

YOUR GUIDE TO HEALTH & WELLBEING

OCTOBER 2018



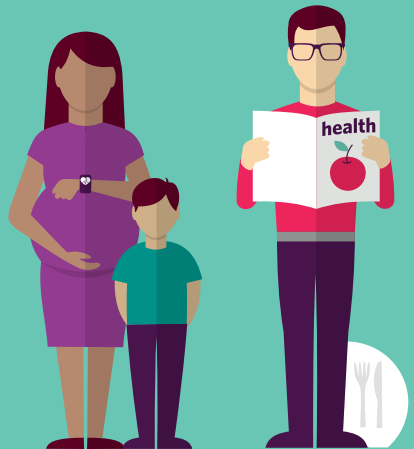
HEALTHY LIVING

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?

A RANGE OF HEALTH & WELLBEING PROGRAMS

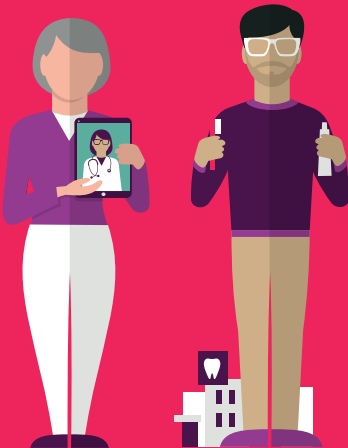
We want you to be your healthiest self and get the most out of your cover. That's why we provide access to a range of health and wellbeing programs.



HEALTHCARE JOURNEY

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

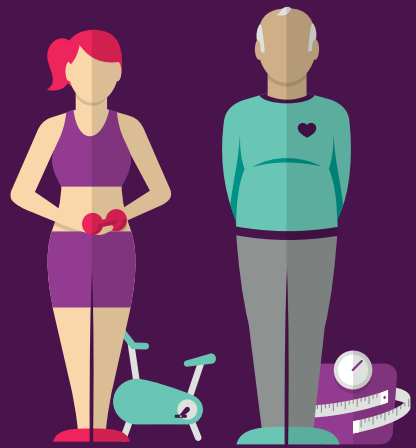
- How can I find out if I'm likely to have out-of-pocket costs?
- How can I find a specialist or provider who will charge no or a known out-of-pocket cost?
- How do I book a GP appointment online?
- How do I prepare for my hospital stay?
- How do I make the most of my extras cover?



HEALTH CONDITION

Get support to manage an existing 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?



HEALTHY LIVING

Be your healthiest self by getting the most out of your cover and being informed about your health and wellbeing.



100% BACK

Stay on top of your health with our range of *More for You* programs. Depending on your level of cover, you can get 100% back for 1 or 2 dental check-ups, a range of prescription glasses and an initial consult with a physio, chiro, osteo or podiatrist when you visit our network of more than 10,000 participating extras providers. Subject to a 2 month waiting period and annual limits.

hcf.com.au/100back



HCF THANK YOU

As an HCF member, you'll get more value from your cover with access to offers and discounts from over 100 retailers and services to help you save money and stay well.

hcf.com.au/thankyou



DISCOVER OUR ANTENATAL & POSTNATAL SERVICES*

On eligible covers, you can claim towards a range of programs and services to support you through pregnancy and parenthood. A 2 month waiting period applies and subject to 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



LEARN TO SWIM LESSONS*

On eligible covers, 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 subject to annual limits.

For a list of eligible AUSTSWIM (Gold or Silver level) or Swim Australia swim centres go to hcf.com.au/Its or call **13 13 34**.





FREE VICTOR CHANG HEART HEALTH CHECKS

The Victor Chang Cardiac Research Institute conducts roving free heart health checks for HCF members aged 18 and over with extras cover at selected HCF branches. It only takes 10 minutes and results are available immediately.

Go to hcf.com.au/victorchang for more information and upcoming dates and locations.



FREE SUBSCRIPTION TO HEALTH AGENDA MAGAZINE

Health Agenda empowers readers to make healthier choices. It's filled with insightful pieces on nutrition, fitness, health tech and physical and mental health. Sign up for a free quarterly magazine and monthly email newsletter.

hcf.com.au/subscribe



ONLINE HEALTH AGENDA HUB

Sort health facts from fiction and find information to help take care of you and your loved ones. Browse hundreds of stories 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



BOWEL CANCER SCREENING*

Bowel screening helps to 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 an eligible extras cover. A 2 month waiting period applies and subject to annual limits.

For more information about this test, go to cancerscreening.gov.au or call **13 13 34**.



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](https://www.hcf.com.au/preparing-for-hospital)



PREPARING FOR HOSPITAL ONLINE

If you need to go to hospital, our online resource can help you understand more about your procedure, how to prepare, what questions to ask, what to expect in hospital and what aftercare you may need. You can also learn firsthand about the procedures through 3D animations and member experience videos.

[hcf.com.au/preparing-for-hospital](https://www.hcf.com.au/preparing-for-hospital)



FIND A PARTICIPATING NO-GAP DOCTOR

Healthshare's online search tool can help you and your GP find a specialist that will charge no-gap or a reduced gap in the location most convenient to you.

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



SECOND OPINION SERVICE

If you or someone in your family has an illness or condition you may be able to access a medical expert using our second opinion service.

To find out if you're eligible for this service, please call **13 13 34**.



A GP AT YOUR FINGER TIPS

We've partnered with online GP service GP2U. Save time in the waiting room by having a video consultation with a GP in the comfort of your home or office.

[hcf.com.au/gp2u](https://www.hcf.com.au/gp2u)



DENTAL & EYECARE CENTRES

Our expanding network of Dental and Eyecare centres provides members with greater access to high-quality, affordable healthcare. Don't live near an HCF centre? You could get 100% back on selected services by visiting one of our *More for You* providers (subject to annual limits and waiting periods).

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

ADDITIONAL INFORMATION ON CLAIMING

***Before you start any Health Management Program, check with us that you're on eligible cover and the provider of the program is recognised by us.**

To claim for these benefits (other than *Healthy Weight for Life* or exercise and gym programs), complete our claim form and include original receipts showing:

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.

For more information on eligibility, visit hcf.com.au/hwfl or call us on **13 13 34**.



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 subject to annual limits.

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 subject to annual limits.

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

- 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
- 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.

For more details on how to claim, call **13 13 34** or go to hcf.com.au/claiming

YOUR HEALTH COMES FIRST, BECAUSE WE'RE NOT FOR PROFIT

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CALL US
13 13 34



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