

HCF HOSPITAL BASIC PLUS PRODUCT SUMMARY

Affordable hospital cover for the young and healthy.

FEATURES

<p>ACCIDENT SAFEGUARD</p> <p>Receive the benefits of our top level of hospital cover for 90 days if you're in an accident*</p> 	<p>WE'LL PAY PREMIUMS FOR ELIGIBLE MEMBERS</p> <p>if you become involuntarily unemployed*</p> 	<p>BE REWARDED WITH A GREAT RANGE OF EXCLUSIVE OFFERS</p> <p>through HCF Thank You</p> 	<p>TRAVEL AND ACCOMMODATION BENEFITS FOR YOUR HOSPITAL STAY*</p> 
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INCLUDES

- ✓ **\$500 or \$750 excess**
- ✓ **No excess for accident-related treatment (for services included in your cover)**
- ✓ **Joint reconstructions, gynaecology and more**
- ✓ **Ambulance cover in emergencies**

* Must visit the emergency department within 24 hours of the accident. Other conditions apply. See hcf.com.au/accident-safeguard

^ For up to 6 months. Must have held HCF hospital cover for at least 12 months. Other eligibility criteria apply. See hcf.com.au/unemployment-assistance

* When you travel at least a 200km round trip. Terms and conditions apply. See hcf.com.au/travel-accommodation

HCF HOSPITAL BASIC PLUS

KEY FEATURES	
Excess (per person per calendar year)	\$500 or \$750
No excess for kids aged under 25	✓
No excess for accident-related treatment (for services included in your cover)	✓
Travel and accommodation benefit	✓
Involuntary Unemployment Assistance [*] <small>[*]Available to members who have held hospital cover for at least 12 months. Other eligibility criteria apply. See hcf.com.au/unemployment-assistance for more information.</small>	✓
Available without extras cover	Yes

THIS POLICY INCLUDES COVER FOR:
Emergency ambulance
Accident Safeguard - services that are not included or have restricted cover will be treated as covered services in the event of an accident that occurs after joining. Does not include podiatric surgery. Conditions apply. See hcf.com.au/accident-safeguard
Eye (not cataracts) e.g. retinal detachment, tear duct conditions, eye infections and medically managed trauma to the eye
Tonsils, adenoids and grommets e.g. hospital treatment of the tonsils, adenoids and insertion or removal of grommets
Joint reconstructions e.g. torn tendons, rotator cuff tears and damaged ligaments
Hernia and appendix e.g. hernia operations and appendicitis
Gastrointestinal endoscopy e.g. colonoscopy and gastroscopy
Gynaecology e.g. endometriosis, polycystic ovaries, female sterilisation and cervical cancer
Male reproductive system e.g. male sterilisation, circumcision and prostate cancer
Miscarriage and termination of pregnancy
Dental surgery e.g. surgery to remove wisdom teeth and dental implant surgery [^] <small>[^] Things like operating theatre and hospital accommodation fees. Members must hold eligible extras cover to claim dentist or dental surgeon fees.</small>

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

THIS POLICY DOES NOT INCLUDE COVER FOR:
Ear, nose and throat
Bone, joint and muscle
Brain and nervous system
Kidney and bladder
Digestive system
Chemotherapy, radiotherapy and immunotherapy for cancer
Pain management
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)
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
Elective cosmetic surgery
Skin e.g. surgery to remove melanoma, minor wound repair and abscesses
Sleep studies e.g. sleep apnoea and snoring

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.

DENTAL SURGERY

Unlike other services, in-patient dental surgery can be claimed under both your hospital cover (for things like accommodation and operating theatre fees) as well as under your extras cover (your dental surgeon's bill).

You must hold eligible extras cover if you want to claim benefits for dentist or dental surgeon's fees for surgery performed in a hospital. Depending on your annual limit, you may still experience out-of-pocket costs, however these costs will be higher if you do not hold eligible extras cover.

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, except in the case of Accident Safeguard. Always check with us to see if you're covered before going to hospital.

THINGS YOU NEED TO KNOW

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

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	Pre-existing conditions (excluding hospital psychiatric services, rehabilitation and palliative care).
2 MONTHS	All other hospital services, including accident-related treatment (for services included in your cover).

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.

INVOLUNTARY UNEMPLOYMENT ASSISTANCE

Losing your job can be an incredibly stressful experience and you might be wondering how you're going to make ends meet. We're here for you, and we'll do what we can to help you with your health cover. If you're eligible, we'll cover the cost of your health cover for up to 6 months.






* Must have hospital cover for at least 12 months. Excludes extras only, Ambulance Only and Overseas Visitors Health Cover. Other eligibility criteria apply. See hcf.com.au/unemployment-assistance



HCF VITAL EXTRAS PRODUCT SUMMARY

Quality comprehensive extras cover for a wide range of services and therapies.

FEATURES

<p>HEALTH PROGRAMS TO SUPPORT YOUR FAMILY</p> <p>Access a range of resources to help you keep your family's health in check</p> 	<p>CLAIM ON A RANGE OF HEALTH MANAGEMENT PROGRAMS</p> 	<p>LOYALTY LIMITS INCREASE THE LONGER YOU'RE WITH US*</p> 	<p>BE REWARDED WITH A GREAT RANGE OF EXCLUSIVE OFFERS</p> <p>through HCF Thank You</p> 	<p>ONLINE MENTAL HEALTH COURSES</p> <p>Take charge of your mental wellbeing with online support programs</p> 
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EXTRAS INCLUDES:

- ✓ Our second highest level of limits and benefits
- ✓ Cover for general and major dental, orthodontics, optical, physio, other therapies and health aids
- ✓ A range of HCF-approved Health Management Programs including learn to swim classes, weight management programs and gym membership fees for specific health conditions
- ✓ School Accident Benefit to help pay out-of-pocket expenses relating to extras included in your cover if your child's in an accident at school*

GET 100% BACK ON POPULAR EXTRAS*

You can get 100% back at extras providers in our No-Gap network, depending on your cover and annual limits*. Including:

- ✓ 2 dental check-ups a year
- ✓ a pair of prescription glasses from a selected range# and you'll also get free digital retinal imaging with your eye test
- ✓ a first visit to a physio, chiro, osteo and podiatrist**

* 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 Up to a maximum limit. See extras table for details.

