

A YEAR OF TRANSFORMATION

In an exciting 2017, we celebrated 85 years of putting members and their health first. From our humble beginnings in 1932, to our long standing position as Australia's largest not-for-profit health fund, providing genuine value to our members is at the heart of what we do.

That's why we implemented our 2020 Strategy to make health care understandable, affordable, high quality and customer-centric.

This year, we've taken many steps to deliver on this strategy and ensure our 1.5 million members are empowered to better manage their health, their way. Through improved products and services, strategic partnerships, branch network and dental centre expansion, and investment in health research, we've innovated to make health care more affordable and accessible for our members.

We're proud of what we've accomplished, and have showcased the highlights in this Year in Review.



"Being not-for-profit defines who we are as an organisation. Our members are at the heart of what we do because we answer to and listen to them, not shareholders."

Robert Goaley
Chairman, HCF

LEADERSHIP EVOLUTION

On 1 August 2017, we were excited to announce the appointment of Sheena Jack as CEO of HCF, who became the first female CEO of a major health fund. Ms Jack has been a driving force behind the 2020 Strategy. She has also been a key member of the HCF executive team for more than 10 years, first as Chief Financial Officer and then as Chief Strategy Officer from 2014. After 20 years of service, Shaun Larkin resigned as CEO and MD in March 2017. We're grateful for his dedication and we wish him all the best for the future. At the forthcoming AGM, Russell Schneider will also be retiring as Non-Executive Director of the HCF Board after 12 years of outstanding service. We thank him for his commitment.

DRIVING CHANGE

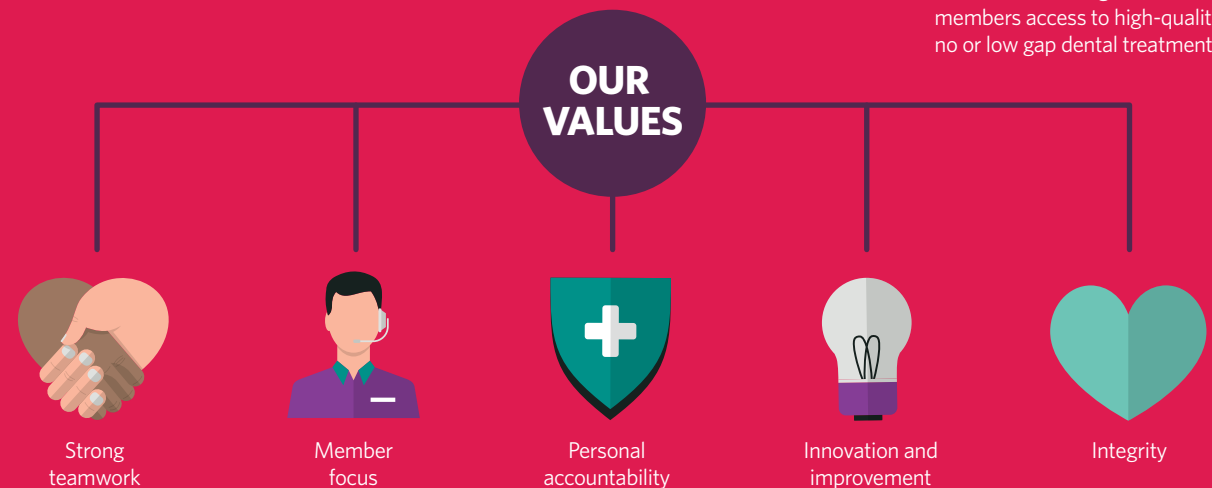
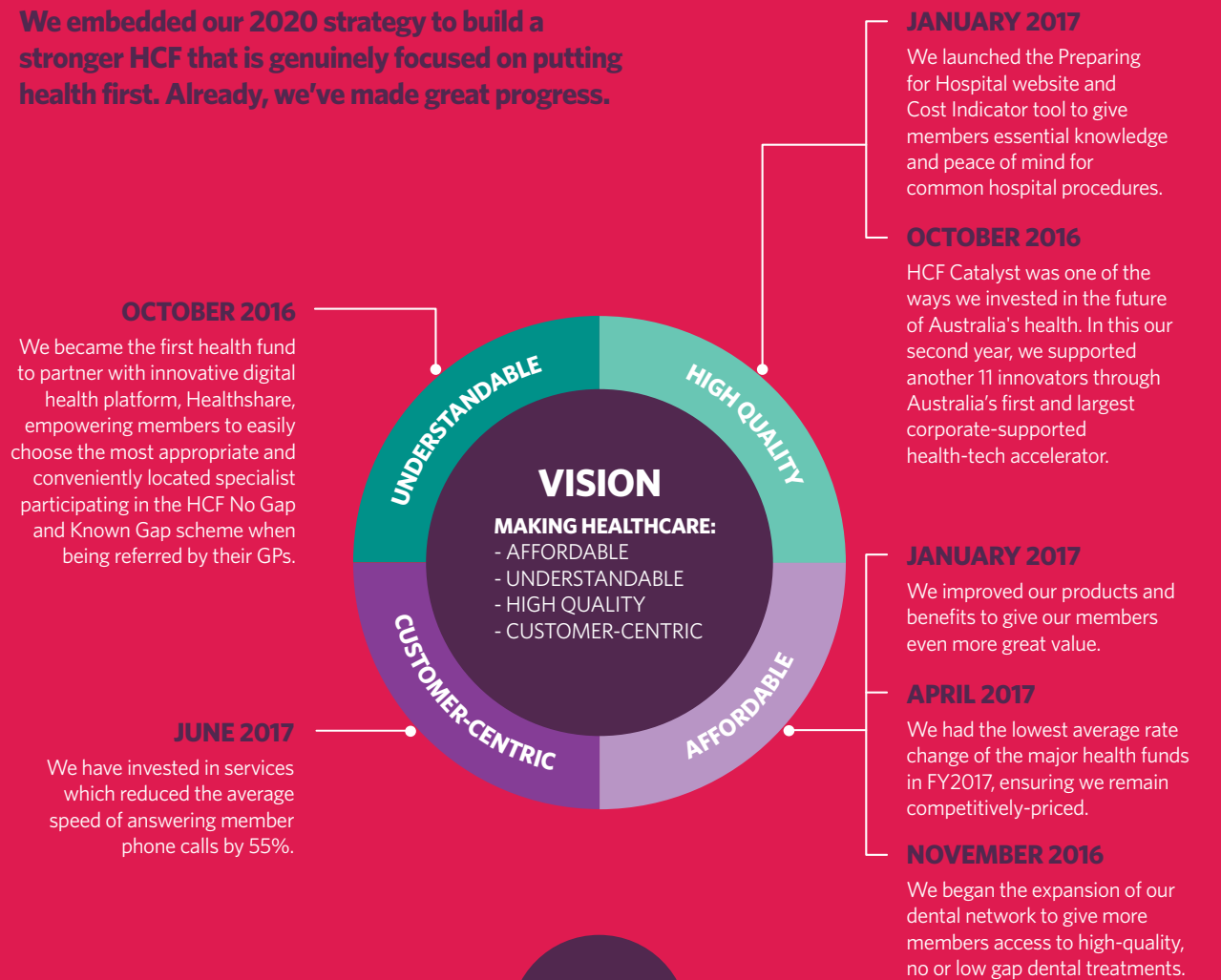
At HCF, we stand for affordable and sustainable health care. As a not-for-profit health fund, we've been working with governments and the wider private health insurance industry to review and overhaul the national Prosthesis List. Growth in prosthesis costs have been substantial and we hope to reduce the excessive prices listed, as they result in higher premiums for private health insurance. We look forward to passing on the potential savings from this reform to our members.

