

Extras cover Premium Options



Here it is, our top Extras health cover. Premium Options has it all.

It's big on everyday healthcare services, covering all the essentials like dental, chiro, physio, osteo and optical, as well as other services like orthoptics (eye therapy), occupational therapy, speech therapy and hearing aids. It also gives you larger rebates and higher annual limits all round. Plus, you can access our 'HIF Second Opinion' service, so you can get a free second opinion on any diagnosis, condition or treatment plan.

Read on for a detailed overview of all the services included on Premium 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 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 page 15 in our Health Cover Guide for full details.

Got a question?

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



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, GPO Box X2221, Perth WA 6847.

In any case, it's quick and easy. You'll have your rebate in no time, and we offer some of the most competitive benefits in Australia. To find out more and download a claim form, visit hif.com.au/claim

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 Premium Options. These annual limits reset to the full amount on January 1 each year.

We'll also increase your annual limits on a number of services. For example, major dental benefits increase each year for the first five years of membership. Likewise, benefits and annual limits for osteo, chiro and complementary therapies will increase after three years of membership, while benefits for optical, hearing aids, speech therapy, physio and occupational therapy increase after five years.

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. 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	No limit	No limit	2 months
Asthmatic Spacers	\$18	2 per year	No limit	2 months
Auxiliary Home Nursing	\$120 <i>Benefits must be ordered by a medical practitioner. Contact us for conditions.</i>	\$1800/year	No limit	2 months
Blood Glucose or Blood Pressure Monitor	75% of the cost up to a max of \$200 <i>A letter of recommendation from the patient's treating practitioner is required.</i>	1 of either monitor every 3 years	No limit	12 months
Chiropractic	\$30 first visit \$29 visits 2-10 \$18 visits 10+ \$110 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>	Up to 3 years: \$650/year Over 3 years: \$750/year	Up to 3 years: \$1300/year Over 3 years: \$1500/year	2 months <i>The limits detailed above are subject to a combined annual limit for chiro and osteo.</i>
Complementary Therapies <i>Services include acupuncture, myotherapy, remedial massage, and traditional Chinese medicine</i>	\$25 visits 1-6 \$17 visits 7+ <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>	Up to 3 years: \$500/year Over 3 years: \$600/year	No limit	2 months
Dental	General Dental: Covered Major Dental: Covered	Please see the annual limits tables on pages 5 & 6 for more details.		General Dental: 2 months Major Dental: 12 months
Diabetes Education	\$36 first visit \$18 subsequent visit <i>Consultations or information sessions held by Diabetes Association.</i>	6 visits per year	No limit	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.

Service	Benefit	Limit/person	Limit/policy	Waiting period
Dietetics	\$40 first visit \$20 subsequent visits \$12 group <i>Benefits are paid on consultations carried out by a registered dietitian approved by HIF.</i>	\$324/year	No limit	2 months
External Prosthesis / Medical Appliance³	75% of the cost of each item <i>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.</i>	\$1500/year	No limit	12 months <i>A 36 month waiting period applies to CPAP Machines</i>
Healthy Lifestyle⁴	<i>Benefits are payable for HIF approved programs delivered by registered providers only. Please contact us prior to commencing program to check eligibility.</i>	\$125/year	\$250/year	2 months
Hearing Aids	<i>Benefits are paid on replacement hearing aids after 5 years from date of supply.</i>	Up to 5 years: \$550 (max. 1 per person) 5-10 years: \$600 per ear 10+ years: \$700 per ear	No limit	36 months
Humidifier or Nebuliser	75% of the cost up to a max of \$180 <i>A letter of recommendation from the patient's treating practitioner is required.</i>	1 of either device every 3 years		12 months
Occupational Therapy	\$60 first visit \$27 subsequent visits \$10 group <i>Benefits are paid on items carried out by a registered occupational therapist, approved by HIF.</i>	Up to 5 years: \$1200/year Over 5 years: \$1500/year	No limit	2 months <i>The limits detailed above are subject to a combined annual limit for occupational therapy, orthoptics, physio and speech therapy.</i>
Optical <i>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.</i>	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>	Up to 5 years: \$280/year Over 5 years: \$350/year	No limit	2 months
Orthotics⁵	75% of the cost up to a max of \$240 <i>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.</i>	1 every 2 years from date of supply or each calendar year if the dependant has physically outgrown the orthotics.		12 months

³ A benefit will not be paid on hired appliances or instruments.

