

YOUR GUIDE TO HEALTH & WELLBEING

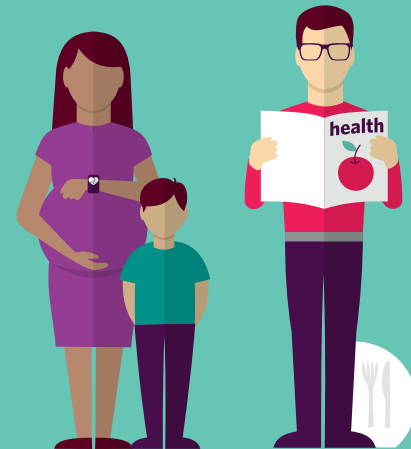
JULY 2019



HEALTHY LIVING

Enjoy being your healthiest self with access to the latest health news and special member offers.

- How can I get more from my cover to stay healthy?
- Where can I find the latest health and wellness news and information?
- How can I get support for pregnancy, birth and beyond?
- What health checks are available?



HEALTHCARE JOURNEY

We get it - navigating the health system can be challenging. Let us be your guide.

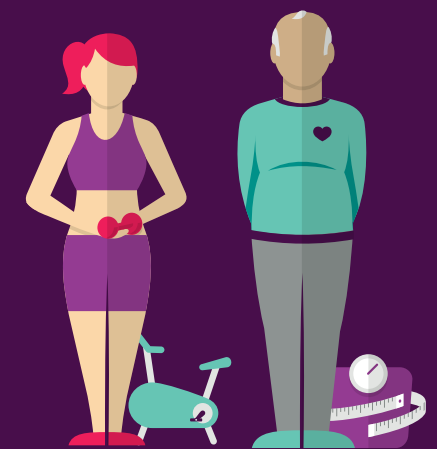
- How can I find out if I'm likely to have out-of-pocket costs?
- How can I find a specialist or provider who will charge no or a known out-of-pocket cost?
- How do I book an online GP appointment?
- How do I prepare for my hospital stay?
- How do I make the most of my extras cover?



HEALTH CONDITION

Get support to manage your health condition with our customised programs and support services.

- What programs are available to help me manage my weight?
- Where can I get information and support on managing my chronic condition?
- Can I claim for exercise classes to help manage a specific health condition?



HEALTH & WELLBEING SUPPORT MADE FOR MEMBERS

We're always looking for new ways to show you uncommon care and help you be your healthiest self. These health and wellbeing programs and services are designed to do just that and are created with your needs in mind.



100% BACK

Our *More for You* program supports you being proactive about your health. By paying 100% back on popular extras like dental, optical and physio when you see a provider in our network we're helping you be your healthiest self. A 2 month waiting period applies and depends on your level of cover and annual limits.

[hcf.com.au/100back](https://www.hcf.com.au/100back)



LOYALTY REWARDS

We've got your back. You don't have to be unwell to get great value from your cover with our exclusive range of loyalty offers and rewards. The longer you stay with us, the more ways we say thank you. We want to help you save money, whether it's on essentials like groceries or hard-earned treats and experiences.

[hcf.com.au/thankyou](https://www.hcf.com.au/thankyou)



DISCOVER OUR ANTENATAL & POSTNATAL SERVICES*

We're helping parents through pregnancy, birth and beyond. And making births safer for mums and bubs through our online app and telehealth solutions.



On eligible products, you can claim towards a range of support programs and services. A 2 month waiting period applies and depends on annual limits.

Programs and services include:

- childbirth education classes – face-to-face in hospital and access to Birth Beat's online courses
- breastfeeding consultations
- antenatal and postnatal group physio.

You could also claim towards:

- pregnancy compression garments
- breastfeeding support services provided by the Australian Breastfeeding Association.

[hcf.com.au/family](https://www.hcf.com.au/family)

LEARN TO SWIM LESSONS*

On eligible products, you can claim towards swimming lessons run by swim schools that are: ASSA members, AUSTSWIM (Gold and Silver level) or Swim Australia swim centres. Squad training or recreational swimming isn't covered. A 2 month waiting period applies and depends on annual limits.



FREE HEART HEALTH CHECKS

The Victor Chang Cardiac Research Institute does free heart health checks for HCF members aged 18 and over with extras cover at selected HCF branches. It only takes 10 minutes and you can get your results right away.

Go to [hcf.com.au/victorchang](https://www.hcf.com.au/victorchang) for more information and upcoming dates and locations.



BOWEL CANCER SCREENING*

Bowel screening helps save lives by detecting cancer early. The test is non-invasive, simple and can be done at home. If you're outside of the free testing ages through the National Bowel Cancer Screening Program, you can claim towards the bowel cancer screening kit if you have eligible extras cover.

***Before you use these programs or services check with us that you're on eligible cover and the provider of the program is recognised by us.**

A 2 month waiting period applies and depends on annual limits.

For more information about this test, go to [cancerscreening.gov.au](https://www.cancerscreening.gov.au) or call **13 13 34**.



FREE MAGAZINE SUBSCRIPTION

Our member magazine *Health Agenda* inspires readers to live their healthiest life. Packed with insightful articles on popular topics like nutrition, fitness, and mental health, it's free for members. Just subscribe and we'll pop it in the post.