LOOKING TO THE FUTURE

We believe that building strong partnerships help make private health insurance more affordable and accessible for our members. That's why we've partnered with The Royal Automobile Club of Western Australia (RACWA), offering 900,000 RAC members in Western Australia great value health insurance cover. The opportunity to grow our presence in the west with an iconic local organisation like RACWA has us genuinely excited.

WE'VE GOT 2020 VISION

We embedded our 2020 strategy to build a stronger HCF that is genuinely focused on putting health first. Already, we've made great progress.



FINANCIAL SNAPSHOT

We're a not-for-profit, we're focused on financial efficiency and stability so we can reinvest our earnings and ensure that we have the resources to deliver on our commitment to members. We're proud to report continued positive financial results in Financial Year 2016-17 (FY2017).



MEDICAL GAP COVERAGE*

HCF	INDUSTRY AVERAGE
95%	93%

OPERATING EXPENSE RATIO

HCF	INDUSTRY AVERAGE
8.5%	8.9%

561,879
HOSPITAL ADMISSIONS
IN FY2017

\$2.5b PREMIUMS 3% INCREASE	\$1.5b NET ASSETS 14% INCREASE
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HCF LIFE DELIVERED
\$8.7m
IN NEW BUSINESS SALES
GROWING BY
15.9%

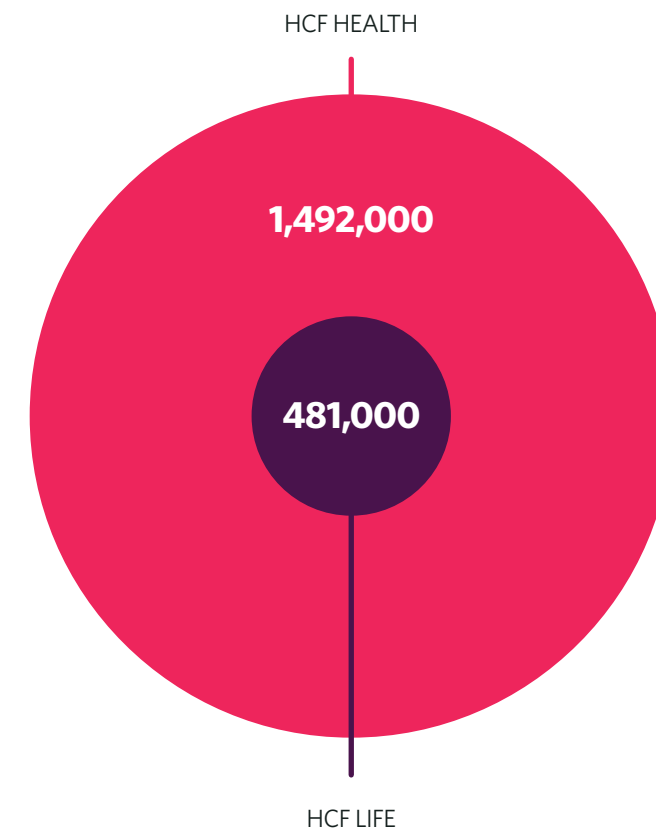
\$2.2b
PAID OUT TO OUR
MEMBERS IN
HOSPITAL AND
EXTRAS CLAIMS

8.5m
EXTRAS SERVICES
PROVIDED

FIVE-YEAR PERFORMANCE SUMMARY

ITEM	UNIT	FY2013	FY2014	FY2015	FY2016	FY2017	% CHANGE ON 2016	TREND
Membership levels	Policies	662,469	676,501	676,008	675,520	685,023	1%	
Total reserves	\$'000	888,331	962,496	1,115,888	1,293,583	1,484,201	15%	
Earned contributions	\$'000	2,055,635	2,215,702	2,349,287	2,429,001	2,489,813	3%	
Total benefits payable	\$'000	1,881,124	2,066,928	2,124,097	2,116,421	2,189,288	3%	
Gross margin	(%)							
HCF		8.5	6.7	9.6	12.9	12.1		
Industry		13.1	12.6	12.9	13.9	14.0		
Operating expenses	\$'000	143,644	155,939	161,614	191,333	208,927	9%	
Underwriting surplus/(deficit)	\$'000	30,867	(14,243)	70,654	121,247	91,598	-24%	
Other net income	\$'000	76,072	86,163	82,374	53,067	90,428	70%	
Operating surplus	\$'000	106,939	71,920	153,028	174,314	182,026	4%	

AUSTRALIAN LIVES INSURED IN FY2017



WE'VE GIVEN BACK MORE

For every dollar our members pay in premiums, we've paid out more in benefits than the average of the rest of the industry over the last 5 years*.



