

# HCF HOSPITAL OPTIMAL GOLD PRODUCT SUMMARY

Our highest level of hospital cover, combined with your choice of extras, for peace of mind.

## FEATURES

### HEALTH PROGRAMS TO SUPPORT YOUR FAMILY

Access a range of resources to help you keep your health and your family's health in check.



### NO EXCESS FOR KIDS AGED UNDER 25 OR ACCIDENT-RELATED TREATMENT



### HOSPITAL COVER FOR PREGNANCY AND BIRTH



### TRAVEL AND ACCOMMODATION BENEFITS FOR YOUR HOSPITAL STAY\*



## INCLUDES

- ✓ \$750 excess
- ✓ Pregnancy, birth and assisted reproductive services
- ✓ Ambulance cover in emergencies\*

\* When you travel at least a 200km round trip. Other terms and conditions apply. See [hcf.com.au/travel-accommodation](https://www.hcf.com.au/travel-accommodation)

\* Cover is limited to emergency transport to the nearest hospital by a State or Territory government ambulance provider (excludes transport from another hospital or medical facility). Benefits are not payable for ambulance services covered by a State or Territory government scheme.

# HCF HOSPITAL OPTIMAL GOLD

KEY FEATURES	
Excess options (per person per calendar year)	\$750
No excess for kids aged under 25	✓
No excess for Accident-related treatment	✓
Travel and accommodation benefit*	✓
Available without extras cover	No

THIS POLICY INCLUDES COVER FOR:
<b>Emergency ambulance**</b>
<b>Rehabilitation</b>
<b>Hospital psychiatric services</b>
<b>Palliative care</b>
<b>Brain and nervous system</b> e.g. stroke, brain or spinal cord tumours
<b>Eye (not cataracts)</b> e.g. retinal detachment, tear duct conditions, eye infections and medically managed trauma to the eye
<b>Ear, nose and throat</b> e.g. damaged ear drum, sinus surgery, removal of foreign bodies, stapedectomy and throat cancer
<b>Tonsils, adenoids and grommets</b> e.g. hospital treatment of the tonsils, adenoids and insertion or removal of grommets
<b>Bone, joint and muscle</b> e.g. carpal tunnel, fractures, hand surgery, joint fusion, bone spurs, osteomyelitis and surgery for bone cancer
<b>Joint reconstructions</b> e.g. torn tendons, rotator cuff tears and damaged ligaments
<b>Kidney and bladder</b> e.g. kidney stones, adrenal gland tumour and incontinence
<b>Male reproductive system</b> e.g. male sterilisation, circumcision and prostate cancer
<b>Digestive system</b> e.g. oesophageal cancer, irritable bowel syndrome, gall stones and haemorrhoids
<b>Hernia and appendix</b> e.g. hernia operations and appendicitis
<b>Gastrointestinal endoscopy</b> e.g. colonoscopy and gastroscopy
<b>Gynaecology</b> e.g. endometriosis, polycystic ovaries, female sterilisation and cervical cancer
<b>Miscarriage and termination of pregnancy</b>
<b>Chemotherapy, radiotherapy and immunotherapy for cancer</b>
<b>Pain management</b> e.g. treatment of nerve pain and chest pain due to cancer by injection of a nerve block
<b>Skin</b> e.g. surgery to remove melanoma, minor wound repair and abscesses
<b>Breast surgery (medically necessary)</b> e.g. breast lesions, breast tumours, asymmetry due to breast cancer surgery and gynaecomastia
<b>Diabetes management (excluding insulin pumps)</b> e.g. stabilisation of hypo- or hyper-glycaemia, contour problems due to insulin injections
<b>Heart and vascular system</b> e.g. heart failure and heart attack, monitoring of heart conditions, varicose veins and removal of plaque from arterial walls
<b>Lung and chest</b> e.g. lung cancer, respiratory disorders such as asthma, pneumonia and treatment of trauma to the chest
<b>Blood</b> e.g. blood clotting disorders and bone marrow transplants
<b>Back, neck and spine</b> e.g. sciatica, prolapsed or herniated disc, and spine curvature disorders such as scoliosis
<b>Plastic and reconstructive surgery (medically necessary)</b> e.g. burns requiring a graft, cleft palate, club foot and angioma
<b>Dental surgery</b> e.g. surgery to remove wisdom teeth and dental implant surgery Things like operating theatre and hospital accommodation fees. Members must hold eligible extras cover to claim dentist or dental surgeon fees.
<b>Podiatric surgery (provided by a registered podiatric surgeon - Limited Benefits)^</b>
<b>Implantation of hearing devices*</b>
<b>Cataracts</b>
<b>Joint replacements</b>
<b>Dialysis for chronic kidney failure</b>
<b>Pregnancy and birth</b>

