

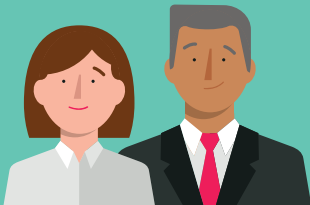
HCF ACCIDENT ONLY BASIC PRODUCT SUMMARY

Accident only cover provides peace of mind in case you have an accident.

FEATURES

WE'LL PAY PREMIUMS FOR ELIGIBLE MEMBERS

If they become involuntarily unemployed*



BE REWARDED WITH A GREAT RANGE OF EXCLUSIVE OFFERS

through HCF Thank You



HOSPITAL INCLUDES:

- ✓ \$750 excess
- ✓ Accident-related treatment
- ✓ Ambulance cover in emergencies

HCF ACCIDENT ONLY BASIC

EXCESS
\$750 excess per person per calendar year Your excess will be payable for any covered hospital admission

THIS POLICY INCLUDES COVER FOR:
Emergency ambulance
Accident-related treatment after joining

THIS POLICY INCLUDES RESTRICTED COVER FOR:
Rehabilitation
Hospital psychiatric services
Palliative care

THIS POLICY DOES NOT INCLUDE COVER FOR:
Brain and nervous system
Eye (not cataracts)
Ear, nose and throat
Tonsils, adenoids and grommets
Bone, joint and muscle
Joint reconstructions
Kidney and bladder
Male reproductive system
Digestive system
Hernia and appendix
Gastrointestinal endoscopy
Gynaecology
Miscarriage and termination of pregnancy
Chemotherapy, radiotherapy and immunotherapy for cancer
Pain management
Skin
Breast surgery (medically necessary)
Diabetes management (excluding insulin pumps)
Heart and vascular system
Lung and chest
Blood
Back, neck and spine
Plastic and reconstructive surgery (medically necessary)
Dental surgery
Podiatric surgery (provided by a registered podiatric surgeon)
Implantation of hearing devices [^]
Cataracts
Joint replacements
Dialysis for chronic kidney failure
Pregnancy and birth
Assisted reproductive services
Weight loss surgery
Insulin pumps [#]
Pain management with device
Sleep studies
Elective cosmetic surgery

This product includes cover for accommodation, operating theatre, intensive care, Government approved Prostheses, pharmaceuticals (excluding experimental and high cost non-PBS drugs) as part of your covered admission at an HCF participating hospital.

For accidents: apart from Restricted Cover for rehabilitation, psychiatric services and palliative care, Accident Only Basic will cover treatment resulting from an accident when you have been admitted to hospital via the accident and emergency department within 24 hours of the accident. Cover is limited to immediate treatment and follow-up treatment after discharge is not covered.

ACCIDENT

Accident means an unforeseen event, occurring by chance and caused by an external force or object, which results in involuntary injury to the body requiring immediate treatment from a registered medical practitioner. This definition excludes unforeseen conditions attributable to medical causes.

EXCESS

An excess is a non-refundable amount of money a member agrees to pay towards the cost of services before benefits are payable when admitted to hospital. If hospitalised, the total excess amount of your cover will apply once per person per calendar year.

OUT-OF-POCKET COSTS AND HOSPITAL AGREEMENTS

Under this policy, you may have to pay out-of-pocket costs above what you get from Medicare or your private health insurer. Before you go to hospital, you should ask your doctors, hospital and health insurer about any out-of-pocket costs that may apply to you.

The benefits paid for hospital treatment will depend on the type of cover you purchase and whether your fund has an agreement in place with the hospital in which you are treated. See 'Agreement Hospitals' on privatehealth.gov.au for which hospitals have arrangements with your insurer.

PREGNANCY AND BIRTH

To be covered for pregnancy and birth in hospital, make sure your cover includes full benefits for these services. If not, you may wish to upgrade to a cover that includes pregnancy and birth 12 months before the date of birth of your child to minimise your out-of-pocket expenses. If you're expecting, make sure you transfer to a family membership within 2 months of the birth of your child to ensure your baby is covered.

RESTRICTED COVER

For these services, only Minimum Benefits are payable which means that you may have to pay significant out-of-pocket expenses in a private hospital. In a public hospital, if you elect to be a private patient, you may also have to pay out-of-pocket expenses.

SERVICES NOT INCLUDED

These services are not included in your cover. No benefits are payable for any treatment related to these services, unless resulting from an Accident under the terms of this cover. Always check with us to see if you're covered before going to hospital.

[^] Includes associated speech and sound processors including upgrades.

[#] Certified Type C procedures and certified overnight Type C procedures for the treatment of diabetes.

THINGS YOU NEED TO KNOW

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

HOSPITAL WAITING PERIODS	
1 DAY	Emergency ambulance.
2 MONTHS	Hospital psychiatric services, rehabilitation and palliative care. Members who have held a hospital cover for at least 2 months and upgrade to receive hospital psychiatric services as covered services may not be required to serve the waiting period for hospital psychiatric services. This exemption can only be accessed once in a member's lifetime.
12 MONTHS	Pregnancy and birth. Pre-Existing Conditions (excluding hospital psychiatric services, rehabilitation and palliative care).
2 MONTHS	All other hospital services, including Accident-related treatment.

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
- treatment for Pre-Existing Conditions (other than for hospital psychiatric services, rehabilitation or palliative care) within the 12 month waiting period
- experimental, high cost non-PBS drugs and TGA-approved drugs used for a purpose other than that for which they were approved.

