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# THANKS FOR COMPARING HEALTH INSURANCE

It's a good idea to read through the following pages to learn more about this policy. If you have any questions or need more information, chat with one of our health insurance specialists by calling **1800 46 29 55**.

**On the other hand, if you're ready to buy, here's what you need to do:**

1. Review the enclosed policy brochure to ensure it meets your health insurance needs
2. Buy direct at **comparethemarket.com.au**; or
3. Call **1800 46 29 55** to speak to one of our Health Insurance Specialists

Thank you for not  
getting muddle with  
**comparethemeerkat.com.au**  
It is much appreciate!



Need assistance?  
Call **1800 46 29 55**

# Compare the Market: Vital Options

Phone 1300 13 40 60

Visit [hif.com.au](http://hif.com.au)



## Just need cover for those vital Extras services? Choose Vital Options.

Just need cover for the essentials? No worries. Vital Options offers great value, entry-level Extras for singles and couples. It covers all those vital 'general treatment' services you might need, including chiro, osteo, physio, emergency ambulance and general dental, plus some endodontic and periodontal items. With Vital Options, we'll pay a rebate of 50% back for each treatment or service until you reach the \$800 per person annual limit. Easy!

### We're all about choice

Unlike some health insurance funds, HIF believes in your right to choose your own healthcare providers. We say you're free to seek treatment wherever you like, anywhere in Australia, and we'll never penalise you for doing so.

- Your choice of Extras healthcare provider.
- Your choice of ways to claim, including on-the-spot eClaiming, HIF's 'SmartClaim' mobile app, or by email, fax or post.

Please note - Extras healthcare providers must be legally qualified, registered in Australia and approved by HIF.

### What services are included?

- ✓ Chiropractic
- ✓ Dental (General)
- ✓ Emergency Ambulance
- ✓ Endodontic
- ✓ Periodontal
- ✓ Osteopathy
- ✓ Physiotherapy

Please note: Benefits are only payable on the following dental items. There are some items within item code ranges for which HIF does not pay a benefit, or if they are performed with another item in the same course of treatment.

If you are planning dental treatment in the future, please call HIF prior to treatment on 1300 13 40 60 to confirm that you will be covered.

- ✓ General dental: 011 - 017, 022, 025 - 171, 311 - 314, 322 - 399, 511 - 535, 572 - 597, 911 - 986.
- ✓ Endodontic: 411 - 458
- ✓ Periodontal: 213 - 282

### So emergency ambulance services are included?

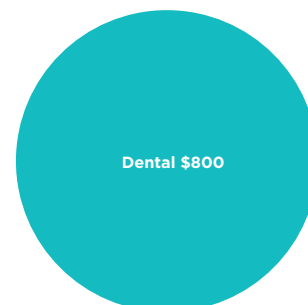
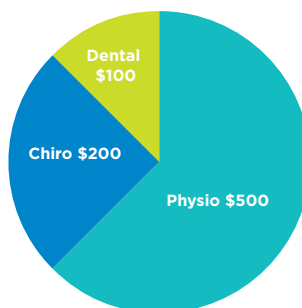
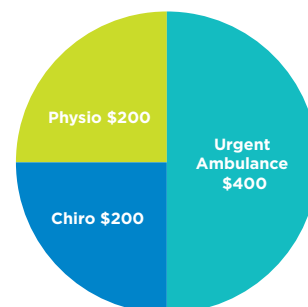
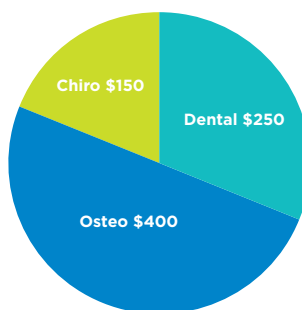
That's right. If you need urgent ambulance transport, Vital Options cover will pay 50% of the bill up to the maximum annual limit of \$800 per person. That's great value when you consider Medicare doesn't cover urgent ambulance transport, which can cost over \$900!

### How much can I claim?

With a combined annual limit of \$800 per person per year, Vital Options gives you complete freedom to choose how you use your limit. Whether it's for a quick check-up at the dentist or a couple of visits to your chiropractor, you can choose the services you'd like to use and we'll pay back 50% on each service claimed until you reach your maximum annual limit of \$800.

For example, you can claim up to \$800 on dental services each year, or you can split your limit across more of the services covered by Vital Options, say \$250 on dental, \$400 on osteo and \$150 on chiro - simple!

### Here are some examples of how you can split your limit:



## What about waiting periods?

All health funds have to enforce waiting periods. It's the only way we can protect our members from people who simply join our fund to claim large amounts and then leave. However, we try to keep waiting periods to a minimum.

That's why, if you switch to HIF from another health fund, we'll honour your full length of membership with your previous fund, (meaning you won't have to re-serve any unnecessary waiting periods).

If you aren't switching from another health fund, our standard waiting periods are:

- 2 months:
  - Emergency Ambulance
  - Chiropractic
  - Osteopathy
  - Physiotherapy
  - General Dental items: 011 - 017, 022, 025 - 171, 311 - 314, 332 - 399, 511 - 535, 572- 597, 911 - 986 Periodontal items: 213 - 282
  - Endodontic items: 411 - 458
- 12 months:
  - General Dental items: 322 - 331, 595 - 596,

From time to time HIF promotes special offers to new members, which can include waiving all 2 month waiting periods, so be sure to call 1300 13 40 60 or visit [hif.com.au](http://hif.com.au) to check.

## Want more information?

To find out more about Vital Options and the benefits and limits that apply, visit [hif.com.au/pds](http://hif.com.au/pds) to download a Product Disclosure Statement. Alternatively, call HIF on 1300 13 40 60.

**Join HIF and they'll do all the paperwork for you, including lodging your Medicare rebate application form.**

**Visit [hif.com.au](http://hif.com.au) to find out more.**



**comparethemarket.com.au™**

## Why **comparethemarket.com.au**?

It's simple; we're here to help you save time and money off your next household bill. One quick search with **comparethemarket.com.au** can bring you results from some of Australia's award winning insurance and utility brands, so you can compare them side-by-side. We don't mark up policies, so if you do choose to purchase a product or service, you'll only be charged the provider's premium or fee.

So whether you're looking for car insurance, home and contents insurance or perhaps a better deal on your energy bill, compare with us. Visit our website for more information.

 **HEALTH**

 **INCOME**

 **CAR**

 **ENERGY**

 **TRAVEL**

 **ROADSIDE**

 **LIFE**

 **FUEL**

 **HOME**