

MEMBER SERVICE CHARTER

JANUARY 2019

As an HCF member, you have every right to expect excellent service from us. We are committed to achieving this. HCF is a not-for-profit organisation, so our focus is on our members, not shareholders.

OUR VISION

Making health care affordable, understandable, high quality and customer-centric.

OUR MISSION

To be the partner of choice in enabling people to care for their health.

OUR PROMISE TO YOU

We will:

- Be helpful, courteous and professional
- Explain our answers and actions clearly
- Work through your options with you
- Let you know of, and clearly explain any changes to your policy and premium
- Provide straightforward, relevant information on claims and your membership.

WE MAKE CLAIMING AND DEALING WITH US EASY

HCF offers a range of ways to claim:

- Via our mobile app
- Online
- Using on-the-spot claims terminals at one of our participating providers
- At our branches
- By post.

We aim to process your medical and extras claims within 2 business days. If the claim is payable, we'll deposit the benefit into your nominated account or send a cheque within 5 business days.

HELP US TO HELP YOU

We'd appreciate your help by:

- Letting us know when things such as your contact details change
- Providing feedback on our service.

YOU CAN CONTACT HCF IN MANY WAYS

EMAIL AND WEBSITE

- We aim to respond to your email within 3 business days
- When you email us at service@hcf.com.au, or send a message through the 'Contact us' page of our website, you'll immediately receive an automated acknowledgement.

PHONE

When you speak with us:

- Our staff will always introduce themselves by first name
- If we can't help you immediately, we'll arrange for someone to call at a time that suits you
- We aim to return your call on the same day, or next business day if the call is received outside of business hours.

IN PERSON

Visit an HCF branch, Dental or Eyecare Centre*. We have locations across Australia ready to help you join, get advice or make a claim.

**HCF Eyecare Centres are independently owned and operated by Eyecare Holdings Pty Limited ACN 054 365 196.*

POST

We aim to answer mailed enquiries within 5 business days of receiving them.

SOCIAL MEDIA

We aim to respond to your social media enquiries within one business day.

YOUR FEEDBACK DRIVES OUR DECISIONS

We're constantly looking for ways in which we can improve the customer experience, including our service and processes.

One of the ways we do this is by reaching out to members to tell us about the customer service we've provided to you, as a part of our Customer Feedback Program.

This feedback guides future service and system enhancements. It's also how we deliver on our promise to put you at the heart of our decision-making.

CUSTOMER SERVICE AWARDS

We've been recognised for our customer service excellence by our members and the industry.

2017

- CSIA (Customer Service Institute of Australia) Service Champion Customer Service Organisation of the Year - Not for Profit/Government

2016

- Readers Digest Customer Choice Award
- International Customer Service Excellence - Large Business (Customer Service Institute of America)
- CSIA Not for Profit Organisation

2015

- CSIA Large Business
- CSIA Not for Profit Organisation
- CSIA Customer Service Advocate of the Year (Highly Commended)

2014

- CSIA Large Business

2013

- CSIA Best of the Best
- CSIA ESi Award (Ease of doing Business) - Health Insurance
- CSIA Not for Profit Organisation

2012

- CSIA Not for Profit Organisation

COMPLAINTS

We're committed to making sure your concerns are resolved as quickly as possible. Guidance on how to make a complaint and our approach to handling your complaint is outlined in our Complaint Management Policy. For a copy of this policy visit hcf.com.au/complaints or your local branch.

If you have a complaint about any of the **health** or **life insurance** products or services we offer, your membership or cover, or wish to find out about the status of an existing complaint, please contact us using the options detailed in this Charter.

If you have a complaint about your **pet** insurance product, services offered, or cover, you can contact PetSure on **1800 630 681** or petinsurance@hcf.com.au

If your complaint is about your HCF Travel Insurance product, cover or claim, you can contact Allianz on **1300 657 046** or HCF@allianz-assistance.com.au

If your complaint is about your **AIG Bonus travel** insurance (included with eligible health insurance products) product, cover or claim you can contact AIG on **1800 339 669** or write to The Compliance Manager, AIG Australia Limited, Level 12, 717 Bourke Street, Docklands, VIC 3008.

If you wish to make a complaint about any **travel insurance services** you have received from us, please let us know so we can help you.

OMBUDSMAN

If your complaint isn't resolved to your satisfaction, you can also contact the relevant Ombudsman.

Ombudsmen are independent bodies formed to help resolve complaints and provide information.

If your complaint is about **health** insurance:

Private Health Insurance Ombudsman

Call: **1300 362 072** (option 4 for private health insurance)

Visit: ombudsman.gov.au/making-a-complaint/contact-us

Email: phio.info@ombudsman.gov.au

Write: Private Health Insurance Ombudsman, Commonwealth Ombudsman, GPO Box 442, Canberra, ACT, 2601.

If your **life, pet** or **travel** insurance complaint isn't resolved to your satisfaction within 45 days you can contact:

Australian Financial Complaints Authority

Call: **1800 931 678 (free call)**

Visit: afca.org.au

Email: info@afca.org.au

Write: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

YOUR PRIVACY

We will protect your privacy and handle your personal information in accordance with our Privacy Policy, including:

- How we collect, use and disclose personal information (which may include obligations to overseas recipients)
- How we store and secure personal information
- How to request to stop direct marketing from us
- How to access and correct your personal information
- How to contact us if you have a concern or query related to privacy.

For a copy of this policy visit hcf.com.au/privacy, your local branch or call our Member Services team on **13 13 34**.

PRIVATE HEALTH INSURANCE CODE OF CONDUCT

The Private Health Insurance (PHI) Code of Conduct's aim is to improve the standards of practice and service in the private health insurance industry.

We support this by ensuring you:

- receive correct information about private health insurance
- are aware of the internal and external dispute resolution procedures
- can make an informed decision about your purchase
- are protected in accordance with the privacy principles.

For a full copy of the code, visit privatehealth.com.au/codeofconduct

SELF SERVICE OPTIONS

We also provide a variety of 24 hour self-service options to help you make the most of your membership at your convenience:

By phone

Call our Self Service facility directly: **13 14 39**

- Order your FY17 tax and claims statement
- Opt out of member mailings
- Make a payment
- Finalise your Australian Government Rebate application.

Online

Login to our Online Member Services at hcf.com.au/members for the following:

- Apply for the Australian Government Rebate or change rebate tier
- Online extras claiming and history
- View your membership and cover details
- Make payments securely online or change your payment details
- Request your tax statement, policy summary, and rate notifications electronically
- Manage your subscriptions
- Find a health professional
- Extended Family Cover and Student Dependent registration.

STAYING IN TOUCH

Stay in touch with HCF to receive updates on your cover plus exclusive member offers and tips on improving your health and wellbeing.

Sign up to our email and mobile subscription

- Membership notifications
- Payment reminder notices
- Mobile updates
- *Health Agenda* magazine and e-Newsletters.

Follow us on social media



fb.com/hcfaustralia



[@hcfaustralia](https://twitter.com/hcfaustralia)



instagram.com/hcfaustralia



youtube.com/hcfaustralia



linkedin.com/company/hcf

Contact us



GO TO
hcf.com.au



EMAIL US
service@hcf.com.au



CALL US
13 13 34
MON-FRI 8AM - 8PM AEST
SAT-SUN 9AM - 5PM AEST



MAIL
GPO Box 4242
Sydney NSW 2001



VISIT A
branch