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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**

| SET REBATES APPLY PER ITEM OR SERVICE, FULL INFORMATION AVAILABLE FROM THE FUND | | |
|---|---|--|
| | Benefits up to | Annual Limit * |
| <p>Ambulance Benefit is paid on charges raised for approved ambulance services.</p> <p>Emergency transport is where a patient is transported and admitted to an emergency department of a hospital.</p> <p>Emergency medical attention is where the ambulance responds to an emergency call-out and the patient is treated but does not require immediate transportation to hospital. A patient co-payment of \$50 per service applies to non-emergency call-outs and transportation.</p> <p>Benefits are not payable for inter-hospital transfers.</p> | <p>Emergency: 100%</p> <p>Non-Emergency Call outs and transportation: 100% with a \$50 co-payment</p> <p>Inter Hospital transfers: No benefit</p> | No Limit |
| Asthmatic Spacers | \$18 | 2 per person |
| <p>Auxiliary Home Nursing Member must also hold a hospital cover with HIF. Contact the fund for conditions.</p> | Up to \$75 per day | \$1800 per person |
| Blood Glucose or Blood Pressure Monitor | <p>1 of either monitor every 3 years</p> <p>75% of the charge</p> | <p>\$200 per person</p> <p>1 per person per 3 years</p> |
| <p>Chiropractic Benefits are paid only for spinal manipulation or adjustment and this information must be quoted on the account.</p> <p>Treatment must be rendered by a Chiropractor registered with the Fund.</p> <p>One x-ray per person per year.</p> <p>Annual limit is combined with Osteopathic services.</p> | <p>Initial visit \$30</p> <p>2 – 10 visits \$29</p> <p>10+ visits \$18</p> <p>X-Ray \$110</p> | <p>Up to 3 years \$650 per person</p> <p>\$1300 per policy</p> <p>Over 3 years \$750 per person</p> <p>\$1500 per policy</p> |
| <p>Complementary Therapies A benefit is paid towards the cost of Naturopathy, Myotherapy, Homeopathy, Acupuncture, Traditional Chinese Medicine, Massage Therapy, Swedish Massage, Sports Massage and Deep Tissue Massage.</p> <p>Benefits are not payable on medicines provided by the practitioner.</p> <p>The treatment must be provided by a practitioner, which is registered with the Fund in the specialty for which the charge is raised.</p> | <p>Initial – 6 visits \$25</p> <p>7+ visits \$17</p> | <p>Up to 3 years \$500 per person</p> <p>Over 3 years \$600 per person</p> |
| <p>Dental Benefits are paid only on accounts rendered by a registered Dentist or Dental Prosthetist who is registered with HIF.</p> <p>Benefits for replacement dentures and partial dentures are not paid within three years of previous supply.</p> <p>There are some items for which the fund does not pay a benefit if they are performed with another item in the same course of treatment. Limits apply to the number of times some items such as bleaching attract a rebate.</p> <p>The orthodontic limit is a lifetime limit and forms part of the overall annual limit.</p> <p>Dental Prosthetists are allowed to perform a limited range of services for benefit purposes.</p> | <p>General Dental (X-rays, non-surgical extractions and minor fillings) - no limit. All other general dental - \$1500 per person, rising by \$300 each year to \$3000. Part of overall annual limit.</p> <p>Inlay/Onlay - \$1000 per person, rising by \$100 each year to</p> | <p>Overall annual limit:</p> <p>Yr 1 - \$1500 per person</p> <p>Yr 2 - \$1800 per person</p> <p>Yr 3 - \$2100 per person</p> <p>Yr 4 - \$2400 per person</p> <p>Yr 5 - \$2700 per person</p> <p>5 yrs & over - \$3000 per person</p> |

