



## Multicover Only Product Summary

This product offers a comprehensive level extras benefit. It is suitable for anyone wanting extras cover. This product includes full cover for emergency ambulance services, contact HCF for more information.

This document is a summary only. To check if you are covered for a service before you claim or to understand the benefit available, call us on **13 13 34** with a description of the goods or services, or the specific medical or dental item number.

### Multicover Extras Only highlights

Benefits	Annual limits
Diagnostic and preventative dental e.g. scale, clean, plaque removal and fluoride treatment	Limits for service apply
Restorative dental e.g. metallic and adhesive fillings (direct) and in-direct restorations	\$550
Crowns and bridges	\$800
Oral Surgery, Endodontics and Periodontics	\$500
Orthodontics after 12 months	\$440 (lifetime limits apply)
Optical	\$220
Dietetics	\$300
Speech Therapy and audiology	\$500 (Sublimits apply)
Occupational Therapy	\$500
Physiotherapy	\$600
Chiropractic and osteopathy	\$500 (Sublimits apply)
Acupuncture and Chinese Herbal Medicine	\$200 (Sublimits apply)
Remedial massage, naturopathy, Alexander Technique and homoeopathy	\$200
Pharmacy (HCF approved e.g. non-PBS)	\$600
Health Management Programs	\$150 (max \$300 per membership)



More information can be found on page 2.



Current as at 1 July 2012. Benefits shown are valid until 30 June 2013.

# Multicover Only

	Service category	Description	Benefits range from - to	Limits per person per calendar year
Dental	Diagnostic dental	Examinations – general dentist/specialist dentist	\$30 – \$55	2 services/1 service
		Single film x-rays – initial/subsequent	\$25/\$18	No limit
	Preventative dental	Removal of plaque/calculus	\$33 – \$57	2 services
		Application of fluoride	\$25	1 service
	Fillings	Metallic and tooth coloured	\$70 – \$118	\$550
	Orthodontics	Accrues at \$440 per year up to \$2,640 maximum lifetime limit for Orthodontist or \$1,000 for General Dentist treatment. Sublimits apply.		
	Oral surgery	Surgical extractions	\$140 – \$220	\$500
		Extractions	\$80 – \$100	
		Occlusal therapy	\$35 – \$250	
	Endodontic Services	Treatment of root canals	\$50 – \$150	
	Periodontic Services	Treatment of tissue surrounding the teeth	\$10 – \$260	
	Dentures	Dentures and components (partial and complete)	\$18 – \$800	\$800 every 3 years
		Maintenance and repair	\$29 – \$120	\$120
	Crowns and bridges	Preparation and placing of crowns and bridges	\$50 – \$625	\$800
Optical	Glasses and contact lenses	Spectacle frames	\$85	\$220
		Spectacle lenses – pair	\$92 – \$180	
		Contact lenses – pair	\$140 – \$220	
Therapies	First/subsequent visits (unless otherwise specified)	Psychology (after Medicare entitlement is exhausted)	\$75 per visit	\$300
		Dietetics	\$45/\$35	\$300
		Podiatry services (cannot be used for in-patient services)	\$33/\$25	\$200
		Audiology	\$52/\$35	\$500
		Speech Therapy	\$60/\$40	Max \$200 for Audiology
		Occupational Therapy	\$62/\$40	\$500
		Chiropractic	\$32 visits 1 – 2/\$28 visits 3 – 11/\$14 visits 12+	\$500 \$500 combined for Chiropractic and Osteopathy.
		Osteopathy	\$35 visits 1 – 2/\$29 visits 3 – 11/\$14 visits 12+	\$250 sublimit for Exercise Physiology
		Exercise Physiology	\$30/\$28	
		Physiotherapy	\$45 visits 1 – 2/\$32 visits 3 – 11/\$17 visits 12+	\$600
		Acupuncture/Chinese Herbal Medicine consultation (CHM)	\$30/\$17	\$200 Max \$100 CHM
		Remedial Massage/Myotherapy	\$30/\$17	\$200
		Naturopathy/Nutrition consultation	\$30/\$17	
		Alexander Technique	\$27/\$20	
		Homoeopathy	\$27/\$17	
Other services	Travel & Accommodation	Minimum 200km+ return trip for medical/hospital treatment when not available locally	Up to \$100 per trip per membership (\$30 per night for accommodation)	\$400 for travel (includes \$200 sublimit for accommodation)
	HCF approved Pharmacy	Per script, after equivalent PBS co-payment subtracted	\$50	\$600
	Artificial aids	HCF approved appliances	\$20 – \$500	\$500
	Hearing aids	Benefits accrue over time and limits renew every five years	Up to \$1,600	\$600 – \$1,600
	Health Management Programs	HCF approved – single/couples or family	\$30 – \$150	\$150/\$300
	School Accident Cover	Approved ancillary services only	Up to \$800	\$800

# Things you need to know

Extras and Ambulance waiting periods	
1 day	School Accident Cover. Emergency ambulance (where not for pre-existing ailments).
2 months	All other services (except where longer waiting periods apply). Non emergency ambulance (where not for pre-existing ailments).
12 months	Crowns, bridges, dentures, endodontics, occlusal therapy, surgical extractions, periodontics, prosthodontics, dental bleaching, veneers and orthodontics. Emergency and non emergency ambulance for pre-existing ailments.
12-24 months	Artificial Appliances (depending on appliance and product). Hearing aids and repairs.

## Exclusions

There are a number of situations where a member is not covered by HCF and no Benefits will be payable.

### HCF Health Insurance does not cover:

- Claims made two years or more after date of service.
- When you or your dependants have the right to recover the costs from a third party other than us, including an authority, another insurer (eg. motor vehicle or workers compensation), or under an employee benefit scheme.
- Treatment for pre-existing ailments or conditions (within the first 12 months waiting period).
- Goods and services received during any period where your payment is in arrears, your membership is suspended or you are within waiting periods.
- Treatment that we deem inappropriate or not reasonable, after receiving independent medical or clinical advice.
- Any service where the treatment does not meet the standards in the Private Health Insurance (Accreditation) Rules 2008 or as amended.
- Services that are not delivered face to face, such as online or telephone consultations, unless you are participating in one of our chronic disease management or health improvement programs such as My Health Guardian.
- Goods or services supplied by a provider not recognised by us.

### In addition, HCF extras cover does not include:

- Psychological and developmental assessments. Where psychology is included in your cover, psychology treatment is only payable when Medicare Australia entitlements are exhausted.
- Goods and services while a hospital patient except for eligible oral surgery.
- Pharmacy items that are not on our Approved Pharmacy list eg. items listed on the PBS, items prescribed without an illness, items that are available without a prescription, or items that are not TGA approved.
- Goods or services that had not been provided at time of claim eg. pre-payment.
- Fees for completing claim forms and/or reports.
- Where no specific health condition is being treated or in the absence of symptoms, illness or injury.
- Routine health checks, screening and mass immunisations.
- More than one therapy service performed by the same provider in any one day.
- Co-payments and gaps for government funded health services eg the co-payment for PBS items
- Where a provider is not in an independent private practice.
- More than one of the following therapies received on the same day (physiotherapy, chiropractic and osteopathy).
- Claims that do not meet our criteria.

