

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).



HIF Choice Network² –
Get 100% back on your first two check-ups when visiting an HIF Choice Network Dental provider.



Optical⁵ –
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 Dental¹			
Oral Examination (012) ³	\$54.35		
Dental x-ray (022)	\$28.65		
Scale and clean (114) ³	\$110.35	Unlimited	2 months
Fluoride treatment (121) ³	\$33.20		
Surgical tooth extraction (322)	\$165.15		
Filling/tooth restoration (531)	\$97.20		

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.

2 100% back for 2 check-ups and 1 mouthguard each year at HIF Choice Network Dental providers. Waiting periods and annual limits apply. For more information on other services covered under the HIF Choice Network, see the HIF Choice Network section or visit hif.com.au/choice-network

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



Got a question?

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

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

Health Insurance Fund of Australia Ltd (HIF) ACN 128 302 161.
Information correct as at 1 January 2026.

Service	Benefit	Annual limit per person	Waiting period
Major Dental			
Filling of one root canal (417)	\$155		
Full crown - non metallic (613)	\$927.95	\$1,500	12 months
Full crown - veneered (615)	\$911.85		
Dentures - complete (719) ⁴	\$1,279.40		
Orthodontics		\$1,000	
Orthodontics	100%	Lifetime Limit: \$2,500	12 months
Optical		\$300	2 months
Frames, prescription lenses and contact lenses ⁵	100%		
Physiotherapy			
Individual consultation	\$50		
Group, hydrotherapy, antenatal	\$20	\$750	2 months
Exercise Physiology	\$35		
Consultations			
Chiropractic			
Consultations	\$40		
X-ray	\$110 (max 1 per year)	\$550	2 months
Osteopathy	\$40		
Consultations			
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
Pharmacy⁶			
Non-PBS pharmaceuticals	Member pays general PBS contribution. Benefit is 100% of the balance up to \$80 per script item.	\$400	2 months IVF Drugs: 12 months
Flu vaccination (Benefits payable from a registered pharmacy only)	\$20 (1 per person, per calendar year)		
Orthotics	75%	\$250	12 months
Approved orthotics ⁷			
Complementary Therapies⁸			
Services include acupuncture, myotherapy, remedial massage and traditional Chinese medicine	\$40	\$500	2 months
Dietetics			
Consultations	\$45	\$400	2 months

⁴ Benefits for replacement dentures and partial dentures are not paid within three years of previous supply.

⁵ Benefits are payable on prescription optical items.

⁶ Benefits are not payable on PBS (Pharmaceutical Benefit Scheme) prescriptions or over the counter items purchased with or without a prescription.

⁷ 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.

⁸ Benefits are not payable on medicines.

Service	Benefit	Annual limit per person	Waiting period
Occupational Therapy	\$45	\$600	2 months
Consultations			
Eye Therapy	\$45	\$600	2 months
Consultations			
Speech Therapy	\$65	\$700	2 months
Consultations			
Psychology	\$90	\$700	2 months
Consultations			
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
Hearing aids			
Healthy Lifestyle⁹	100%	\$150	2 months
Services include gym memberships, health assessments, weight management programs, quit smoking plans and skin cancer screenings			
Ambulance¹⁰	100% 100% (\$50 co-payment per trip)	Unlimited Unlimited	1 day 30 days
Emergency Ambulance Non-Emergency Ambulance			
Health aids, appliances and external prosthesis	75%	\$800	12 months
Purchase of appliance or prosthetics only ¹¹			
Breathing appliances	75%	\$200	12 months
Peak flow meter, asthmatic spacer, humidifier and nebuliser only			
Blood glucose monitor and Blood pressure monitor	75%	\$200 (1 device every 3 years)	12 months
Purchase per monitor only			
Diabetes Education	\$30	\$180	2 months
Consultations			
Auxiliary Home Nursing	\$100	\$500	2 months
Per visit			

⁹ Benefits are payable for HIF approved programs delivered by registered providers only. Please contact us prior to commencing program to check eligibility.

¹⁰ 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).

¹¹ 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.

HIF Choice Network

HIF has partnered with a network of providers to make a selected range of services more affordable. By choosing an HIF Choice Network provider you'll receive low or no out-of-pocket costs.

Dental

When visiting a HIF Choice Network Dental provider, you can get more value with:

- 100% back for 2 check-ups and 1 mouthguard each year⁺

Find your nearest HIF Choice Network provider at hif.com.au/choice-network

+ Members can claim 100% back on 2 oral examinations, 2 scale and cleans, 2 fluoride treatments, 2 x-rays and 1 mouthguard each year at HIF Choice Network Dental providers (subject to specific item codes). Waiting periods and annual limits apply. Additional service limits may apply. Other eligible dental item numbers may also be included. Once the HIF Choice Network 100% back service limit has been reached within the same calendar year, benefits will be paid at the same rate as Non-HIF Choice Network providers.

Optical

To see all member discounts available at HIF Choice Network Optical providers, visit hif.com.au/optical.

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.

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 or hif.com.au/mentalhealthnavigator

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.