*Proportion of no or known gap services.

*Calculated based on the average of the past 5 years, sourced from APRA, Statistics: Private Health Insurance Quarterly Statistics, June 2017; APRA, Statistics: Private Health Insurance Operations Report 2015-16, June 2016.

PUTTING AUSTRALIANS' HEALTH FIRST FOR 85 YEARS



1932 THE BEGINNING OF HCF

The 'Metropolitan Hospitals Contribution Fund' is established. In its first two years, more than 100,000 members join the fund.

1937 FIRST SERVICE BRANCH OPENS

The first service branch opens in York Street, Sydney.



1957 25 YEARS

Benefit payments for the year total £3.17 million.



1960 HCF ADDS MEDICAL BENEFITS

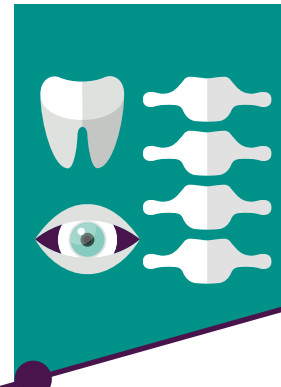
HCF enters into joint operation with Medical Benefits Fund of Australia (MBF), an arrangement that lasts for the next three years.

1964 HCF'S FIRST COMPUTER

Electronic data processing becomes an integral part of HCF's operations.

1967 HCF BECOMES HOSPITALS CONTRIBUTION FUND OF AUSTRALIA

Along with the official name change, the fund establishes branch offices in Melbourne, Brisbane and Hobart.



1975 HCF LEADS THE WAY ON EXTRAS

HCF introduces its Multicover plan - the first fund to provide cover for the medical 'gap' and for a wide range of other healthcare services like dental, optical and physiotherapy.



1981 HCF LIFE INSURANCE IS BORN

1982 50 YEARS

1987 FIRST HCF DENTAL CENTRE OPENS

The first HCF Dental Centre opens at HCF House in Sydney providing routine dental services, leaving members with zero out-of-pocket expenses.



1992 FIRST HCF EYECARE CENTRE OPENS

1999 EASY, NO-GAP CLAIMING ON EXTRAS

A new electronic health-insurance claims system is implemented. This system allows members to claim benefits at point-of-sale.



2000 HCF HEALTH AND MEDICAL RESEARCH FOUNDATION LAUNCHES

This not-for-profit charitable trust is established to encourage medical research, as well as research into the provision, administration and delivery of health services in Australia. It later changes its name to HCF Research Foundation.

2007 75 YEARS

2009 MY HEALTH GUARDIAN LAUNCHES

Committed to empowering members to make informed choices about preventative health, HCF's *My Health Guardian* health and wellbeing program provides handy online tools to help members take control of their diet, health and fitness. In 2010 HCF signs its 25,000th member to the *My Health Guardian* chronic condition program.



2011 FOCUS ON HEART HEALTH

HCF partners with the Victor Chang Cardiac Research Institute to offer free heart health checks to members across Australia.

2012 MORE FOR MEMBERS

More for Eyes, More for Teeth, and More for Muscles launches offering no gap or known gap services.

2015 HCF CATALYST LAUNCHES

HCF launches Australia's first corporate-supported accelerator aimed at start-ups and scale-ups in the health tech space.

2017 HCF LAUNCHES PREPARING FOR HOSPITAL TOOL

An online bank of easy-to-use resources to help members better understand some of the most common hospital procedures.

2017 HCF HOUSE REFURBISHMENT

HCF House on George Street is upgraded to gain an A-grade classification and four-star Green Star rating.

WE'RE PUTTING MEMBERS FIRST

At HCF, our members' health and peace of mind are at the centre of everything we do. That's why we've made it easier than ever for members to give us feedback on how we can do better for them and proactively used the insights to take action. We grew our call centre capacity and shortened call wait times, expanded our branch network interstate and streamlined the member claim experience.



EASIER CLAIMING WITH OUR ENHANCED MEMBER APP

More members are using our membership app to make claims, check remaining limits, estimate benefit amounts, update contact details and much more. We've made a number of improvements to the app this year, to make it simpler and quicker for members to claim on the spot and avoid out-of-pocket costs.



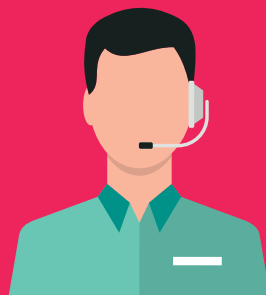
EXCELLENT SERVICE IS A PHONE CALL AWAY

As part of our commitment to putting members first we've been focusing on improving our service. We've implemented new technological solutions so members get directed to someone who can help faster, and made sure we're prepared with extra resources during times of the year when we know more members are likely to call in with questions.



55%

REDUCTION IN AVERAGE SPEED OF ANSWER



43%

INCREASE IN SERVICE LEVEL

AWARD-WINNING PRODUCTS AND SERVICES

The Customer Service Institute of Australia recognised our commitment to excellent member experience for the fifth year in a row. We were proud to receive its Not-for-Profit Service Excellence award in October 2016.

Consumer advocacy group CHOICE® compared our hospital products with other Private Health Insurance providers in an independent review. They recommended our Basic and Premium Hospital (no excess) covers in the majority of states, and our Premium Hospital (with excess) cover in South Australia.

We were also recognised as providing outstanding value to consumers Australia-wide and awarded with highest national honour in the annual CANSTAR awards for outstanding value health insurance.



MORE THAN JUST A HEALTH INSURER

For over 36 years we've been covering our members even when health insurance doesn't, with our life, travel and pet insurance products.

We offer value, flexibility and peace of mind to the almost 1 in 4 of our members who choose HCF for their life insurance cover. Our bespoke cash assist products can help members after accidents, illness and surgery with cash payments to support them however they need. From their everyday expenses to extra help such as childcare and cleaning while they recover - the choice is theirs and we're there for them. We also offer traditional income protection and life insurance products.

We cover the whole family, which is why we offer members discounted pet and travel insurance.



