

MEMBER SERVICE CHARTER

DECEMBER 2023

As an HCF member, you have every right to expect excellent service from us. We're Australia's largest not-for-profit health fund which means our members are at the heart of everything we do. And we put their health before anything else.

OUR VISION

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

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.

CLAIMING WITH US IS EASY

There are a number of ways you can submit a claim with us.

These include:

- in the *My Membership* app
- through **online member services**
- on the spot at a participating provider
- at a branch
- by post.

We aim to process your medical and extras claims within 2 business days. If your claim is payable, we'll deposit the benefit into your chosen bank account.

KEEP US UPDATED

We'd appreciate it if you:

- let us know when your information changes (e.g. your contact details)
- provide feedback on our service.

YOU CAN CONTACT HCF IN MANY WAYS

EMAIL AND WEBSITE

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

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.

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.

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 1 business day.

YOUR FEEDBACK DRIVES OUR DECISIONS

We're constantly looking for opportunities to improve members' experiences with us, 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 customer service excellence with numerous awards received over multiple years from the Customer Service Institute of Australia (CSIA) since 2012 as listed below.

We're also proud to be accredited to the International Customer Service Standard, a highly respected assessment and certification program which recognises customer service excellence.

AUSTRALIAN SERVICE EXCELLENCE AWARDS

2023

- Customer Service Organisation of the Year - Large
- Service Champion for Service Excellence in a Large Contact Centre

2022

- Customer Service Organisation of the Year - Large Business
- Best of the best

2020

- Service Excellence in a Large Contact Centre
- Service Champion Customer Service Organisation of the Year – Large Business

2019

- Service Excellence in a Large Contact Centre
- Service Champion Customer Service Organisation of the Year – Large Business

2018

- Service Champion Customer Service Organisation of the Year - Large Business

2017

- Service Champion Customer Service Organisation of the Year - Not for Profit/Government

2016

- International Customer Service Excellence - Large Business
- Not for Profit Organisation

2015

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

2014

- Large Business

2013

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

2012

- Not for Profit Organisation.

COMPLAINTS

We're committed to making sure we resolve any misunderstandings or concerns with you as soon as possible. Our approach to handling your complaint and timeframes is outlined on [Complaints & Feedback](#) page and our [Complaint Management Policy](#). For a copy of this policy you can also visit your local branch.

If you have a complaint about your **health** or **life insurance** membership or cover, products or services, or want to find out the status of an existing complaint, you can chat to us:

- in person: find your nearest branch at hcf.com.au/branches
- over the phone: **13 13 34**
- by email: service@myhcf.com.au
- online: hcf.com.au/contact-us

If we're unable to resolve your concern at first point of contact, we'll assign your complaint to a Resolution Officer.

If you're not happy with the outcome, you can ask that your complaint is escalated for an independent review within HCF.

If you're still not satisfied, you may wish to contact the relevant Ombudsman. An Ombudsman is an independent body that helps resolve complaints and provide information.

For complaints related to other HCF products, please contact:

Pet insurance (product, service or cover):

Call PetSure on **1800 630 681** or email petinsurance@hcf.com.au

Travel insurance (product, cover or claim):

Call Allianz on **1300 657 046** or email hcf@allianz-assistance.com.au

Travel insurance (service):

Call HCF on **13 13 34** or email service@myhcf.com.au

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 manage your membership.

BY PHONE

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

- order your latest tax statement
- make an automated payment.

MY MEMBERSHIP APP AND ONLINE MEMBER SERVICES

Download the *My Membership* app at hcf.com.au/apps to:

- claim for extras
- manage your cover
- get a benefit estimate
- update payment details
- save with HCF Thank You loyalty rewards
- find your nearest health provider.

You can also register for and use **online member services** to manage your cover on any device.

STAYING IN TOUCH

We want to help you get the most from your membership and make sure you don't miss out on important information, plus great offers and health and wellbeing tips.

Log in to **online member services** and sign up to receive email and mobile communications for:

- essential membership information and reminders
- HCF Thank You loyalty rewards
- *Health Agenda* newsletters
- surveys and special offers.

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instagram.com/hcfaustralia



youtube.com/hcfaustralia



linkedin.com/company/hcf

Contact us



13 13 34

MON-FRI 8AM - 8PM AEST/AEDT
SAT 9AM - 5PM AEST/AEDT



hcf.com.au



[Visit a branch](#)



service@myhcf.com.au



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