

UNCOMMON CARE IS PUTTING PEOPLE BEFORE PROFIT

HEALTH COVER BROCHURE
JUNE 2019



WHY PRIVATE HEALTH INSURANCE IS RIGHT FOR YOU

Everyone has their own reasons for choosing private health insurance. It could be for peace of mind or it might make sense financially. Here are some of the great benefits of private health insurance.



CHOOSE YOUR HOSPITAL AND YOUR SPECIALIST

Private health insurance gives you choices – you can decide who treats you and where.



SKIP THE PUBLIC HOSPITAL WAITING LIST

Cut down the time you need to wait for surgery.



BETTER ACCESS TO A PRIVATE HOSPITAL ROOM

In a private hospital you're more likely to have a private room so you can recover in peace. They're allocated on patient need so we can't guarantee one.



COVER FOR EXTRAS LIKE DENTAL AND OPTICAL

Depending on your cover, you can claim on extras – such as dental, optical, physio, chiro, and more – to help you nip health problems in the bud.



SAVE MONEY BY MAKING THE MOST OF AUSTRALIAN GOVERNMENT INCENTIVES

By taking out private health insurance, you may be able to save money by:

- reducing the cost of your cover due to the Australian Government Rebate
- avoiding the Medicare levy surcharge at tax time
- avoiding the Lifetime Health Cover loading if you take out hospital cover before your 31st birthday, and maintain it.

MAKING UNCOMMON CARE FEEL LIKE COMMON SENSE

We're Australia's largest not-for-profit health fund because more than 1.5 million people choose us as their health partner.

WE'RE ALL ABOUT UNCOMMON CARE. HERE'S HOW.



MORE MONEY BACK

For every dollar members paid in premiums over the last 5 years, we've given them back more in benefits than the industry average.



SAVING YOU MONEY ON HOSPITAL STAYS

With our large hospital network and a search tool that helps you find the right specialist at the right price, we're keeping your out-of-pocket costs down.



WE'RE HERE FOR YOU

We're 100% owned and run by, and most importantly, for Aussies. Those born here and those who've decided to call it home. We're here to help you with local call centres, 50+ branches across the country and our own dental centres.



TOP COVER FOR THE UNEXPECTED

Get our top hospital cover for up to 90 days if you're in an accident and go to an emergency department within 24 hours. Eligibility criteria apply. Excludes Accident Only Basic cover.

hcf.com.au/accident-safeguard



GREAT VALUE FOR FAMILIES

Pay no excess for kids no matter how many times they go to hospital. And whether you have one child or many, the cost of your family cover stays the same. Excludes Accident Only Basic cover.



LOYALTY REWARDS

You don't have to be unwell to get great value from your cover with our exclusive range of loyalty offers and rewards. The longer you stay with us the more ways we say thank you.

You can access HCF Thank You offers after you've been a member for a month, and provided your health insurance policy payments are up to date. Excludes Ambulance Only and Overseas Visitors Cover, terms and conditions apply.

hcf.com.au/thankyou



100% BACK

Pay \$0 on 1 or 2 dental check-ups a year and claim 100% back on a first consult with a physio, chiro or osteo with our network of more than 10,000 participating extras providers. Subject to your cover and annual limits.

See pages 14 and 15 for more info.



FREE SECOND OPINION SERVICE

Use our network of Aussie-based medical specialists to get a free second opinion on a health condition you're worried about. You'll have the chance to ask questions so you can confidently make the best decision for your health.

You must have had hospital cover for 12 months and a specialist consultation to use this service. Excludes Accident Only Basic cover. Conditions apply.

hcf.com.au/secondopinion

LET US HELP YOU CHOOSE THE COVER THAT'S RIGHT FOR YOU

We've got a range of health cover options to suit your needs. You might already know what you're after, or maybe you'd like suggestions based on where you're at in life. Go for a package, or pick and choose the hospital and extras cover that works best for you. This quick reference guide will make choosing easy.



**LET'S GET
STARTED**

**NEED
SOME HELP
CHOOSING?**



OR

**ALREADY
KNOW WHAT
YOU WANT?**



PAGE 10

OR

**JUST WANT
AMBULANCE
COVER?**



To find out more visit
hcf.com.au/ambulance

PAGE 6

**SUGGESTIONS
FOR YOUR
LIFE STAGE**



PAGES 8 & 9

**PICK A
PACKAGE**



OR

**CHOOSE
YOUR
HOSPITAL
AND/OR
EXTRAS**



PAGES 12 & 14

Not sure and need help?



**CALL US
13 13 34**



**VISIT A
branch**

COVER THAT'S MADE FOR MEMBERS

In our experience it helps to start by looking at where you're at in life. While this doesn't include all possibilities, it's a good way to see what you're likely to need from your cover.

This might not suit everyone - the next few pages have more detail so you can choose the cover or package that fits you best.



















NEW HOSPITAL COVER CATEGORIES

As part of the government's private health insurance reforms all hospital cover in Australia will be categorised as either Gold, Silver, Bronze or Basic. The government has set out which treatments and services each category needs to include (as a minimum). On most of our hospital products we've chosen to cover additional services, above the minimum requirement, and that's where the product includes 'Plus' in the name.