Applies to children attending school, up to and including year 12. Subject to waiting periods, annual limits and other conditions. See hcf.com.au/school-accident

** Excludes add-ons such as high index material, coatings and tinting.

** A First Visit means an initial consultation for an eligible health condition that is new or flare up where no treatment has been provided in the last 3 months.



HCF VITAL EXTRAS

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 annual limit	2 months	\$250	
		Spectacle lenses – pair				
		Contact lenses – pair				
GENERAL DENTAL	Diagnostic and preventative	Examinations (max 2 service per year)	\$32-\$73	2 months	No annual limit (service limits apply)	
		Removal of plaque/calculus (max 2 service per year)	\$36-\$64			
		Application of fluoride (max 1 service per year)	\$28			
		Single film X-rays (service limits apply)	\$31			
	Simple fillings	Direct fillings	\$85-\$177			
	Tooth extractions	Simple extractions	\$95-\$143			
MAJOR DENTAL	Teeth whitening (provided by a dentist)	In-chair treatment (service limits apply)	\$50	12 months	Year 1 \$850 Year 2 \$950 Year 3+ \$1,100 (Teeth whitening has a service limit of an in-chair treatment - max 8 teeth/session - every 36 months)	
	Oral surgery	Surgical extractions	\$184-\$275			
	Complex fillings	Indirect fillings	\$298-\$671			
	Periodontics	Treatment of tissue surrounding teeth	\$23-\$374			
	Endodontics	Treatment of root canals	\$27-\$248			
	Crowns and bridges	Placing of crowns and bridges	\$244-\$1,000			
	Dentures	Dentures and components (partial and complete) Limits renew every 3 years	\$25-\$1,100			
	Orthodontics	Orthodontics - orthodontist/other dentist	Up to \$700			\$700 (\$350 for other dentists) Lifetime limit \$2,100 or \$1,050 for other dentists
THERAPIES	Mental health services Group/individual	Psychology (after Medicare Mental Health Treatment Plan used up) includes group consultation	\$26/\$85	2 months (12 months for foot orthotics and minor podiatric procedures)	Year 1 \$350 Year 2 \$450 Year 3+ \$550	
		Psychology (when member does not have any unused Medicare Mental Health Treatment Plan in the calendar year) includes group consultation	\$18/\$49			
		HCF-approved counselling & accredited mental health social worker includes group consultation	\$15/\$41			
		HCF-approved Online Cognitive Behavioural Therapy courses	\$35 - \$59			
	Allied health First visit/subsequent	Occupational therapy	\$62		Year 1 \$350 Year 2 \$450 Year 3+ \$550	
		Physiotherapy (see Health Management Programs for groups and classes)	\$58/\$49			Year 1 \$350 Year 2 \$450 Year 3+ \$550
		Exercise physiology (see Health Management Programs for groups and classes)	\$33			
		Chiropractic	\$40/\$33			Year 1 \$250 Year 2 \$350 Year 3+ \$450
		Osteopathy	\$48/\$38			
		Dietitian	\$45			Year 1 \$200 Year 2 \$250 Year 3+ \$400 Orthotics Sub-limit \$200
		Audiology	\$60			
		Speech pathology	\$60			
		Podiatry (including 1 pair of foot orthotics per person per year)	\$35			
		Orthotist/Prosthetist and Pedorthist consultation	\$20-\$100			
	Natural therapies		Remedial massage and myotherapy		\$36	Year 1 \$250 Year 2 \$350 Year 3+ \$450 Sub-limit \$250 per therapy
			Acupuncture and Chinese herbal medicine consultation			
OTHER	Travel and accommodation	200km round trip for a consulting medical specialist and/or hospital admission	\$40	2 months	Max \$200 per policy	
	HCF-approved pharmacy	After PBS equivalent co-payment subtracted	Up to \$50 per script		\$180	
	Vaccines	HCF approved e.g. Boostrix, Shingrix, Vivaxim and more	Up to \$50 per script			
	Artificial aids	HCF-approved e.g. low vision aids, blood glucose monitors, orthoses	\$45-\$150	12 months	Max \$150 per policy	
	Hearing aids	Benefits accrue over time and renew every 3 years	Up to \$1,600		\$600-\$1,600	
	Health Management Programs	HCF-approved e.g. exercise classes, group physiotherapy and group exercise physiology classes and weight management	Up to \$150	2 months	\$150 per person Max \$300 per policy	
	School Accident Benefit	Helps pay out-of-pocket expenses for extras in your cover. See hcf.com.au/school-accident	Up to \$150	2-12 months	\$150 per eligible child	
	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
MAJOR DENTAL	Occlusal Therapy	Treatment to improve bite
OTHER	Health Management Programs	HCF-approved antenatal/postnatal services - pregnancy compression garments and breastfeeding support services through the Australian Breastfeeding Association

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.