

# + Accommodation and/or Travel benefits claim form

# HCF +

Please complete and send to: HCF – GPO Box 4242, Sydney NSW 2001

**Who can claim?** HCF members with eligible products who live in isolated and rural communities where specialist medical and hospital treatment is not available locally.

**What can I claim?** You can claim when your hospital or medical treatment requires a return trip from home of 200kms. Benefits may be claimed towards cost of hotel accommodation the night before and/or after your hospital admission subject to available limits. If a carer is required, benefits can be claimed for the

night(s) the patient is in hospital, subject to available limits. Members with Super Multicover, Multicover and Extra Benefits may also claim towards travel costs, subject to available limits, see overleaf for details.

**How do I claim?** Submit this completed form with your original receipts. Your GP must also sign this form, confirming that your journey was necessary and if a carer was required.

**More questions?** Please turn over for more information.

## SECTION 1 Claimant's details

HCF Membership No.

First Name

Surname

Does any part of this claim relate to a claim for compensation, e.g. workers compensation, motor accident, or third party claim? Yes  No

## SECTION 2 Medical specialist/hospital details

Name of medical specialist / hospital:

Address (where the treatment took place):

Town:

State:

Postcode:

Phone number:

## SECTION 3 Claiming for travel (Super Multicover, Multicover and Extra Benefits only)

Approximate distance travelled from home:  km

Type of travel (car/train/bus/plane):

Dates of travel out:

and back:

I have attached a note or account from my specialist or hospital confirming attendance: Yes

I have attached a receipt for travel (petrol dockets are not required in the case of car travel) Yes

## SECTION 4 Claiming for accommodation

Date of hospital admission:

Time of admission:

Date of hospital discharge:

Time of discharge:

Name of hotel / motel where you/your carer stayed:

Dates of hotel stay:

I have attached supporting documents to confirm my hospital stay and original tax receipts to confirm hotel accommodation: Yes

## SECTION 5 Carer details

Was a carer required to support the patient's travel, or provide support before and after hospitalisation? Yes  No

Carer's name:

## SECTION 6 Declaration to be completed by claimant:

I declare all information provided in support of this claim to be true and correct and that all persons covered by this policy whose privacy rights may be affected have been made aware of the HCF Privacy Policy. I understand that extras benefits cannot be claimed from HCF that have been, or will be, claimed from Medicare Australia (unless permitted by law). I declare that the patient was not aware of any symptom related to the condition for which benefits are claimed, before joining HCF or transferring to the current level of cover.

I acknowledge that HCF deals with personal information of all members in accordance with its privacy policy. I authorise, and have the consent of the patient, where necessary, to authorise HCF to contact the provider and to access any information needed to verify this claim.

Signature must be of the Policy holder or Partner listed on Policy

Signature

Date:

## SECTION 7 Declaration to be completed by your GP:

I confirm that, in my opinion, the journey undertaken is/was necessary to receive hospital and/or medical specialist treatment because treatment is/was not available locally. Yes  No

I confirm a carer was required to support the patient. Yes  No

GP Signature

Practice stamp or details

Date:

**PRIVACY** How HCF collects, uses, keeps and secures personal information is described in the HCF Privacy Policy. For a copy of this policy, call our member services team on 13 13 34 or go to [www.hcf.com.au](http://www.hcf.com.au)

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## HCF Accommodation and/or Travel benefits FAQs

### How much can I claim?

**Accommodation:** The benefits are up to \$30 per night (even when more than one member of a family is staying in the room/s), up to the product's annual limits.

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Night before hospitalisation: Up to \$30/night for member and carer

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Hospitalisation period: Up to \$30/night for carer

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Night of hospital discharge date: Up to \$30/night for the member and carer

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**Travel:** If your level of cover includes travel, the maximum travel benefit per return journey is \$100 per membership per trip (even when more than one member of a family is travelling for treatment). Travel by car is reimbursed at 15 cents per kilometre; bus, train and air tickets are reimbursed at cost (subject to the \$100 limit per membership and annual limits).

We may request additional information or decline the claim if the journey being claimed seems unreasonable or unlikely to have been for the purpose of receiving eligible treatment.

You cannot claim more than the costs incurred; and no benefit is payable if the cost of your travel or accommodation was free or paid for by someone else.

### Can I claim expenses associated with treatment by other providers such as GPs, dentists or physiotherapists?

No, only treatments provided by medical specialists or in hospital are eligible.

### How will I be eligible to claim for travel and/or accommodation benefits?

- You are a financial member of an appropriate HCF product, and have served your waiting period
- Your journey was made for medical specialist treatment or hospital admission, including day surgery
- Your expenses were properly incurred (you have incurred a loss and are not recouping these costs from elsewhere)
- Your GP has confirmed that there was no available treatment within a 200km return journey from where you live, and that a carer was medically necessary if you are claiming towards a carer's expenses

### What documentation does HCF need?

You will need to supply this form (signed by your GP) and original receipts (photocopies or altered receipts not accepted) for:

- Air travel – original ticket or e-ticket confirmation showing the cost of the flight, along with your receipt
- Bus & train – original ticket or receipt
- Car – no petrol receipt is required, but you must sign the declaration confirming you incurred these costs
- Overnight accommodation – original receipts/tax invoices from the hotel/motel

### I can see a specialist who treats locally, but I prefer to see a specialist in another city. Can I still submit a claim?

Regretfully, no benefit is payable in these circumstances.

Some examples:

#### Example 1.

*Mr and Mrs A live in Dubbo and their GP confirms they both need to travel to Sydney for medical specialist treatment. They travel in one car and the distance travelled is 816km for the return journey.*

The travel benefit is 15c per km, to a maximum of \$100 per membership. The benefit is divided equally from the limits of each claiming member on the membership.

#### Example 2.

*Mr B needs to fly from Lismore to Sydney for an operation. His neighbour (not an HCF member) accompanies Mr B as a carer because it is medically recommended. Both parties stay in a hotel the night before the operation.*

The incurred costs for the journey are:

- Mr B airfare: \$85
- Carer airfare: \$85
- Mr B accommodation on the night before admission: \$85
- Carer accommodation on the night before and during Mr B's hospital stay: \$85 x 4 nights

The benefit is calculated as:

- Mr B travel costs: \$85
- Carer travel costs: \$15

**Total travel benefit: \$100**

(The travel benefit pays a maximum of \$100 per return trip per membership. As we have already reimbursed Mr B \$85, the remaining available benefit is \$15)

- Accommodation for Mr B and carer the night before hospitalisation: \$30
- Accommodation for carer for three nights while Mr B is in hospital: \$90

**Total accommodation benefit: \$120**

#### Example 3:

*Mr C and Miss D travel in Miss D's car together from Coonamble for a joint medical specialist appointment. Mr C and Miss D have separate HCF memberships. The distance travelled is 1000 kms.*

The benefit is calculated at 15c per km, to a maximum of \$100 per membership.

- Miss D receives a travel benefit of \$100
- Mr C receives no benefit because he incurred no loss as he does not own the car

(If the car was jointly owned, or the expenses jointly shared, the \$100 benefit would be shared equally across the two memberships at \$50 each.)

#### Example 4:

*Mrs E combines her journey for a specialist appointment with a visit to her daughter.*

**No benefit is payable.** To be eligible for a benefit, the reason for travel must be for medical specialist treatment or hospitalisation. We may request additional information or decline the claim if the journey being claimed seems unreasonable or unlikely to have been wholly or in part for the purpose of receiving treatment.

# HCF

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