

Extras cover Saver Options



Saver Options is our value-packed Extras cover for young singles, couples and families.

It's ideal for young people who want affordable cover for common services, including general dental, optical, chiro, physio, osteo, remedial massage, acupuncture, healthy lifestyle (like gym memberships), pharmacy and ambulance services.

Read on for a detailed overview of all the services included on Saver 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.

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 Saver 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, benefits and annual limits for complementary therapies will increase after three years of membership, while optical benefits increase after five years.

Got a question?

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



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
Chiropractic	\$26 first visit \$21 visits 2-10 \$10 visits 10+ \$65 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>	\$350/year	\$700/year	2 months
Complementary Therapies <i>Services include acupuncture, myotherapy, remedial massage, and traditional Chinese medicine.</i>	\$15 visits 1-6 \$10 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: \$50/year Over 3 years: \$100/year <i>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, pharmacy, osteo, physio and podiatry consultations.</i>	\$200/year	2 months
Dental	General Dental: Covered Major Dental: Not covered <i>To get cover which includes major dental services like orthodontics, please visit hif.com.au/dental to compare benefits.</i>	Please see the annual limits tables on pages 4 & 5 for more details.		General Dental: 2 months
Dietetics	\$36 first visit \$18 subsequent visits \$10 group <i>Benefits are paid on consultations carried out by a registered dietitian approved by HIF.</i>	\$350/year	\$700/year	2 months
Healthy Lifestyle³	<i>Benefits are payable for HIF approved programs delivered by registered providers only. Please contact us prior to commencing program to check eligibility.</i>	\$50/year	\$100/year	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.

³ Services include gym memberships, exercise physiology, health assessments, weight management programs, quit smoking plans and skin cancer screenings.

Service	Benefit	Limit/person	Limit/policy	Waiting period
<p>Optical</p> <p><i>Did you know...</i> HIF members get bonus discounts of up to 25% from a range of optical stores. Visit hif.com.au/optical for full details.</p>	<p>100% up to annual limit</p> <p><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></p>	<p>Up to 5 years: \$110/year</p> <p>Over 5 years: \$121/year</p>	No limit	2 months
Osteopathy	<p>\$26 first visit \$21 visits 2-10 \$16 visits 10+</p> <p><i>Benefits are paid on items carried out by a registered osteopath, approved by HIF.</i></p>	\$350/year	\$700/year	2 months
<p>Pharmacy</p> <p><i>PBS = Pharmaceutical Benefit Scheme</i></p>	<p>Member pays general PBS contribution. Benefit is 100% of the balance up to \$80 per script item.</p> <p><i>Benefits are not payable on contraceptives or NHS (PBS) prescriptions or over the counter items purchased with or without a prescription.</i></p>	\$350/year	\$700/year	2 months
Physiotherapy	<p>\$32 first visit \$24 visits 2-10 \$19 visits 10+ \$13 antenatal \$13 hydrotherapy \$13 group</p>	\$350/year	\$700/year	2 months
Podiatry Consultations	<p>\$32 first visit \$23 subsequent visits \$12 consultations that are not performed in the podiatrist's registered practice</p> <p><i>Benefits are paid on consultations carried out by a registered podiatrist, approved by HIF. Benefits are not payable on podiatry surgery or orthotics.</i></p>	\$350/year	\$700/year	2 months

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 Saver 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 Saver 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	65%	\$25.50
Consultation	014	All visits	65%	\$31.40
Intraoral periapical or bitewing	022	All visits	65%	\$22.20
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
		Subsequent visit	80%	\$85.70
Removal of calculus - subsequent visit	115	First visit	100%	\$108.15
		Subsequent visit	80%	\$86.50
Bleaching - internal (per tooth)	117	All visits	60%	\$79.00
Bleaching - external (per tooth)	118	All visits	65%	\$31.65
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	65%	\$29.75
Removal of permanent tooth	311	All visits	65%	\$80.00
Metallic restoration (amalgam, direct)	511	One surface	60%	\$54.70
		Two surfaces	65%	\$75.15
		Three surfaces	65%	\$86.20
Adhesive restoration - anterior	521	One surface	65%	\$67.35
		Two surfaces	65%	\$80.90
		Three surfaces	65%	\$93.95
Adhesive restoration - posterior	531	One surface	65%	\$74.80
		Two surfaces	65%	\$95.15
		Three surfaces	65%	\$111.25
Pin retention	575	Per pin	65%	\$17.30
Cusp capping	577	Per cusp	65%	\$21.25

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.

Saver 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	\$750 per person	\$850 per person	\$950 per person	\$1,050 per person	\$1,150 per person	\$1,250 per person

Please note: 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

Want cover for major dental services like orthodontic, dentures, crowns and bridges? Check out **Special Options Extras** instead.

Got a question?

Visit our handy online knowledge base for 24/7 access to a wealth of information.

Visit hif.com.au/help to get started or call us on **1300 13 40 60**

