples. It covers all those vital 'general treatment' services you might need, such as chiro, physio, osteo and general dental, plus some endodontic and periodontal items. With Vital Options, we'll pay 50% for each treatment or service until you reach the \$800 per person annual combined limit plus 100% for one emergency ambulance service per person per calendar year.

Check out our summary of what's included on Vital Options and be sure to read our Health Cover Guide for more general information on our health insurance products, inclusions and limits on HIF Extras cover (hif.com.au/guide).

What's covered?

Service	Waiting period
Emergency Ambulance ¹	1 day
Chiropractic	2 months
Osteopathy	2 months
Physiotherapy	2 months

Dental Service	Waiting period	Dental item numbers covered*
Dental - General	2 months	011-017, 022-056, 059-118, 121, 123-141, 151-171, 311-314, 332-399, 511-515, 521-526, 531-536, 556, 571-588, 597, 598, 692, 911-915, 919, 926, 949-986.
	12 months	057, 322, 324, 331, 595, 596
Dental - Endodontic	2 months	411-459
Dental - Periodontic	2 months	213-251

Visit hif.com.au/help/dental-cover to read our dental FAQs.

**You may not be able to claim benefits for services performed with another item in the same course of treatment. That's why, if you're planning dental treatment, we always recommend calling us on 1300 134 060 prior to treatment to confirm that you'll be covered.*

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).

Understanding ambulance cover

If you need emergency ambulance transport, you can claim 100% of the bill for one service per person annually. That's great value when you consider Medicare doesn't cover emergency 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 much can you claim?

With a combined annual limit of \$800 per person, per year, Vital Options gives you complete freedom to choose how you use your limit.

Whether it's for a quick check-up at the dentist or a couple of visits to your chiropractor, you can choose the services you'd like to use and we'll pay back 50% on each service until you reach your maximum annual limit of \$800.

For example, you can claim up to \$800 on dental services each year, or you can split your limit across more of the services covered by Vital Options - say \$250 on dental, \$400 on osteo and \$150 on chiro. It's totally up to you.

To view our different ways to claim, 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.*

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

Health Insurance Fund of Australia Ltd (HIF) ACN 128 302 161.
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