






HCF HOSPITAL GOLD PRODUCT SUMMARY

Our top hospital cover for complete peace of mind.

FEATURES

<p>NO EXCESS FOR KIDS, FOR ACCIDENT RELATED TREATMENT OR SAME DAY ADMISSIONS</p> 	<p>HOSPITAL COVER FOR PREGNANCY AND BIRTH</p> 	<p>TRAVEL AND ACCOMMODATION BENEFITS FOR YOUR HOSPITAL STAY*</p> 	<p>COMPLIMENTARY OVERSEAS TRAVEL INSURANCE**</p> 	<p>BE REWARDED WITH A GREAT RANGE OF EXCLUSIVE OFFERS</p> <p>through HCF Thank You</p> 
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HOSPITAL INCLUDES:

- ✓ Flexible excess options - choose from a Nil, \$250, \$500 or \$750 excess
- ✓ Accident-related treatment for services included in your cover
- ✓ Our top level of hospital cover including pregnancy, birth and assisted reproductive services including IVF
- ✓ Involuntary unemployment assistance - we'll pay premiums for eligible members if you become involuntarily unemployed[^]



* When you travel at least 200km round trip. Other terms and conditions apply. Go to hcf.com.au/travel-accommodation to find out more
 - The Hospitals Contribution Fund of Australia Limited (HCF) ABN 68 000 026 746 (AFSL 241414) has arranged for overseas travel insurance cover (Cover) under and by way of a master policy issued by AIG Australia Limited ABN 93 004 727 753, AFSL 381 686 (AIG) to HCF. This Cover is available to you while you remain a HCF Hospital Gold policyholder, subject to our or AIG's right to remove or alter the Cover on 30 days' notice. The terms, conditions and General Exclusions of the Cover are specified in the 'Conditions of Use' (above) as amended, and must be reviewed to make sure that the Cover meets your needs.
 ^ For up to 6 months. Other conditions and waiting periods apply. See hcf.com.au/unemployment-assistance

HCF HOSPITAL GOLD

KEY FEATURES	
Excess options (per person per calendar year)	Nil, \$250, \$500 or \$750
No excess for kids	✓
No excess for Accident-related treatment	✓
No excess for same day admissions	✓
Travel and accommodation benefit*	✓
Available without extras cover	Yes

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

THIS POLICY INCLUDES COVER FOR (CONT.):
Assisted reproductive services
Weight loss surgery
Insulin pumps [Ⓛ]
Pain management with device e.g. treatment of nerve pain, back pain and pain caused by coronary heart disease with a device
Sleep studies 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 Protheses, pharmaceuticals, experimental and high cost non-PBS drugs as part of your covered admission at an HCF participating hospital.

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.

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.

[∞] Limited benefits apply. Default Benefit level payable by HCF for Hospital Treatment as determined under the Private Health Insurance Act. Ensure you have Informed Financial Consent prior to your treatment, for any out-of-pocket expenses.

[^] Includes associated speech and sound processors including upgrades.

[Ⓛ] Covered for certified Type C procedures and certified overnight Type C procedures for the treatment of diabetes. See hcf.com.au/insulinpumps to find out if you're covered.

THINGS YOU NEED TO KNOW

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

HOSPITAL 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 HCF Hospital Gold 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	Pregnancy and birth. Pre-Existing Conditions (excluding hospital psychiatric services, rehabilitation and palliative care).
2 MONTHS	All other hospital services, including Accident-related treatment.

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.

HCF MID EXTRAS PRODUCT SUMMARY

Affordable mid-level extras cover for a range of services and therapies.

FEATURES

**100% BACK
ON SELECTED
EXTRAS***



**CLAIM ON A RANGE OF
HEALTH MANAGEMENT
PROGRAMS**



**BE REWARDED WITH
A GREAT RANGE OF
EXCLUSIVE OFFERS**

through HCF Thank You



EXTRAS INCLUDES:

- ✓ Mid-level cover for general and major dental, optical, physio, chiro and some natural therapies
- ✓ HCF-approved vaccinations and immunisations
- ✓ A range of HCF-approved Health Management Programs including learn to swim classes, weight management programs and gym membership fees for specific health conditions

GET 100% BACK ON:*

Through *More for Teeth* providers:

- ✓ 2 dental check-ups
- ✓ 2 scale and cleans
- ✓ 1 fluoride treatment

Through *More for Eyes* providers:

- ✓ Prescription glasses[^]
- ✓ Free digital retinal imaging with your eye test



* At participating providers, subject to your cover and annual limits. Exclusions apply. To find out more, visit hcf.com.au/100back

[^] Excludes add-ons such as high index material, coatings and tinting.

HCF MID 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	\$115	2 months	\$200	
		Spectacle lenses - pair	\$140			
		Contact lenses - pair	\$140			
GENERAL DENTAL	Diagnostic and preventative	Examinations (max 2 service per year)	\$32-\$73	2 months	\$650	
		Removal of plaque/calculus (max 2 service per year)	\$36-\$62			
		Application of fluoride (max 1 service per year)	\$27			
		Single film X-rays (service limits apply)	\$29			
GENERAL DENTAL	Simple fillings	Direct fillings	\$85-\$177	12 months		\$650
	Tooth extractions	Simple extractions	\$95-\$143			
MAJOR DENTAL	Oral surgery	Surgical extractions	\$157-\$250	12 months		\$650
	Complex fillings	Indirect fillings	\$298-\$600			
	Periodontics	Treatment of tissue surrounding teeth	\$23-\$374			
	Endodontics	Treatment of root canals	\$27-\$248			
	Crowns and bridges	Placing of crowns and bridges	\$238-\$600			
THERAPIES	Initial/subsequent	Physiotherapy (see Health Management Programs for groups and classes)	\$56/\$49	2 months	\$350	
		Exercise physiology (see Health Management Programs for groups and classes)	\$33			
		Chiropractic	\$38/\$31		\$150	
		Osteopathy	\$46/\$36			
		Remedial massage and myotherapy	\$36/\$31			
		Acupuncture and Chinese herbal medicine consultation	\$36/\$31			
OTHER	HCF-approved vaccines and immunisations	After PBS equivalent co-payment subtracted	Up to \$50 per script	2 months	\$100	
	Health Management Programs	HCF-approved e.g. exercise classes, group physiotherapy and group exercise physiology classes and weight management	Up to \$50		\$50 per person Max \$100 per policy	
	Emergency ambulance (State govt. services)	NSW and ACT	N/A	1 day	No annual limit	
VIC, WA, NT, and SA		N/A	1 per person Max 2 per policy			

TREATMENTS NOT COVERED BY THIS POLICY

SERVICE CATEGORY		DESCRIPTION
MAJOR DENTAL	Orthodontics	Orthodontics - orthodontist/other dentist
	Oral surgery	Occlusal therapy
THERAPIES	Initial/subsequent	Occupational therapy
		Psychology (after Medicare entitlement exhausted)
		Podiatry (including foot orthotics)
		Audiology
		Speech pathology
		Dietetics
Orthoptic therapy	Eye therapy	
OTHER	HCF-approved pharmacy	After PBS equivalent co-payment subtracted
	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)
	Hearing aids	Benefits accrue over time and renew every 3 years
	Health Management Programs	HCF-approved antenatal/postnatal services - pregnancy compression garments and breastfeeding support services through the Australian Breastfeeding Association
	School Accident Benefit	Helps pay out-of-pocket expenses for extras in your cover. See hcf.com.au/school-accident

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, dental bleaching, veneers, orthodontics, artificial aids, foot orthotics 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.