16%

INCREASE IN HCF LIFE BUSINESS



11,000

PETS COVERED



13,000

TRAVEL JOURNEYS COVERED



88,000

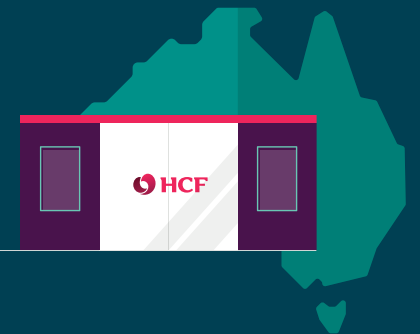
MEMBERS ELIGIBLE FOR TRAVEL INSURANCE UNDER THEIR CURRENT COVER

EXPANDING AND UPGRADING

As a part of our commitment to members across the country, we've expanded our presence interstate to enhance our members' experience.

In Western Australia and Queensland we're catering to members by introducing 3 new locations in each state.

We've also established our first centre that includes both dental and eyecare services so our members can easily receive their check-ups and make sure they're keeping healthy, with more planned for 2018.



OPERATION 'WOW'

We had over 17,000 members rate their interaction with us as part of Operation 'Wow'. The annual member survey means we can keep improving the services we provide our members.



63%

SCORED US 9/10 AND 10/10, 7% UP ON LAST YEAR



10%

IMPROVEMENT WITH "EASE IN DEALING WITH MY ENQUIRY"

KEEPING MEMBERS HAPPY AND HEALTHY

Our customer service is outshining the industry. Over the last 4 years, consumer complaints to the Ombudsman about private health insurance have continued to rise while complaints about HCF have dropped.

7%

INCREASE IN OUR OVERALL NET PROMOTER SCORE

9%

DECREASE IN COMPLAINTS MADE TO HCF

IMPROVING MEMBERS' STAYS IN HOSPITAL

We've made even more improvements this year to make it easier for our members to understand hospital services and reduce their out-of-pocket costs.

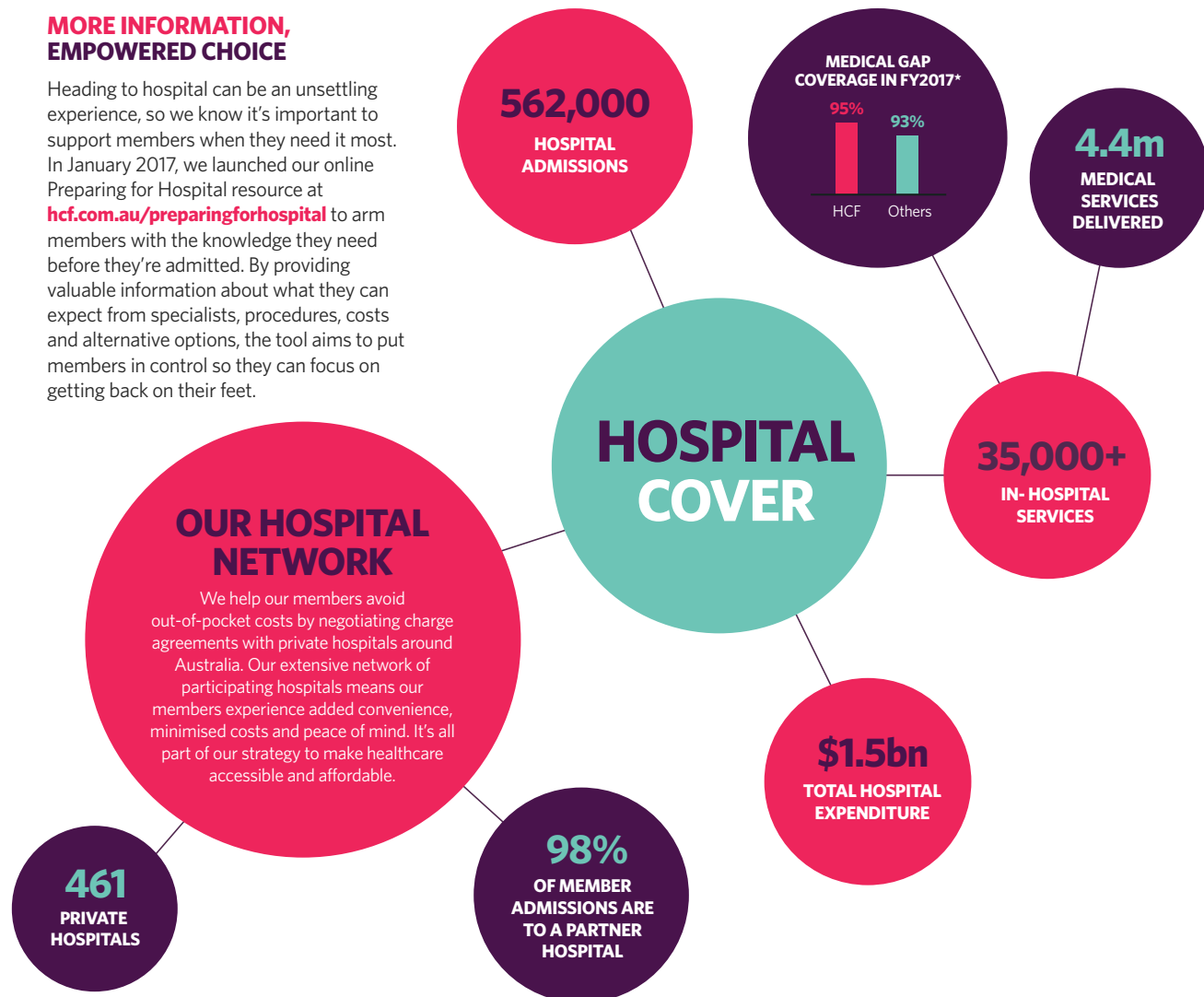
INVESTING IN IMPROVED COVER

We've invested \$4 million in HCF Medical Gap to help combat rising costs due to inflation of medical procedures, improve our benefits and keep more money in our members' pockets.

Our eligible products offer members the opportunity to choose to have no excess for same-day surgery.