⁴ Services include gym memberships, exercise physiology, health assessments, weight management programs, quit smoking plans and skin cancer screenings.

⁵ Orthotic limit includes associated services such as muscle testing, ROM testing and gait analysis.

Service	Benefit	Limit/person	Limit/policy	Waiting period
Orthoptics (Eye Therapy)	\$50 initial \$25 subsequent <i>Benefits are paid on items carried out by a registered orthoptics supplier, approved by HIF.</i>	Up to 5 years: \$1200/year Over 5 years: \$1500/year <i>The limits detailed above are subject to a combined annual limit for occupational therapy, orthoptics, physio and speech therapy.</i>	No limit	2 months
Osteopathy	\$30 first visit \$29 visits 2-10 \$18 visits 10+ <i>Benefits are paid on items carried out by a registered osteopath, approved by HIF.</i>	Up to 3 years: \$650/year Over 3 years: \$750/year <i>The limits detailed above are subject to a combined annual limit for chiro and osteo.</i>	Up to 3 years: \$1300/year Over 3 years: \$1500/year	2 months
Peak Flow Meter⁶	\$30	1 per year	No limit	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. ⁷	Up to 3 years: \$200/year Over 3 years: \$400/year	No limit	2 months <i>A 36 month waiting period applies to IVF drugs</i>
Physiotherapy	\$45 first visit \$40 visits 2-10 \$30 visits 10+ \$15 antenatal \$15 hydrotherapy \$15 group	Up to 5 years: \$1200/year Over 5 years: \$1500/year <i>The limits detailed above are subject to a combined annual limit for occupational therapy, orthoptics, physio and speech therapy. A \$600 sub-limit applies for antenatal, hydrotherapy and group.</i>	No limit	2 months
Podiatry Consultations	\$32 first visit \$25 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.</i>	\$382/year - includes podiatry surgery performed in the podiatrist's registered rooms only.	No limit	2 months
Psychology	\$100 first visit \$55 subsequent visits \$30 group (per person) to a maximum of \$75 per session <i>Maximum of 2 sessions will be paid on the same date if there is a minimum of 2 hours between sessions. Benefits are paid on consultations carried out by a registered psychologist, approved by HIF.</i>	\$1000/year	No limit	12 months
Speech Therapy	\$75 first visit \$45 subsequent visits <i>Benefits are paid on items carried out by a registered speech therapist, approved by HIF.</i>	Up to 5 years: \$1200/year Over 5 years: \$1500/year <i>The limits detailed above are subject to a combined annual limit for occupational therapy, orthoptics, physio and speech therapy.</i>	No limit	2 months

⁶ A Peak Flow Meter is a calibrated instrument used to measure lung capacity in monitoring breathing disorders such as asthma.
⁷ Benefits are not payable on contraceptives or NHS (PBS) prescriptions or over the counter items purchased with or without a prescription.

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 Premium Options, but always remember to call us on **1300 13 40 60** 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 Premium Options

