



# Multicover Only

This is a summary only. For more information, please call HLC on 1800 808 026.

Service category	Description	Benefits up to		Limits per person per calendar year
<b>Dental</b>				
Diagnostic dental	Examinations – general dentist	\$29 - \$51		2
	Examinations – specialist dentist	\$29 - \$51		1
	Single film x-rays (initial/subsequent)	\$25 / \$18		No limit
Preventative dental	Removal of plaque/calculus	\$31 - \$52		2
	Application of fluoride	\$20		1
Restorative	Metallic and adhesive fillings	\$75 - \$156		\$550
Orthodontics	General dentist – attachments and two full arch banding <b>OR</b>	\$20 - \$1,000	Accrues at \$440 per year	\$1,000 per lifetime
	Orthodontist - attachments and two full arch banding	\$40 - \$1,720		\$2,640 per lifetime
Oral surgery	Extractions	\$69 - \$188		\$500
Endodontic Services	Treatment of root canals	\$46 - \$150		
Periodontic Services	Treatment of tissue surrounding the teeth	\$24 - \$300		
Dentures	Dentures complete and components	\$22 - \$800		\$800 every 3 years
	Maintenance and repair	\$27 - \$120		\$120
Crowns & bridges	Preparation & placing of crowns & bridges	\$47 - \$625		\$800
<b>Optical</b>				
	Spectacle frames	\$84		\$220
	Spectacle lenses – pair	\$90 - \$160		
	Contact lenses – pair	\$140 - \$220		
<b>Therapies</b>				
Natural therapies	Acupuncture	\$25 (initial) \$16 (subsequent)		\$200
	Remedial massage / Myotherapy	\$27 (initial) \$16 (subsequent)		\$200
	Homoeopathy	\$27 (initial) \$16 (subsequent)		
	Naturopathy	\$27 (initial) \$16 (subsequent)		



Service category	Description	Benefits up to	Limits per person per calendar year
<b>Therapies</b>			
	Chiropractic	\$30 (initial) \$28 (subsequent) \$14 (12+)	\$500
	Osteopathy	\$30 (initial) \$28 (subsequent) \$14 (12+)	
	Exercise Physiology	Not covered	
	Physiotherapy	\$35 (initial) \$31 (subsequent) \$17 (12+)	\$600
	Hydrotherapy & Group Physiotherapy	\$16 per visit	
	Occupational Therapy	\$60 (initial) \$40 (subsequent)	\$500
	Speech Pathology	\$60 (initial) \$40 (subsequent)	\$500 (\$200 sublimit for audiology)
	Audiology	\$60 (initial) \$40 (subsequent)	
	Psychology (once Medicare entitlement is exhausted)	\$75 per visit	\$300
	Dietetics	\$45 (initial) \$30 (subsequent)	\$300
	Podiatry – consultation	\$31 (initial) \$25 (subsequent)	\$200
<b>Other services</b>			
Home nursing	Up to 6 hours/daily rate	\$15 - \$50	\$400 (Travel & Accommodation – up to \$100 per membership, per trip)
Travel & Accommodation	Over 200km per return trip	\$20 - \$100	
Pharmaceutical (HCF approved non-PBS)	Cost in excess of the current PBS to a max. \$50 per drug per script	\$50/script	\$500
HCF approved artificial aids	e.g. CPAP machine, blood pressure monitor	\$25 - \$500	\$500
Hearing Aids		\$600 - \$1,600	Every 5 years depending on length of membership
HCF approved Health Management Program		Up to \$100	\$100 per person to a max of \$200 per family membership
School Accident Cover	Approved ancillary related services only	\$800	\$800

## Important information relating to HCF Extras cover

Extras waiting periods	
<b>1 day</b>	School accident cover
<b>2 months</b>	All services except those mentioned otherwise
<b>6 months</b>	HCF Dental Centres, Health Management Programs
<b>12 months</b>	Crowns, bridges, dentures, endodontics, occlusal therapy, oral surgery, periodontal, prosthodontics, dental bleaching and orthodontics, artificial appliances and pre existing ailments
<b>24 months</b>	Hearing aids

Waiting periods may need to be served before benefits are paid, and apply to:

- New members
- Existing HCF members who upgrade. You will need to serve the necessary waiting periods for the higher benefit entitlement
- Members who transfer from another fund who have not already completed the required waiting period for equivalent benefits.
- New dependants (unless they transfer from another fund and have completed the required waiting periods)

Waiting periods vary according to the type of treatment or service you receive.

Pre-existing ailments
<p>A pre-existing ailment is a condition or illness where signs or symptoms existed anytime during the six months prior to when a member joined or upgraded to a higher level of cover, even though a diagnosis may not have been made.</p> <p>If there is any doubt as to whether an ailment is pre-existing, a medical practitioner appointed by HCF will examine information provided by your doctor, together with other relevant claim details.</p>

Conditions applying to all extras cover
<p><b>Be aware of these circumstances which will prevent payment of a claim:</b></p> <ul style="list-style-type: none"> <li>▪ Lodgement of claim two years or more after the date of service</li> <li>▪ When you or your dependants have the right to recover the costs from a third party or authority, either by law or by statute, or from any insurance or employment benefit schemes</li> <li>▪ Benefits for any period during which your payment is in arrears by more than two months or your membership is suspended</li> </ul> <p><b>Your Extras cover does not cover the following:</b></p> <ul style="list-style-type: none"> <li>▪ Goods and services while an in-patient in a hospital (these are covered under your Hospital cover)</li> <li>▪ Pharmacy items that appear on the PBS list, contraceptives, infertility drugs, performance enhancing drugs, vitamins, items that are available without a prescription, or items that are not TGA approved.</li> <li>▪ Telephone or online consultations</li> <li>▪ Fees for completing claim forms and/or reports</li> <li>▪ Goods and/or services received or purchased overseas</li> <li>▪ When costs are recoverable elsewhere</li> <li>▪ Where no specific health condition is being treated</li> <li>▪ Routine health checks, screening and mass immunisations</li> <li>▪ A combination of therapy services performed by the same provider in any one day</li> <li>▪ Treatment for pre-existing ailments or conditions (within the first 12 months).</li> </ul>