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| Dental contd. HIF's Top 20 SmartTeeth Dental Services provides benefits from 80% to 100% of the dentist's fee (up to a set maximum benefit for each item of service). Please contact the fund for a benefit quote before commencing treatment with full details of the necessary dental items as provided by the Dentist. | \$1500. Part of overall annual limit. Dentures, Crowns and Bridges - \$1200 per person, rising by \$100 each year to \$1700. Part of overall annual limit. Periodontic/ Endodontic - \$700 per person, rising by \$100 each year to \$1200. Part of overall annual limit. Orthodontic - \$1500 per person, rising by \$300 each year to \$3000. Part of overall annual limit. | Orthodontics has a lifetime limit and is claimable only once per person for life. |
| Diabetics Education For consultations or information sessions conducted by Diabetes Association in relation to diabetes. | Initial visit \$36 Subsequent visits \$18 | 6 visits |
| Dietetics Benefits are only payable for treatment carried out by a registered Dietician approved by the fund in their registered premise. | Initial visit \$40 Subsequent visits \$20 Group visits \$12 | \$324 per person |
| Healthy Lifestyle Benefit is paid towards the cost of: An approved health management program from an approved provider, intended to prevent or improve a specific health condition. Certification to that effect must be provided to support the claim. <ul style="list-style-type: none"> Approved health management, weight loss, health assessment or quit smoking programs Exercise Physiology services Approved Skin Cancer screening (where service not eligible for Medicare rebate) Please contact the fund prior to commencing the program or paying subscriptions to ascertain if the program and/or service provider is approved and eligible for a rebate. | Single Membership: \$50 Family Membership: \$100 | 1 per membership per year |

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| Hearing Aids Benefit is paid on replacement hearing aids after 5 years. Members who have contributed to the HIF Super or Premium Options table for more than 5 years may claim for one appliance for each year. | Less than 5 years \$550 5 to 10 years \$600 More than 10 years \$700 | Up to 5 years 1 only per person Over 5 years 1 per ear per person |
| Nebuliser/Humidifier | 75% of the charge | \$180 per person 1 per person per 3 years |
| Occupational Therapy Benefits are paid only for treatment medically necessary for physical rehabilitation. Members may be asked to supply documentation with the initial claim outlining details of the proposed course of treatment. | Initial visit \$60 Subsequent visits \$27 Group visits \$10 | Combined Orthoptic, Physiotherapy, Speech and Occupational Therapy Up to 5 years \$1200 per person Over 5 years \$1500 per person |
| Optical Benefit is paid for glasses and contact lenses that are necessary to correct, remedy or relieve any optical defect of sight. A registered optometrist or optical dispenser must supply frames, glasses or contact lenses. Non-prescription safety glasses, protective glasses, sunglasses, cosmetic glasses or cosmetic contacts are not eligible for a refund. | | Up to 5 years: \$280 per person Over 5 years: \$350 per person Sub-limits apply. |
| Orthoptics (Eye Therapy) For treatment provided by registered eye therapists approved by the Fund, at their registered practice premises. | Initial visit \$50 Subsequent visits \$25 | Combined Orthoptic, Physiotherapy, Speech and Occupational Therapy Up to 5 years \$1200 per person Over 5 years \$1500 per person |
| Orthotics Services must be supplied by a registered Podiatrist, Orthotics provider or Surgical Boot maker. Rebates for all associated orthotics charges (eg. measuring, muscle testing, and gait analysis) are paid from the annual Orthotics limit, not from the Podiatry limit. | 75% of the charge | \$240 per person 1 every 2 years or 1 per calendar year if the member or dependant has physically outgrown the orthotic. |
| Osteopathic A benefit is paid where the provider is registered in a private practice. Annual limit is combined with Chiropractic services. | Initial visit \$30 2 - 10 visits \$29 10+ visits \$18 | Up to 3 years \$650 per person \$1300 per policy Over 3 years \$750 per person |

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| Peak Flow meter | \$30 | \$1500 per policy 1 per person |
| <p>Pharmacy Benefit is payable on Non-Government Pharmaceutical Benefits Script items. All pharmacy accounts must be paid before claiming a benefit from the fund.</p> <p>A benefit will be paid on items that are only available on prescription. The prescription must be issued by a registered medical or dental practitioner. If you are issued with a prescription for an item that is available for purchase without a prescription no benefit will be payable.</p> <p>Contraceptive drugs may be claimed if being prescribed only for the treatment of acne. These include Diane 35ED, Juliet 35 and Marvalon. For the purpose of benefit payments, a 3 month supply of permitted contraceptive drugs will be classed a script item. Your doctor must supply a letter before benefit will be paid. The letter is valid for 12 months.</p> | 100% of the balance after the PBS fee is deducted up to \$80 per script item | Up to 3 years \$200 per person Over 3 years \$400 per person |
| <p>Physiotherapy Benefits are only payable when the service/class is fully supervised by a Physiotherapist at their registered practice.</p> <p>A combined sub-limit of \$600 per person applies to Hydrotherapy, Antenatal and other group classes.</p> | <p>Initial visit \$45 2 – 10 visits \$40 10+ visits \$30</p> <p>Hydrotherapy Antenatal and group visits \$15</p> | <p>Combined Orthoptic, Physiotherapy, Speech and Occupational Therapy</p> <p>Up to 5 years \$1200 per person Over 5 years \$1500 per person</p> |
| <p>Podiatry Service must be provided by a registered Podiatrist who is approved by the fund.</p> <p>Contact the fund for benefit details on podiatry surgery.</p> | <p>Initial visit \$32 Subsequent visits \$25</p> <p>Non-clinic attendance \$12</p> | \$382 per person (includes all podiatry services) |
| Prostheses A benefit is paid on a limited range of external prostheses. | | Contact fund |
| <p>Psychology A benefit is payable where the provider is registered and in a private practice.</p> <p>A maximum of two treatment sessions will be paid on the same date if there is a minimum of two hours between sessions.</p> | <p>Initial visit \$100 Subsequent visits \$55 Group visits \$30 per person to maximum of \$75 per session</p> | \$1000 per person |

