

This Product Summary should be read together with the see-u Member Guide. Together, these documents set out important information including how your cover works, as well as your rights and obligations under your cover.

With this Extras cover, you can claim a 60% benefit back on included services up to the annual limit. Annual limits and waiting periods apply as set out below.

Inclusions - Commonly used services	Waiting Periods	Benefits	Annual Limits	
			Per person	Per Policy
<b>General Dental</b>				
Periodic oral examination (Item 012)	2 months	60%	\$700	\$1,400
X-Rays (Item 022)				
Scale & Clean (Item 114)				
Fluoride Treatment (Item 121)				
Non-Surgical Extraction (Item 311)				
One Surface Filling (Item 511)				
Three Surface Fillings (Item 513)				
<b>Major Dental</b>				
Extractions (Item 322)	12 months	60%	\$600	\$1,200
Root canal (Item 417)				
Crowns veneered (Item 615)				
Bridges (Item 643)				
Dentures (Item 719)				
<b>Optical</b>				
Frames and prescription lenses	6 months	100% up to annual limit	\$200	\$400
Contact lenses				
<b>Physiotherapy &amp; Exercise Physiology</b>				
Consultations	2 months	60%	\$300	\$600
<b>Chiropractic &amp; Osteopathy</b>				
Consultations	2 months	60%	\$300	\$600
X-ray – 1 per person per calendar year				
<b>Alternative Therapies</b>				
Remedial Massage	2 months	60%	\$150	\$300
Acupuncture				
<b>Psychology &amp; Counselling</b>				
Consultations	2 months	60%	\$200	\$400

# Important Information

## Waiting Periods

When you first join see-u or upgrade your cover to include new services, there's a period you'll need to wait before you're able to claim certain services.

If you're transferring from another health fund, any waiting periods you've already served with your previous health fund for the same services will be recognised on an equivalent see-u cover. Please refer to the see-u Member Guide for more information on transferring from another health fund.

## Annual Limit

An annual limit is the maximum amount of benefits payable towards services, items or groups of services and/or items within a calendar year.

## Per Person Limit

Each person on your cover can claim up to the 'per person' limit, except where a policy limit applies and has already been reached by the other members on the policy.

## Per Policy Limit

This is the total amount that can be claimed if there is more than one member on your policy.

## Ambulance

Emergency ambulance is not covered on this product.

# Other features and benefits

## Discounts from Optical Retailers

see-u members get additional discounts and free services, assessments or fitting sessions at leading Optical providers including Luxottica (OPSM, Laubman & Pank), OPSM Direct, Specsavers, Eyebenefit and others.

Refer to <https://www.seeuhealthinsurance.com.au> or the see-u Member Guide for details of discounts available at each provider.



Current as at 1 March 2024. We may change product features and benefits from time to time, but we will give your reasonable notice before making any detrimental changes. Visit <https://www.seeuhealthinsurance.com.au> or call us on 1300 499 260 to make sure you have the latest Product Summary. HBF Health Limited ABN 11 126 884 786 trading as see-u by HBF ("see-u", "we" or "us").

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