Item name	No.	Visit/services	Benefit payable	
			% of provider fee up to the set maximum benefit	Set maximum benefit payable by HIF
Comprehensive oral examination	011	First visit	100%	\$59.25
		Subsequent visit	80%	\$47.40
Periodic oral examination	012	First visit	100%	\$52.75
		Subsequent visit	80%	\$42.20
Emergency oral examination	013	All visits	80%	\$31.40
Consultation	014	All visits	80%	\$38.65
Intraoral periapical or bitewing	022	All visits	80%	\$27.30
Removal of plaque and/or stain	111	First visit	100%	\$61.50
		Subsequent visit	80%	\$49.20
Removal of calculus - first visit	114	First visit	100%	\$107.15
Removal of calculus - subsequent visit	115	First visit	100%	\$108.15
		Subsequent visit	80%	\$86.50
Bleaching - internal (per tooth)	117	All visits	70%	\$92.15
Bleaching - external (per tooth)	118	All visits	80%	\$38.95
Topical application of remineralising agent	121	First visit	100%	\$31.60
		Subsequent visit	80%	\$25.30
Provision of a mouthguard - indirect	151	First visit	100%	\$116.25
		Subsequent visit	80%	\$93.00
Bi-maxillary mouthguard	153	First visit	100%	\$171.50
		Subsequent visit	80%	\$137.20
Fissure sealing	161	All visits	80%	\$36.65
Removal of permanent tooth	311	All visits	80%	\$98.45
Metallic restoration (amalgam, direct)	511	One surface	70%	\$63.85
		Two surfaces	80%	\$92.50
		Three surfaces	80%	\$106.10
Adhesive restoration - anterior	521	One surface	80%	\$82.90
		Two surfaces	80%	\$99.60
		Three surfaces	80%	\$115.65
Adhesive restoration - posterior	531	One surface	80%	\$92.05
		Two surfaces	80%	\$117.10
		Three surfaces	80%	\$136.90
Pin retention	575	Per pin	80%	\$21.30
Cusp capping	577	Per cusp	80%	\$26.15

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 322-324, 331, 595-596 which are 12 months	011-017; 025-171; 322- 399; 556-597; 911-986; 526; 536	\$1,500	\$1,800	\$2,100	\$2,400	\$2,700	\$3,000
Inlay / Onlay	12 months	541-555	\$1,000	\$1,100	\$1,200	\$1,300	\$1,400	\$1,500
Denture, crown, bridge	12 months	611-691; 711-779	\$1,200	\$1,300	\$1,400	\$1,500	\$1,600	\$1,700
Periodontic and endodontic	2 months	213-247; 411-458	\$700	\$800	\$900	\$1,000	\$1,100	\$1,200
Orthodontic (lifetime limit)	12 months	811-878	\$1,500	\$1,800	\$2,100	\$2,400	\$2,700	\$3,000
Total annual limits per person			\$1,500	\$1,800	\$2,100	\$2,400	\$2,700	\$3,000

Please note: The Orthodontic limit is a lifetime limit and forms part of the overall annual limit. The applicable benefit is payable on the date of service (the date the braces are fitted); Benefits for replacement dentures and partial dentures are not paid within three years of previous supply; and 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

Access HIF Second Opinion, free.

With Premium Options, you have the very best Extras cover. Just look at all the inclusions and benefits. Plus you also get exclusive access to HIF Second Opinion.

What is HIF Second Opinion?

HIF Second Opinion gives you and your family free, 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.

As a Premium Options Member, all you have to do is call the HIF Second Opinion hotline on **1800 117 092** and our dedicated case management team will ensure you get the medical advice and guidance you need.

What can you do with HIF Second Opinion?

- **Get a FREE second opinion.** On any diagnosis, on any treatment plan and for any medical or health issue, from minor everyday complaints and concerns, through to life-threatening diseases.*

- **Ask an experienced GP.** If you've got a medical question, hop online and ask our panel of Australian GPs for an answer or explanation – you'll get it within 48 hours.
- **Access expert insights.** Get specialist advice, without a full medical review – we'll refer your case to a leading international expert and you'll get a detailed report within seven days.
- **Find a recommended specialist.** Take the uncertainty out of choosing the best medical practitioner or specialist. Get a local, peer-approved recommendation.
- **Do your own research.** Relying on 'Dr Google' for medical information can be dangerous. Now you can use Best Doctors' extensive online medical encyclopedia and video library.
- **Give yourself a health check.** Use Best Doctors' online symptom checker and easy-to-use health and wellness calculators to give yourself a health check.

For more information on HIF Second Opinion, visit hif.com.au/secondopinion

*Excludes mental health and dental.