Conditions and benefits of this cover were last updated on 1st December 2012.

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|---|--|---|
| | Benefits up to | Annual Limit * |
| Speech Therapy For treatment provided by registered Speech Therapists approved by the Fund, at their registered practice premises. | Initial visit \$75 Subsequent visits \$45 | Combined Orthoptic, Physiotherapy, Speech and Occupational Therapy Up to 5 years \$1200 per person Over 5 years \$1500 per person |

* The annual limit is based on calendar year. The date of service is the date used to calculate your annual entitlement, not the date the claim is lodged.

Waiting Periods and Benefit Restrictions

The following waiting periods apply for Premium Options

| Waiting Periods | Services | | |
|------------------|---|--|--|
| 2 Months | Ambulance Asthmatic Spacers Auxiliary Home Nursing Chiropractic Complementary Therapies Diabetics Education Dietetics | General Dental services Eye Therapy (Orthoptics) Healthy Lifestyle Occupational Therapy Optical Appliances | Osteopathy Peak Flow Meter Pharmaceutical Drugs Physiotherapy Podiatry Consultations Speech Therapy |
| 12 Months | Blood Glucose / Blood Pressure Monitor General Dental services – limited items | Major Dental services External Prostheses Nebuliser / Humidifier Orthotic Appliances | Podiatry Surgery Psychological Consultations |
| 3 Years | Assisted Reproduction Drugs | Hearing Aids | |

Ineligible Services and Providers

Benefits are not payable until the service has been completed. The benefit cannot exceed the cost of the service.

You are not entitled to claim a rebate if you can claim from another source including your employer, other insurance policy or workers compensation. Where benefits are available from another source, HIF may pay a Benefit such that the total rebate from all sources does not exceed the actual charge of the service claimed.

A Benefit is not payable where a person who is direct relative of the member provides the service.

To be eligible for a Benefit, the person providing the service MUST be registered with HIF to perform that service.

General Information

Ancillary Providers

If you wish to know if a provider is registered with HIF you can do in two ways: email HIF at info@hif.com.au with the provider's information to check if they are registered or contact our Customer Service Representatives on 1300 13 40 60.

Privacy Policy

HIF recognises the importance of keeping the personal information that you entrust to us private and confidential. HIF's 'Privacy Policy' has been compiled to outline how your personal information is handled and the steps taken by HIF to ensure your privacy. If you would like to find out more about HIF's 'Privacy Policy' you can:

- Refer to our website – www.hif.com.au
- Email HIF directly at info@hif.com.au
- Contact a HIF Customer Service Representative on 1300 13 40 60 to request a copy of our Privacy Policy brochure

Providing Feedback or Making a complaint

HIF is committed to providing our members with access to the highest possible level of service and we value the feedback that our members provide. As part of HIF's commitment to continuous improvement if you have a concern regarding your HIF membership, our products, benefits or our service we would be happy to hear from you.

If you have a complaint or concerns, you can:

- Discuss this with one of our Customer Service Representatives on **1300 13 40 60**. HIF's internal complaint handling process ensures where our people are unable to assist you with your concerns or complaint they will escalate your issue to a senior manager.
- Access the Internal Complaint Handling process by addressing your complaint in writing to:
Executive Manager - Operations
Health Insurance Fund of Australia
GPO Box X2221
PERTH WA 6847

Or

Email your complaint to info@hif.com.au

If after discussing your concerns with us, and you believe the outcome or decision is not appropriate and you wish to take the matter further you can contact the Private Health Insurance Ombudsman:

- Via the website www.phio.org.au or
- By ringing toll free on 1800 640 695, or
- Write to Suite 2, Level 22, 580 George Street, Sydney NSW 2000



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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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