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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
comparethameerkat.com.au
It is much appreciate!



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

Premium Options

Phone 1300 13 40 60

Visit hif.com.au



Want bigger rebates and higher annual limits? Choose Premium Options.

Premium Options is HIF's top Extras health cover option. It's big on everyday healthcare services, covering all the essentials like dental, chiropractic, physiotherapy, osteopathy and optical, as well as other services like orthoptics (eye therapy), occupational therapy, speech therapy and hearing aids. And it's also big on benefits, with larger rebates and higher annual limits all round.

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 and/or registered in Australia.

What's included?

- ✓ Ambulance
- ✓ Auxiliary home nursing
- ✓ Assisted reproduction drugs (e.g. IVF)
- ✓ Asthmatic spacers
- ✓ Blood glucose/pressure monitor
- ✓ Chiropractic
- ✓ Complementary therapies (remedial massage & more)
- ✓ Dental (General & Major)
- ✓ Diabetes education
- ✓ Dietetics
- ✓ External prosthesis/medical appliances
- ✓ Healthy Lifestyle (pilates, yoga, weight management & more)
- ✓ Hearing aids
- ✓ Nebuliser/humidifier
- ✓ Occupational therapy
- ✓ Optical (glasses and contact lenses)

- ✓ Orthoptics (eye therapy)
- ✓ Orthotic appliances
- ✓ Osteopathy
- ✓ Peak-flow meter
- ✓ Pharmacy drugs
- ✓ Physiotherapy
- ✓ Podiatry consultations
- ✓ Psychological consultations
- ✓ Speech therapy

So emergency ambulance services are included?

That's right. You have 100%, no-limit cover for urgent ambulance services (and there's a small \$50 co-payment for non-urgent ambulance services). That's great value when you consider Medicare doesn't cover urgent ambulance transport, which can cost over \$800.

What is SmartTeeth?

SmartTeeth is HIF's unique dental benefits program. It's brilliant (and we can say that in all modesty because SmartTeeth was inspired by HIF members). It's dental cover that rewards proactive dental care, providing higher rebates (often up to 100%) for the most popular services, such as:

- Examinations
- Remineralisation
- Plaque and calculus removal
- Dentist-fitted sports mouthguards.

Increasing limits with our Member Loyalty Program

Like most Extras health cover, there are annual limits for most services under Premium Options, which means there's a limit on how much we will pay toward your claims every year.

Each January, however, your benefit limits will be refreshed. What's more, if you retain cover, we'll increase your annual limits on a number of services.

For example, benefits and annual limits for dental services increase each year for the first 5 years of membership. Similarly, benefits and annual limits for complementary therapy services will increase after 3 years' membership, and optical benefits increase after 5 years.

Some examples of what you can claim:

Extras Covered	Annual Limit	Waiting Period
Ambulance	No Limit	no waiting period
General Dental Treatment - Fillings basic extractions, x-rays	No Limit	no waiting period
Major Dental Treatment - Includes crowns, bridges, orthodontics	\$1500 increases to \$3000 after 5 years	12 Months
Optical - Prescription glasses and contact lenses	\$280 increases to \$350 after 5 years	no waiting period
Physiotherapy - Combined limit with occupational, orthoptics and speech therapy	\$1,200	no waiting period

To see all annual limits for services covered on Premium Options, download the latest copy of the Product Disclosure Statement (PDS) from hif.com.au/pds

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

Visit hif.com.au to find out more.

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), plus we'll give you an immediate loyalty benefit under HIF's Extras loyalty program.

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

- Up to 12 months for dental (general limited)
- 12 months for dental (major) benefits, blood glucose/pressure monitors, external prostheses/medical appliances, nebulisers/humidifiers, orthotic appliances and psychological consultations
- 36 months for assisted reproduction drugs and hearing aids
- 2 months for all other services.

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 to check.

What's excluded from the Premium Options?

Ambulance benefits are not payable for:

- ✗ Transportation from a hospital to your home, nursing home or other hospital (except for inter-hospital transfers relating to an emergency or new illness, where approved by HIF);
- ✗ Transportation for ongoing medical treatment; and
- ✗ Off-road or air ambulance services.

Are there any restrictions?

Claims must be made within two years of the service being provided.

Want more information?

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

Important, please note: This factsheet provides a summary and overview of HIF's Premium Options product. For full details of product inclusions, exclusions, restrictions, waiting periods, annual limits and other important information, please visit hif.com.au/pds to download a Product Disclosure Statement or call 1300 13 40 60 to request a copy to be mailed to you.

This product information is intended as a summary only and should be read in conjunction with your Product Disclosure Statement (PDS). The information is correct as at 1 July 2014. Minor changes may occur after that date. HIF members are encouraged to regularly download the latest copy of the PDS from hif.com.au/pds.

Health Insurance Fund of Australia Ltd (HIF) ACN 128 302 161. An Australian public company limited by guarantee. A registered private health insurer.



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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.

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 **INCOME**

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