





# HCF HOSPITAL PREMIUM GOLD PRODUCT SUMMARY

Our top hospital cover for complete peace of mind.

## FEATURES

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

## HOSPITAL INCLUDES:

- ✓ Flexible excess options - choose from a \$250, \$500 or \$750 excess
- ✓ Our top level of hospital cover including pregnancy and birth, assisted reproductive services including IVF
- ✓ Involuntary unemployment assistance - we'll pay premiums for eligible members if you become involuntarily unemployed<sup>^</sup>



\* When you travel at least 200km round trip. Other terms and conditions apply. Go to [hcf.com.au/travel-accommodation](https://hcf.com.au/travel-accommodation) to find out more  
<sup>^</sup> For up to 6 months. Other conditions and waiting periods apply. See [hcf.com.au/unemployment-assistance](https://hcf.com.au/unemployment-assistance)

# HCF HOSPITAL PREMIUM GOLD

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

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 gynecomastia
<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
<b>Podiatric surgery (provided by a registered podiatric surgeon)</b> <sup>∞</sup>
<b>Implantation of hearing devices</b> <sup>^</sup>
<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>Ⓛ</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.

## 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](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.

<sup>∞</sup> 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 Prosthesis List). No benefit is payable for podiatric surgeon fees. Ensure you have Informed Financial Consent prior to your treatment, for any out-of-pocket expenses.

<sup>^</sup> 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](http://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	
<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). No excess for same-day admissions.
<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.

# HCF TOP EXTRAS PRODUCT SUMMARY

Top level extras with our highest coverage for therapies and services.

## FEATURES

<p><b>100% BACK ON SELECTED EXTRAS*</b></p> 	<p><b>LOYALTY LIMITS INCREASE THE LONGER YOU'RE WITH US^</b></p> 	<p><b>CLAIM ON A RANGE OF HEALTH MANAGEMENT PROGRAMS</b></p> 	<p><b>BE REWARDED WITH A GREAT RANGE OF EXCLUSIVE OFFERS</b> through HCF Thank You</p> 
--	---	--	---

## EXTRAS INCLUDES:

- ✓ Our highest level of limits and benefits
- ✓ Cover for our full range of services including dental, orthodontics, optical, physio, other therapies and health aids
- ✓ A range of HCF-approved Health Management Programs including learn to swim classes, weight management programs and gym membership fees for specific health conditions
- ✓ School Accident Benefit to help pay out-of-pocket expenses relating to extras included in your cover if your child's in an accident at school<sup>#</sup>

## GET 100% BACK ON POPULAR EXTRAS\*

You can get 100% back at extras providers in our No-Gap network, depending on your cover and annual limits\*. Including:

- ✓ 2 dental check-ups a year
- ✓ a pair of prescription glasses from a selected range\*\* and free digital retinal imaging with your eye test
- ✓ a first visit to a physio, chiro and osteo^^
- ✓ a first visit to a podiatrist^^.

\* 100% back from providers in our No-Gap network is available on selected covers. Waiting periods and annual limits apply. See [hcf.com.au/100back](http://hcf.com.au/100back)  
 ^ Up to a maximum limit. See extras table for details.  
 # Applies to children attending school, up to and including year 12. Subject to waiting periods, annual limits and other conditions. See [hcf.com.au/school-accident](http://hcf.com.au/school-accident)  
 \*\* Excludes add-ons such as high index material, coatings and tinting.  
 ^^ One initial consult for a new health condition or flare up where no treatment has been provided in the previous 90 days.



# HCF TOP 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	\$135	2 months	\$275
		Spectacle lenses - pair	\$150		
		Contact lenses - pair	\$160		
GENERAL DENTAL	Diagnostic and preventative	Examinations (max 2 services per year)	\$34-\$84	2 months	No annual limit (service limits apply)
		Removal of plaque/calculus (max 2 services per year)	\$40-\$75		
		Application of fluoride (max 1 service per year)	\$29		
		Single film X-rays (service limits apply)	\$34		
GENERAL DENTAL	Simple fillings	Direct fillings	\$105-\$256	12 months	Year 1 \$1,000 Year 2 \$1,150 Year 3+ \$1,300
	Tooth extractions	Simple extractions	\$120-\$175		
MAJOR DENTAL	Oral surgery	Surgical extractions	\$210-\$330	12 months	Year 1 \$1,000 Year 2 \$1,150 Year 3+ \$1,300
		Occlusal therapy	\$38-\$400		
	Complex fillings	Indirect fillings	\$341-\$783		
	Periodontics	Treatment of tissue surrounding teeth	\$27-\$430		
	Endodontics	Treatment of root canals	\$32-\$285		
	Crowns and bridges	Placing of crowns and bridges	\$280-\$1,100		
	Dentures	Dentures and components (partial and complete) Limits renew every 3 years	\$33-\$1,300		
Orthodontics	Orthodontics - orthodontist/other dentist	Up to \$800	\$800 (\$400 for other dentists) Lifetime limit \$2,400 or \$1,200 for other dentists		
THERAPIES	Initial/subsequent	Physiotherapy (see Health Management Programs for groups and classes)	\$60/\$54	2 months (12 months for foot orthotics)	Year 1 \$600 Year 2 \$750 Year 3+ \$900
		Exercise physiology (see Health Management Programs for groups and classes)	\$40		
		Occupational therapy	\$72		
		Psychology (after Medicare entitlement exhausted)	\$100		Year 1 \$600 Year 2 \$750 Year 3+ \$900
		Chiropractic	\$45/\$35		
		Osteopathy	\$50/\$40		
		Dietetics	\$55		Year 1 \$300 Year 2 \$400 Year 3+ \$500
		Audiology	\$70		
		Speech pathology	\$83		
		Podiatry (including 1 pair of foot orthotics per person per year)	\$40/\$35		Year 1 \$250 Year 2 \$300 Year 3+ \$500 (Orthotic sub-limit \$250)
		Remedial massage and myotherapy	\$40/\$35		
		Acupuncture and Chinese herbal medicine consultation	\$40/\$35		
OTHER	Travel and accommodation	200km round trip for a consulting medical specialist and/or hospital admission	\$50	2 months	Max \$250 per policy
	HCF-approved pharmacy	After PBS equivalent co-payment subtracted	Up to \$50 per script		\$280
	HCF-approved vaccines and immunisations	After PBS equivalent co-payment subtracted	Up to \$50 per script	12 months	Max \$200 per policy
	Artificial aids	HCF-approved (e.g. low vision aids, blood glucose monitors)	\$55-\$200		\$800-\$1,800
	Hearing aids	Benefits accrue over time and renew every 3 years	Up to \$1,800	2 months	\$200 per person Max \$400 per policy
	Health Management Programs	HCF-approved e.g. exercise classes, group physiotherapy and group exercise physiology classes and weight management	Up to \$200	2-12 months	\$200 per eligible child
	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>	Up to \$200	1 day	No annual limit
	Emergency ambulance (State govt. services)	NSW and ACT VIC, WA, NT, and SA	N/A N/A		1 per person Max 2 per policy

## TREATMENTS NOT COVERED BY THIS POLICY

SERVICE CATEGORY		DESCRIPTION
OTHER	Health Management Programs	HCF-approved antenatal/postnatal services - pregnancy compression garments and breastfeeding support services through the Australian Breastfeeding Association

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