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.

HCF STARTER EXTRAS (WITH OPTICAL) PRODUCT SUMMARY

Basic extras cover for general dental, optical and selected therapies.

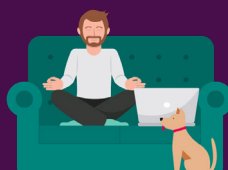
FEATURES

100% BACK ON A DENTAL CHECK-UP



ONLINE MENTAL HEALTH COURSES

Take charge of your mental wellbeing
with online support programs



BE REWARDED WITH A GREAT RANGE OF EXCLUSIVE OFFERS

through HCF Thank You



EXTRAS INCLUDES:

- ✓ Basic cover for general dental, optical, physio, chiro, remedial massage and acupuncture at a great price
- ✓ HCF-approved Online Cognitive Behavioural Therapy courses
- ✓ Claim up to \$920 per person (\$1,840 per policy) each calendar year

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.



* 100% back through our No-Gap network is available on selected covers. Waiting periods and annual limits apply. Our network of healthcare providers changes often. Please check that your provider is part of our network before you book or attend an appointment. See hcf.com.au/100back



HCF STARTER EXTRAS (WITH OPTICAL)

TREATMENTS COVERED BY THIS POLICY

SERVICE CATEGORY			DESCRIPTION	INDICATIVE BENEFIT AMOUNT	WAITING PERIOD	ANNUAL LIMIT PER PERSON, PER CALENDAR YEAR (UNLESS OTHERWISE SPECIFIED)
OPTICAL	Glasses and contact lenses	Spectacle frames	100% of fee up to per person annual limit	2 months	\$100 per person Max \$200 per policy	
		Spectacle lenses – pair				
		Contact lenses – pair				
GENERAL DENTAL	Diagnostic and preventative	Examinations (max 1 service per year)	\$29-\$60	2 months	\$400 per person Max \$800 per policy (Teeth whitening has a service limit of an in-chair treatment -max 8 teeth/ session- every 36 months)	
		Removal of plaque/calculus (max 1 service per year)	\$36-\$55			
		Application of fluoride (max 1 service per year)	\$25			
		Single film X-rays (service limits apply)	\$24			
	Simple fillings	Direct fillings (1-2 surfaces)	\$66-\$91	12 month		
	Tooth extractions	Simple extractions	\$78-\$88			
Teeth whitening (provided by a dentist)	In-chair treatment (service limits apply)	\$41				
THERAPIES	Mental health services	HCF-approved Online Cognitive Behavioural Therapy courses	\$35-\$59	2 months	\$120 per person Max \$240 per policy	
	Allied health First visit/subsequent	Physiotherapy	\$42/\$36		\$200 per person Max \$400 per policy	
		Chiropractic	\$33/\$25		\$100 per person Max \$200 per policy	
		Osteopathy	\$40/\$30			
		Natural therapies	Remedial massage and myotherapy			\$30
	Acupuncture and Chinese herbal medicine consultation					
OTHER	Emergency ambulance (State govt. services)	NSW and ACT	100%	1 day	No annual limit	
		VIC, WA, NT, and SA	100%		1 service per person Max 2 services per policy	

TREATMENTS NOT COVERED BY THIS POLICY

SERVICE CATEGORY		DESCRIPTION
GENERAL AND MAJOR DENTAL	Fillings - direct	Direct fillings (3 surfaces or more)
	Complex fillings	Indirect fillings
	Oral surgery	Surgical extractions
	Occlusal therapy	Treatment to improve bite
	Periodontics	Treatment of tissue surrounding teeth
	Endodontics	Treatment of root canals
	Crowns and bridges	Placing of crowns and bridges
	Dentures	Dentures and components (partial and complete)
	Orthodontics	Orthodontics - orthodontist/other dentist
THERAPIES	Mental health services Group/individual	Psychology (after Medicare Mental Health Treatment Plan used up) includes group consultation
		Psychology (when member does not have any unused Medicare Mental Health Treatment Plan in the calendar year) includes group consultation
		HCF-approved counselling & accredited mental health social worker includes group consultation
	Allied health First visit/subsequent	Exercise physiology (see Health Management Programs for groups and classes)
		Occupational therapy
		Podiatry (including foot orthotics)
		Orthotist/Prosthetist and Pedorthist consultation
		Audiology
		Speech pathology
		Dietitian
OTHER	HCF approved pharmacy	After PBS equivalent co-payment subtracted
	Vaccines	HCF approved e.g. Boostrix, Shingrix, Vivaxim and more
	Travel and accommodation	200km round trip for a consulting medical specialist and/or hospital admission
	Artificial aids	HCF-approved e.g. low vision aids, blood glucose monitors, orthoses
	Hearing aids	Benefits accrue over time and renew every 3 years
	Health Management Programs	HCF-approved exercise classes and weight management
	School Accident Benefit	Helps pay out-of-pocket expenses for extras in your cover. See hcf.com.au/school-accident

THINGS YOU NEED TO KNOW

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

EXTRAS WAITING PERIODS	
1 DAY	Emergency ambulance.
12 MONTHS	Crowns, bridges, dentures, endodontics, occlusal therapy, surgical extractions, oral surgery, complex fillings, periodontics, prosthodontics, teeth whitening, veneers, orthodontics, artificial aids, foot orthotics, minor podiatric procedures and hearing aids.
2 MONTHS	All other extras services.

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
- 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.