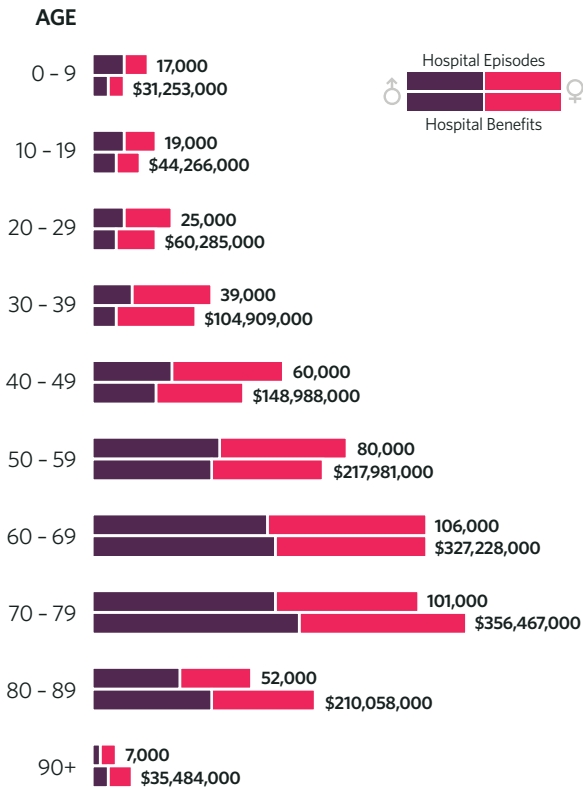
MORE INFORMATION, EMPOWERED CHOICE

Heading to hospital can be an unsettling experience, so we know it's important to support members when they need it most. In January 2017, we launched our online Preparing for Hospital resource at hcf.com.au/preparingforhospital to arm members with the knowledge they need before they're admitted. By providing valuable information about what they can expect from specialists, procedures, costs and alternative options, the tool aims to put members in control so they can focus on getting back on their feet.



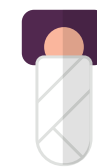
*Proportion of no or known gap services.

WE'RE HERE FOR OUR MEMBERS AT EVERY STAGE OF LIFE



PEACE OF MIND AT THE WORST TIMES

At HCF, we're here for our members, especially when the going gets tough. Unexpected health issues can happen at any life stage and severe cases can be extremely costly. Among our members' highest claims, surgery relating to the heart and spine were the most common. This year, we helped support:



A newborn member who was hospitalised for more than 70 days after being born prematurely.

\$200k
IN BENEFITS



A member in their twenties who spent over a month in hospital for a complex treatment following poisoning.

\$140k
IN BENEFITS



A member in their forties who spent more than six months in hospital for a fracture of the lumbar spine and pelvis.

\$200k
IN BENEFITS

PROCEDURES MORE COMMON THAN YOU MAY THINK

In FY2017, we helped cover our members for the times they were admitted to hospital. Some procedures were a lot more common than others:

15,000

CATARACT REMOVAL AND LENS REPLACEMENTS

4,000

REMOVAL OF TONSILS AND ADENOIDS

6,000

CORONARY ANGIOPLASTIES AND STENTS

59,000

COLONOSCOPY AND RELATED PROCEDURES

2,000

HIP REPLACEMENTS

3,000

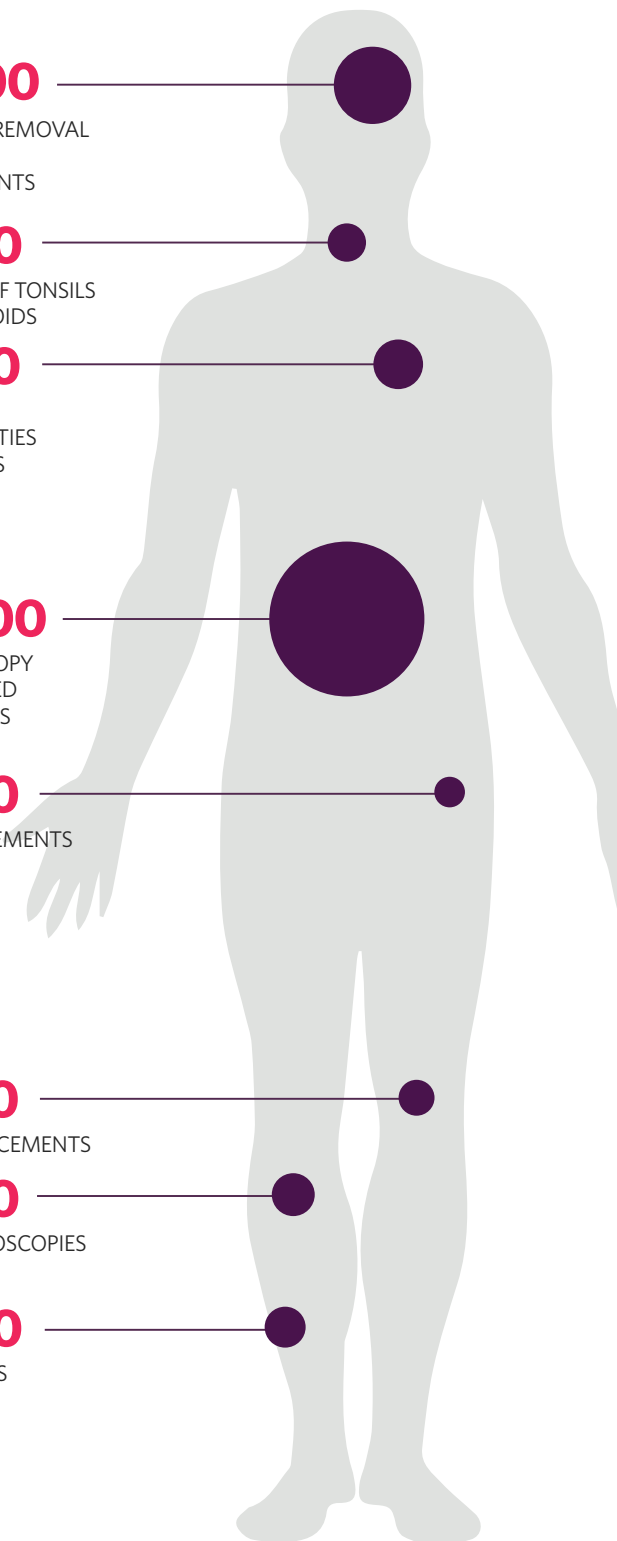
KNEE REPLACEMENTS

5,000

KNEE ATHROSCOPIES

4,000

SKIN GRAFTS AND FLAPS

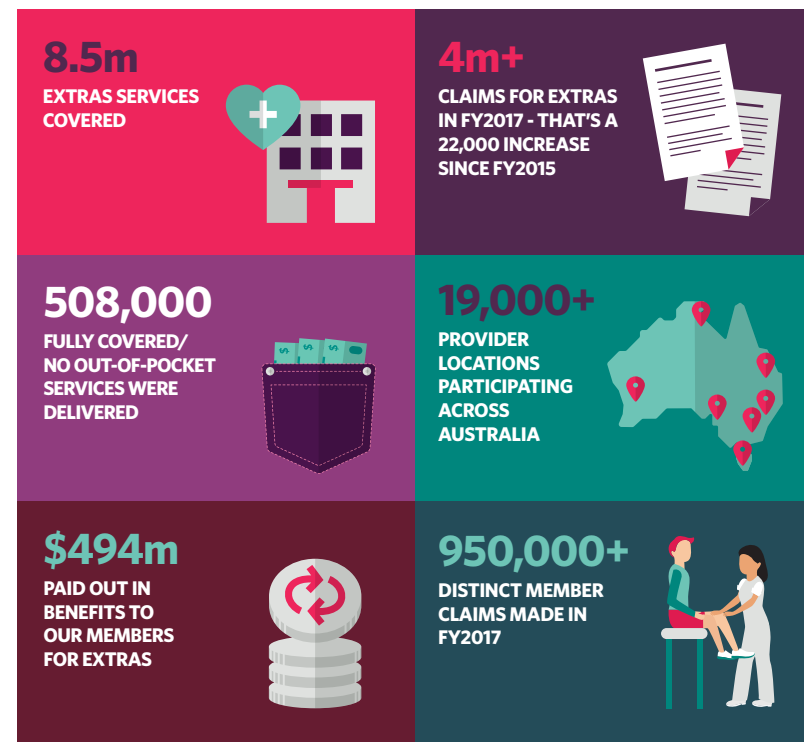


MEMBERS GETTING MORE

In 2017 we're investing more in further improving Extras for members. We've increased benefits and limits on a range of products, and have added benefits to selected cover so our members get more back. We also simplified the claiming process and reduced the waiting period for hearing aids.

INVESTING EXTRA FOR OUR MEMBERS

We invested an additional \$12 million on improving extras benefits on our products, enabling more members access to affordable preventive treatment with no out-of-pocket costs.



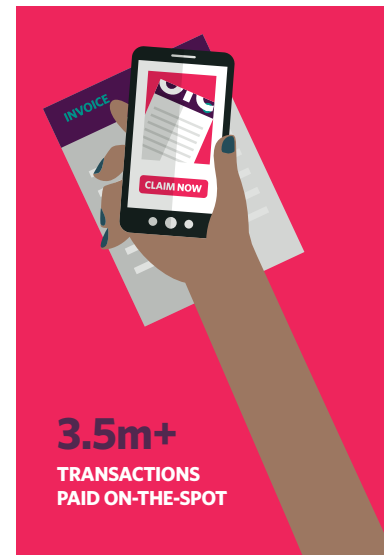
MAKING IT EASY FOR MEMBERS TO TAKE ACTION EARLY

We work to maintain our members' health proactively. Regular dental check-ups and early intervention through our *More for You* programs encourage members to address issues before they develop so they can stay on top of their health.

We've also grown our network to bring extra convenience to our members. With our 6 *More for You* programs, our members were able to confidently visit participating dentists, physios, chiro, osteos, optometrists and podiatrists knowing they're covered for selected treatments.

ON-THE-SPOT CLAIMS

Our membership cards allow our members to claim on-the-spot at their service providers, like the dentist or physio, and avoid paying out-of-pocket. This year we've expanded to include remedial massage as part of this system, because it accounts for the majority of natural therapies claimed. That means our members can make their claims quickly and simply.



WHAT OUR GROWING NETWORK MEANS FOR MEMBERS



This is Judy (she might be just like you). She lives in Sydney, is 41 and has Silver Plus extras.

In FY2017, she used a number of extras services that would have left her out-of-pocket. Had she not visited our participating providers, here's how her bill would have looked:

- Received 2 dental check ups with scale and clean	\$170
- Received 1 fluoride treatment	\$13
- Visited a physio for the treatment of a new knee issue	\$53
- Received a new pair of prescription glasses	\$100
TOTAL	\$336

However, as Judy used our participating *More for You* provider network with her Silver Plus extras cover, she paid:

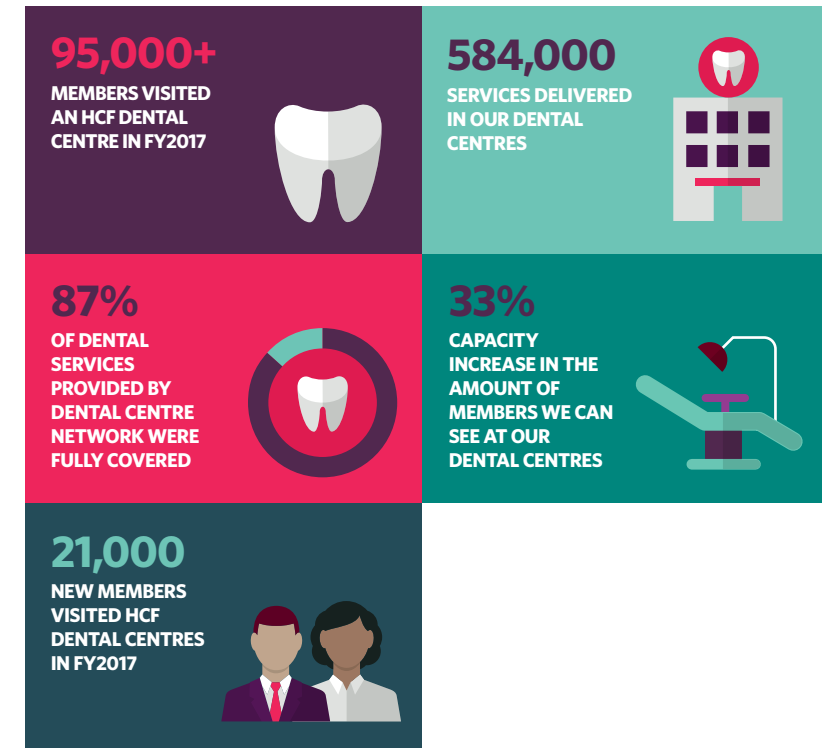
\$0.00

Please note:

1. Data relates to FY2017 based on date of service.
2. More for providers include Dental Centres and Eyecare Centres.
3. Prescription glasses refer to single vision glasses only.

OUR HCF DENTAL CENTRE NETWORK IS EXPANDING

We've now grown to 9 dental centres in Sydney and even launched our first interstate centre in the ACT. In a first for dental care in Australia, our Dental Centres received full 3-year certification under a new standard from The International Organization for Standardization. We're proud to be recognised for delivering consistently high-quality service with state-of-the-art technology at our HCF Dental Centres.



OUR EYECARE SERVICES

Our *More for Eyes* program means members on eligible extras cover can claim 100% back on prescription glasses and contact lenses, and receive one free digital retinal image check. With 7 HCF Eyecare Centres* in Sydney and an extra 6 *More for Eyes* participating centres across Australia in 2017, we can ensure our eligible members have access to affordable, quality eyecare.



*HCF Eyecare Centres are independently owned and operated by Eyecare Holdings Pty Ltd ABN 51 054 365 196.

RESEARCH & INNOVATION

We're investing in the future of health care by forming strategic partnerships, innovating in the technology space and investing in research that's focused on the quality of healthcare services. We're working with our members, healthcare professionals, researchers and government to shape tomorrow's health care. This improves our members health outcomes and helps keep costs down.

HOSPITAL PATIENT EXPERIENCE SURVEY

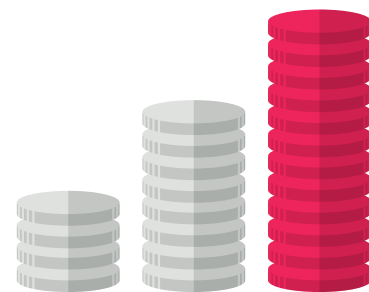
We're working to better understand and improve actual patient outcomes and experiences in the healthcare system by collecting detailed member feedback and perspectives. With over 10,000 participants each year, the results give us the insight we need to take positive actions that better guide our members through the healthcare system.



RESEARCH

HCF RESEARCH FOUNDATION

The HCF Research Foundation is Australia's leading non-government funder of health services research. This year, we contributed \$2.2 million in research funding to understand and improve the effectiveness, efficiency and quality of health treatments and services across the country. That's \$17.4 million invested by the HCF Research Foundation in Health Services research since inception in 2000.



\$17.4m

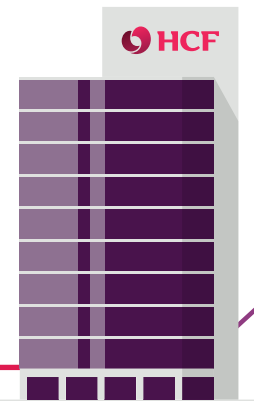
INVESTED BY THE HCF RESEARCH FOUNDATION SINCE ITS CREATION

HEALTHSHARE

HCF was the first health insurer to provide our members with a Known/No Gap search function on Healthshare's website, to help members find a medical specialist, on their own or with their GP at the time of referral. This means patients have the power to choose a specialist with no or known out-of-pocket cost and the location most convenient to them.

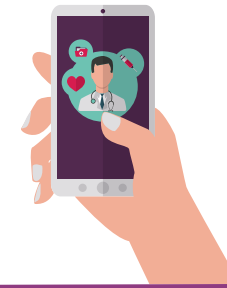
In June 2017, over 36,000 members used the Healthshare website or referrals platform with their GP to find a HCF No or Known Gap provider.

Since the launch in November 2016, we've helped over 300,000 members keep their out-of-pocket costs down.



GP2U

GP2U allows our members to book and receive GP consultation via mobile or desktop. By investing in this initiative, we've provided more value for members by offering a discount on GP2U's standard rates.



HEALTH AGENDA CONTENT HUB

We launched a searchable online platform full of articles to help members sort health fact from fiction, get expert advice on boosting physical and mental health, and access healthcare insights to help take care of themselves and their loved ones.



INNOVATION



MY HEALTH GUARDIAN

We're seeing success from our investments in preventive care. A new study published in the *Australian Health Review* highlighted positive results for our tailored *My Health Guardian* chronic conditions program. The telephone support provided to patients recently discharged from hospital effectively reduced the incidence of readmission by 29%, which represents \$700,000 in readmission costs avoided.



HCF CATALYST

The creation of HCF Catalyst is one of the ways we're investing in Australia's health. This year our intake represented greater diversity in the technology space with 5 out of 11 start-ups and scale-ups we supported led by women and all aligning with our 2020 Vision to make health care understandable, affordable, high quality and customer-centric.

A CATALYST FOR PROGRESS

\$8m INVESTED BY HCF AND INVESTORS SO FAR

443 APPLICATIONS MADE

843 ATTENDEES AT DEMO DAY

93 PITCHES MADE

20 START-UPS AND SCALE-UPS

PREPARING FOR HOSPITAL

We know that going to hospital can be unsettling. Our online Preparing for Hospital tool empowers members to make informed decisions, ask the right questions, and get an idea of cost to limit bill shock. It means our members feel more empowered to make informed decisions about their health care and have less anxiety about costs, so they can focus on recovery.

BRINGING HEALTH TO THE COMMUNITY

At HCF, we know how important it is for people to truly understand their health. That's why we actively promote health awareness campaigns and partnership programs that keep Australians informed about their health and help reduce the number of preventable illnesses.



