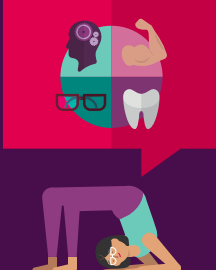





HCF FLEX MY EXTRAS PRODUCT SUMMARY

Extras cover with a flexible single limit plus additional optical limit. Available only for singles and couples who want general dental, optical, physio and other therapies.

FEATURES

<p>FLEXIBLE LIMIT</p> <p>Flexible \$650 single limit plus \$175 optical limit</p> 	<p>GAP BONUS TOP UP</p> <p>Reduce or eliminate out-of-pocket costs*</p> 	<p>ONLINE MENTAL HEALTH COURSES</p> <p>Take charge of your mental wellbeing with online support programs</p> 	<p>BE REWARDED WITH A GREAT RANGE OF EXCLUSIVE OFFERS</p> <p>through HCF Thank You</p> 
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INCLUDES

- ✓ 60% benefit back up to the annual limit
- ✓ Flexible \$650 single limit plus \$175 optical limit
- ✓ 100% back[^] on 1 dental check-up a year per person through our No-Gap network
- ✓ Gap Bonus top up*
- ✓ Teeth whitening[#]
- ✓ HCF-approved Online Cognitive Behavioural Therapy courses
- ✓ HCF-approved vaccinations

100% BACK ON DENTAL

Get 100% back[^] on 1 dental check-up, scale and clean and fluoride treatment a year, through our No-Gap network.



* Each member listed on the policy has their own Gap Bonus entitlement. Gap Bonus is non-transferable between members and is only available for singles and couples. Gap Bonus kicks in after 12 months on your Flex My Extras cover. Gap Bonus must be used during the calendar year in which it is granted (\$50 in year 2, \$75 in year 3, \$100 in year 4 and each year after that). Gap Bonus can be used on any covered extras service. Unused Gap Bonus cannot be rolled over into the following calendar year.

[#] Limit of one take home kit or in-chair treatment (max 8 teeth/session) applies every 36 months.

[^] 100% back from providers in our No-Gap network. Waiting periods and annual limits apply. Providers are subject to change. We recommend that you confirm the provider prior to booking your appointment. See hcf.com.au/100back

HCF FLEX MY EXTRAS

TREATMENTS COVERED BY THIS POLICY

SERVICE CATEGORY		DESCRIPTION	INDICATIVE BENEFIT AMOUNT	WAITING PERIOD	ANNUAL OR SERVICE LIMIT PER PERSON, PER CALENDAR YEAR	
OPTICAL	Glasses and contact lenses	Spectacle frames	60%*	2 months	\$175	
		Spectacle lenses – pair				
		Contact lenses – pair				
GENERAL DENTAL	Diagnostic and preventative	Examinations	60%* (100% back from providers in our No-Gap network)	2 months	No annual limit Max 1 check up, 1 scale and clean and 1 fluoride	
		Removal of plaque/calculus				
		Application of fluoride				
		Single film X-rays (service limits apply)				
	Simple fillings	Direct fillings (1 to 2 surfaces)	60%*	2 months	\$650 combined limit (Teeth whitening has a service limit of an in-chair treatment – max 8 teeth/session – or one take home kit; applies every 36 months.)	
	Tooth extractions	Simple extractions		12 months		
		Teeth whitening (provided by a dentist)				In-chair treatment (service limits apply)
	Home application (service limits apply)					
THERAPIES	Allied health First visit/subsequent	Dietetics	60%*	2 months		\$650 combined limit (Teeth whitening has a service limit of an in-chair treatment – max 8 teeth/session – or one take home kit; applies every 36 months.)
		Physiotherapy				
		Exercise physiology				
	Mental health services Group/individual	HCF-approved Online Cognitive Behavioural Therapy				
	Natural therapies First visit/subsequent	Acupuncture and Chinese herbal medicine consultation				
OTHER	Vaccines	HCF-approved e.g. Boostrix, Shingrix, Vivaxim and more				
	Emergency ambulance (State govt. services)	NSW and ACT	100%	1 day	No annual limit	
VIC, WA, NT, and SA		1 service per person Max 2 services per policy				

* 60% benefit back up to the annual limit.

TREATMENTS NOT COVERED BY THIS POLICY

SERVICE CATEGORY	DESCRIPTION
MAJOR DENTAL	Direct fillings (3 surfaces or more), indirect fillings, oral surgery, occlusal therapy, periodontics, endodontics, crowns and bridges, dentures and orthodontics.
THERAPIES	Chiropractic, occupational therapy, all psychology services, HCF-approved counselling and accredited mental health social worker, podiatry (including foot orthotics), orthotist/prosthetist and pedorthist, audiology, remedial massage, speech pathology and orthoptic therapy.
OTHER	HCF-approved pharmacy, travel and accommodation, artificial aids, hearing aids, health management programs and school accident benefit.

HCF THANK YOU LOYALTY REWARDS

You don't have to be unwell to get great value from your cover with our range of exclusive loyalty offers and rewards. We can help you save money on essentials like groceries or on well-deserved treats and experiences[^].

 hcf.com.au/thankyou

[^] Eligibility criteria applies. You can access HCF Thank You offers after you've been a member for a week, and if your premiums are up to date.



THINGS YOU NEED TO KNOW

Gap Bonus helps reduce or eliminate out-of-pocket costs for included extras by topping up the benefit we pay on services included in your Flex My Extras cover. Gap Bonus kicks in after 12 months on your Flex My Extras cover and increases each year of continuous cover up to year 4*.

GAP BONUS	
YEARS OF COVER	GAP BONUS AMOUNTS
Year 1	N/A
Year 2	\$50
Calendar Year 3	\$75
Calendar Year 4 or more	\$100

* Each member listed on the policy has their own Gap Bonus entitlement. Gap Bonus is non-transferable between members and is only available for singles and couples. Gap Bonus must be used during the calendar year in which it is granted (\$50 in year 2, \$75 in year 3, \$100 in year 4 and each year after that). Unused Gap Bonus cannot be rolled over into the following calendar year.

The following waiting periods apply where these services are covered under your policy:

EXTRAS WAITING PERIODS	
1 DAY	Emergency ambulance.
12 MONTHS	Teeth whitening (provided by a dentist).
2 MONTHS	Optical - Glasses and contact lenses, General dental - Diagnostic and preventative, Simple fillings, Tooth extractions, Dietetics, HCF-approved Online Cognitive Behavioural Therapy courses, Physiotherapy, Exercise physiology, Acupuncture and Chinese herbal medicine consultation and HCF-approved vaccines.

WHAT'S NOT COVERED?

There are a number of situations where our health insurance doesn't cover you, including for example:

- claims for services by providers not recognised by HCF, and that do not meet HCF's criteria as set out in the Fund Rules
- experimental, high cost non-PBS drugs and TGA-approved drugs used for a purpose other than that for which they were approved
- claims made 2 years or more after the date of service
- more than 1 therapy service performed by the same provider in any 1 day.

Please refer to the HCF Member Guide or Fund Rules for a comprehensive list of exclusions.

Note: This product summary is not a complete description of your cover. Please refer to the HCF Member Guide or Fund Rules, or call **13 13 34** to check what you're covered for before receiving treatment.