THIS POLICY INCLUDES COVER FOR (CONT.):
<b>Assisted reproductive services</b>
<b>Weight loss surgery</b>
<b>Insulin pumps</b> †
<b>Pain management with device</b> e.g. treatment of nerve pain, back pain and pain caused by coronary heart disease with a device
<b>Sleep studies</b> e.g. sleep apnoea and snoring

THIS POLICY DOES NOT INCLUDE COVER FOR:
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.**

## 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 you agree to pay towards the cost of your hospital treatment before we pay benefits to you.

When you take out hospital cover, you'll select an excess amount. Your choice of excess will affect the cost of your premiums. The higher your excess is, the lower your premiums will be. If you reduce the excess amount on your policy or you move to another policy where the excess amount is lower, you will have to pay the old excess during the waiting period for the treatment.

You only need to pay one excess per person per calendar year if you claim on your hospital cover. Subsequent hospital claims in the same calendar year won't incur another excess payment.

## 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](http://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.

## SERVICES NOT INCLUDED

These services are not included in your cover. No benefits are payable for any treatment related to these services. Always check with us to see if you're covered before going to hospital.

\* When you travel at least a 200km round trip. Other terms and conditions apply. See [hcf.com.au/travel-accommodation](http://hcf.com.au/travel-accommodation)

^ Limited benefits apply. Minimum Benefit level payable by HCF for Hospital Accommodation as determined under the Private Health Insurance Act and the cost of prosthesis (as listed on the Prescribed List of Medical Devices and Human Tissue Products). No benefit is payable for podiatric surgeon fees. Ensure you have Informed Financial Consent prior to your treatment, for any out-of-pocket expenses.

+ Includes associated speech and sound processors including upgrades.

\*\* Cover is limited to emergency transport to the nearest hospital by a State or Territory government ambulance provider (excludes transport from another hospital or medical facility). Benefits are not payable for ambulance services covered by a State or Territory government scheme.

† Cover for insulin pumps is subject to conditions set out in the Private Health Insurance Act.

## THINGS YOU NEED TO KNOW

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

HOSPITAL WAITING PERIODS	
<b>1 DAY</b>	Emergency ambulance.
<b>2 MONTHS</b>	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.
<b>12 MONTHS</b>	Pregnancy and birth. Pre-existing conditions (excluding hospital psychiatric services, rehabilitation and palliative care).
<b>2 MONTHS</b>	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, aren't listed as a dependent and applied within 3 months of becoming unemployed. Excludes extras only, Ambulance Only and Overseas Visitors Health Cover. Other eligibility criteria apply. See [hcf.com.au/unemployment-assistance](http://hcf.com.au/unemployment-assistance)



# HCF STARTER EXTRAS PRODUCT SUMMARY

Cost effective, entry-level extras cover that's competitively priced.

## 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, physio, chiro, remedial massage and acupuncture
- ✓ Claim up to \$620 per person (\$1,240 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](https://www.hcf.com.au/100back)



# HCF STARTER EXTRAS

## TREATMENTS COVERED BY THIS POLICY

	SERVICE CATEGORY	DESCRIPTION	INDICATIVE BENEFIT AMOUNT	WAITING PERIOD	ANNUAL LIMIT PER PERSON, PER CALENDAR YEAR (UNLESS OTHERWISE SPECIFIED)
GENERAL DENTAL	Diagnostic and preventative	Examinations (max 1 service per year)	\$29-\$60	2 months	\$350 per person Max \$700 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-\$86		
	Tooth extractions	Simple extractions	\$78-\$88		
Teeth whitening (provided by a dentist)	In-chair treatment (service limits apply)	\$41	12 months		
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	\$40/\$35		\$150 per person Max \$300 per policy
		Chiropractic	\$33/\$25		
		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
OPTICAL	Glasses and contact lenses	Spectacle frames
		Spectacle lenses - pair
		Contact lenses - pair
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	Occupational therapy
		Exercise physiology (see Health Management Programs for groups and classes)
		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 including HCF approved exercise classes and weight management
	School Accident Benefit	Helps pay out-of-pocket expenses for extras in your cover. See <a href="http://hcf.com.au/school-accident">hcf.com.au/school-accident</a>

## THINGS YOU NEED TO KNOW

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

EXTRAS WAITING PERIODS	
<b>1 DAY</b>	Emergency ambulance.
<b>12 MONTHS</b>	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.
<b>2 MONTHS</b>	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.