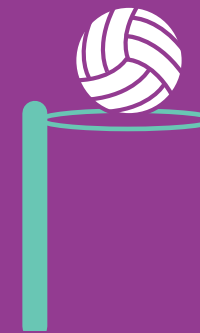
HEALTHIER WORKPLACES

We took health to the workplaces of our corporate partners with the Evolt machine, scanning almost 600 participants who were given a report showing their body weight, blood pressure (systolic and diastolic), pulse, BMI, skeletal muscle mass, bio age, and body fat.



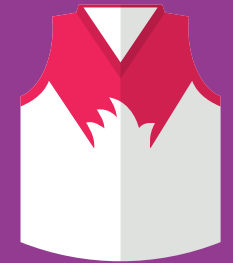
GIANTS NETBALL

This year, HCF came on board as GIANTS Netball's Principal Partner and supported the team throughout the highly contested Suncorp Super Netball Competition. We're also proud sponsors of the HCF Most Valuable Player Award, the highest individual accolade awarded by the Club, recognising outstanding achievement across the season.



SYDNEY SWANS

We've been the Sydney Swans' official health insurer for more than 13 years. The Swans know they can trust us to protect their health.



VICTOR CHANG

We partner with the Victor Chang Cardiac Research Institute to offer free heart health checks for members at local branches. In the last 5 years we've tested almost 40,000 members across Australia for risk factors that could affect their heart, including over 9,000 members in the last financial year.



55%

DID NOT KNOW THEIR BLOOD PRESSURE. 1 IN 10 WERE FOUND TO HAVE HIGH BLOOD PRESSURE.

87%

DID NOT KNOW THEIR BLOOD SUGAR. 8% WERE FOUND TO HAVE HIGH BLOOD SUGAR.

72%

DID NOT KNOW THEIR CHOLESTEROL LEVEL. 35% WERE FOUND TO HAVE HIGH CHOLESTEROL.

35%

WERE RECOMMENDED A VISIT TO THE GP.

LOCAL HEALTH

This year, our Dubbo branch helped more than 1,600 locals detect preventable health conditions such as high blood pressure, heart disease, obesity and diabetes by setting up a free HCF Health Station at Orana Mall.

We also visited Townsville, Castle Towers, Marion, Karrinyup and Parramatta, offering an interactive quiz to help people test their 'health IQ', and empower them with information to make healthier choices.



WORKING WITH NATIONAL BREAST CANCER FOUNDATION

We're proud to play a role in supporting the crucial work of researchers funded by the National Breast Cancer Foundation (NBCF), which is making progress towards the goal of zero deaths from the disease by 2030.

This year an incredible 238 Team HCF members walked, ran and skipped their way across Mother's Day Classic courses throughout the country. For each person who participated, we donated \$100 to the National Breast Cancer Foundation.

We also developed the HCF 'Hands On' initiative, derived from a key insight that while 92% of Australian women believe checking breasts regularly is important, only 1 in 4 actually do this monthly. Held in Breast Cancer Awareness Month, October 2016, the 'Hands On' experience was designed to help HCF members and non-members learn to detect the signs of breast cancer.

The initiative gave visitors the chance to feel replica breasts that showcased a combination of healthy breasts and others with symptoms needing investigation.




OUR PEOPLE, OUR ENVIRONMENT

We're committed to investing in the health and happiness of our people. Our employees are passionate and committed to providing excellent service to our members. By giving our staff an inclusive, supportive and healthy work environment, we can do our best for members.





CELEBRATING DIFFERENCE


We value diversity, inclusion and equality in the workplace.


 Across HCF, our staff speak more than 35 languages, with 1 in 5 staff members born overseas.

 This year over 100 female staff and Board members joined us for our first ever HCF International Women's Day breakfast.

 Around 65% of our managerial team are female, and 74% of other staff members are female.

 We acknowledge and celebrate our cultural diversity by observing occasions like Harmony Day and a number of other significant cultural events on the diversity calendar.

 We supported causes we believe in: eliminating violence against women through White Ribbon Day; the Dress for Success charity via a clothing drive; and the Lions Recycle for Sight program in providing humanitarian aid.

 We're members of the Diversity Council of Australia and have joined Pride in Diversity to help us find opportunities to further build LGBTI workplace inclusion.

LEARNING AND GROWING

We're dedicated to creating a working culture where staff members can flourish. In the past year we've invested \$2.9 million in training our staff to give them the opportunity to develop their customer service, leadership, management and specialist skills. On average, our staff completed over 2.5 days each of face-to-face training, as well as 14,227 online courses. We also offer opportunities for internal promotions and transfers, giving our team the support to develop professionally.



\$2.9m

spent on training our staff



2.5

days, on average, of face-to-face training, for each member of staff



14,227

online courses taken in total

CARING FOR OUR PEOPLE

As health insurance providers, we recognise the importance of leading by example. Giving employees a safe, healthy and sustainable work environment is a priority.



We put our industry-leading Parental Leave Program into place



Successfully piloted our flexible work program and implemented across the business

HCF HOUSE REFURBISHMENT



Stand up desks for 60% of staff



Refurbished lifts with electronic destination control to minimise waiting times



New internal staircase between floors to enhance collaboration and physical movement in the workplace



End of trip facilities in line with an A-grade building

WE'RE CONTRIBUTING TO THE GLOBAL MISSION ON CLIMATE CHANGE AND SUSTAINABILITY



We've earned a 4.5 Star NABERS energy rating



62% less greenhouse gas emission since building refurbishment



51% less potable water use



90% of refurbishment construction and demolition waste recycled



Better management of waste and proactive recycling program implemented



With locations around Australia, HCF offers an expanding range of products that provide value for money and are easy to understand. We also seek to support Australians' wellbeing beyond health insurance.

We'll continue to actively champion Australians' interests in a complex and costly health environment and provide members with the information and tools they need to manage their health right now.

For an inside look at how HCF operates, please go to:
hcf.com.au/governance

To see our full financial report go to:
hcf.com.au/financialreport

To find out more about how we're putting your health first, please visit one of our locations, call **13 13 34** or go to hcf.com.au



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