[hcf.com.au/subscribe](https://www.hcf.com.au/subscribe)



ONLINE HEALTH AGENDA HUB

Browse hundreds of articles about health issues and treatments, advice on boosting your physical and mental health, and understand healthcare insights that matter to all Australians.

[hcf.com.au/health-agenda](https://www.hcf.com.au/health-agenda)



HEALTHCARE JOURNEY

While you focus on your health, let us help you navigate the healthcare system to find the right care with no or minimal out-of-pocket costs.



ESTIMATE YOUR HOSPITAL COSTS

Get an average cost for your next hospital procedure and find out the difference your choice of doctor and hospital can make.

hcf.com.au/preparing-for-hospital



PREPARING FOR HOSPITAL ONLINE

Our Preparing for Hospital website is designed to take some stress out of having surgery. Learn how a procedure works, what you can expect in hospital and what aftercare you might need. You can also hear insights from HCF members who've had the procedure.

hcf.com.au/preparing-for-hospital



DENTAL & EYECARE CENTRES

Our HCF Dental and Eyecare centres give members better access to high quality, affordable health care. Don't live near one? You could still get 100% back on popular optical and dental services through our provider network. Depends on annual limits and waiting periods.

hcf.com.au/centres



A GP AT YOUR FINGER TIPS

Skip the waiting room by having a video consultation with a GP in the comfort of your home or office, through our partnership with GP2U.

hcf.com.au/gp2u



FIND A PARTICIPATING NO-GAP DOCTOR

You could save on out-of-pocket costs by seeing one of 35,000 participating no-gap or known-gap specialists. Use our tool to find one close to you.

hcf.com.au/findaprovider



FREE SECOND OPINION

We'll connect you to a network of Australia-based medical specialists for a free second opinion on a health condition you're worried about. You'll have the chance to ask questions so you can confidently make the best decision for your health.

You must have had hospital cover for 12 months and a specialist consultation to use this service. Excludes Accident Only Basic cover. Conditions apply.

hcf.com.au/secondopinion

HEALTH CONDITION

Many of us have to manage one or more health conditions at some point in life. We're here with the right support and information to help you stay on top of your health.



HEALTHY WEIGHT FOR LIFE

If you've had eligible hospital cover for 12 months, you may qualify for the fully-covered Healthy Weight for Life program. It's designed to help people over 18, with a BMI > 28 and type 2 diabetes, a chronic heart condition or osteoarthritis lose weight. If you're not on eligible hospital cover, you may be able to claim back some of the costs of the program if you have eligible extras cover. You'll need to have served the 2 month waiting period and depends on your annual limits.

For more information on eligibility, visit hcf.com.au/hwfl or call us on **13 13 34**. To claim fill in the **Healthy Weight for Life claim form**.



EXERCISE CLASSES & GYM MEMBERSHIP FEES*

If your doctor or physiotherapist has recommended an exercise or gym program to treat a specific medical condition (like arthritis, hypertension, obesity, asthma, diabetes or osteoporosis) you can claim towards the cost if you have eligible extras cover. A 2 month waiting period applies and depends on annual limits.

***Before you use these programs or services check with us that you're on eligible cover and the provider of the program is recognised by us.**

To claim, ask your doctor or physiotherapist to confirm your condition on an **Exercise and Gym Benefits Form**. A physiotherapist or exercise physiologist can complete the form if you're claiming for their class.

You won't be able to claim for recreational or competitive sports or activities.

hcf.com.au/hmp

WEIGHT MANAGEMENT*

To help you achieve a healthy weight, you can claim towards a dietitian-led HCF-approved weight management program if you have eligible extras cover.

We'll also pay towards some weight loss medications that are registered on the Australian Register of Therapeutic Goods (provided they're used to treat the specific conditions listed for those drugs).

The maximum you could claim is \$50 for 1 month's supply of approved weight loss medications in a 12 month period. A 2 month waiting period applies and depends on annual limits.

For more information, call us on **13 13 34**.



HOW TO CLAIM

Here's some useful info on how to claim for:

- antenatal and postnatal services
- learn to swim lessons
- bowel cancer screening
- weight management.

To claim for these benefits make sure you have original receipts showing:

- full name of the HCF member who participated in the program
- provider's full name or company/trading name, their ABN or ACN, address and phone number
- address the service was provided at
- description and cost of the program, details of amounts paid and outstanding balances

- dates the program was started and completed
- date the invoice or receipt was issued.

EASY WAYS TO SUBMIT YOUR CLAIM

1. HCF mobile app

Take a photo of your receipt and submit your claim. **Download the My Membership app.**

2. At a branch

Show your membership card and original receipts.

3. Post

Download a claim form. Send the completed form, and your original receipts, to HCF, GPO Box 4242, Sydney NSW 2001.

hcf.com.au/claiming

PUTTING PEOPLE BEFORE PROFIT, THAT'S UNCOMMON CARE

The Hospital Contribution Fund of Australia Limited
ABN 68 000 026 746 AFSL 241 414

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Postal address: GPO Box 4242, Sydney NSW 2001



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