The new ranking will make it easier to compare different policies, so you can confidently choose the cover that's right for you. The table below shows which category each of our suggested hospital covers fall into.

For more info on the categories and other reforms see hcf.com.au/reforms



HOW WOULD YOU DESCRIBE YOURSELF?	HOSPITAL CATEGORY	WHAT TYPE OF COVER IS IMPORTANT TO YOU?	SUGGESTED HOSPITAL & EXTRAS
 YOUNG SINGLES & COUPLES Not planning a family	 Gold  Silver  Bronze Plus  Basic Plus	Top cover for peace of mind Mid level cover Budget conscious Budget conscious	Hospital Gold and Vital Extras Hospital Silver and Mid Extras Hospital Bronze Plus and Starter Extras My Future Basic Plus packages
 PLANNING KIDS A single or couple starting or growing a family	 Gold  Silver Plus  Silver Plus	Top cover for peace of mind Mid level cover Budget conscious	Hospital Gold and Top Extras My Family Advanced Silver Plus package My Family Silver Plus package
 FAMILY WITH KIDS With no plans to have more kids	 Gold  Silver Plus  Bronze Plus	Top cover for peace of mind Mid level cover Budget conscious	Hospital Gold and Top Extras My Family Advanced Silver Plus package Hospital Bronze Plus and Mid Extras
 SINGLES & COUPLES No kids, not planning a family or kids have left home	 Gold  Silver Plus  Silver  Bronze Plus	Top cover for peace of mind Mid level cover Mid level cover Budget conscious	Hospital Gold and Top Extras Hospital Silver Plus and Vital Extras Hospital Silver and Mid Extras Hospital Bronze Plus and Starter Extras (with Optical)

CONVENIENT PACKAGES

On pages 12-15 you'll find a detailed list of hospital and extras benefits.

YOUNG SINGLES AND COUPLES

Our new My Future Basic Plus packages are designed for the lifestyle and budgets of young, healthy people. They're a combo of budget hospital cover and a flexible extras limit to give you the freedom to choose how you use your extras.



MY FUTURE 250/500/750 BASIC PLUS PACKAGES

We offer a choice of 3 packages, each with a different hospital excess and extras services and limits, so you can pick what's best for you.

- ✓ Choose from a \$250, \$500 or \$750 excess
- ✓ A flexible extras limit so you can pick the services you claim most
- ✓ An additional optical limit with My Future 250 & 500
- ✓ Claim on teeth whitening provided by your dentist[#]
- ✓ 100% back* on:
 - certain prescription glasses[^] and a FREE digital retinal image with your eye test (excluding My Future 750)
 - an initial physio consult
- ✓ Accident Safeguard – get the benefits of our top hospital cover for 90 days if you're in an accident[∞]
- ✓ Ambulance cover in emergencies
- ✓ **Complimentary** travel insurance cover for everyone on your policy[~].

[~] HCF 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 to HCF. This Cover is available to you while you remain a Hospital Gold, Hospital Silver Plus with Top, Vital, Mid Extras or My Future Basic Plus 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' (available at hcf.com.au/bonustravel) as amended, and must be reviewed to make sure that the Cover meets your needs.



MY FAMILY SILVER PLUS

This package is ideal if you're planning a family, it covers you for pregnancy and birth (after a 12 month waiting period), as well as dental, optical and popular therapies.

- ✓ Private hospital cover for pregnancy and birth
- ✓ Hospital and extras package with antenatal and postnatal support, including childbirth education classes and breastfeeding support services provided by the Australian Breastfeeding Association.
- ✓ Accident Safeguard – get the benefits of our top hospital cover for 90 days if you're in an accident[∞]
- ✓ No excess for kids or for accident related treatment (for services included in your cover)
- ✓ Flexible extras limit so you can claim the included services you need most, with an additional optical limit
- ✓ HCF-approved learn to swim and weight management programs
- ✓ 100% back* on:
 - up to 2 dental check-ups per year, scale and cleans and a fluoride treatment
 - certain prescription glasses[^] and a FREE digital retinal image with your eye test.

PLANNING A FAMILY

If you're planning to have kids, or adding to a growing family, HCF's My Family Silver Plus or My Family Advanced Silver Plus packages have you covered for the journey ahead. We offer a wide range of services and treatments for before, during and after your pregnancy.

MY FAMILY ADVANCED SILVER PLUS

All of My Family Silver Plus with these added benefits:

- ✓ 100% back* on:
 - an initial physio, chiro, osteo and podiatry consult
- ✓ Added family-friendly extras services including orthodontics, speech therapy, podiatry and foot orthotics, School Accident Benefit** and occupational therapy.

[#] Service limits apply.

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

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

[∞] To be eligible, must go to a hospital emergency department within 24 hrs. Benefits are not payable for expenses incurred in relation to an injury where compensation, damages or benefits may be claimed from another source. Other conditions apply.

See hcf.com.au/accident-safeguard

^{**} Applies to children attending school, up to and including year 12.

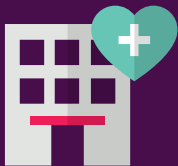
Subject to waiting periods, annual limits and other conditions.

See hcf.com.au/school-accident

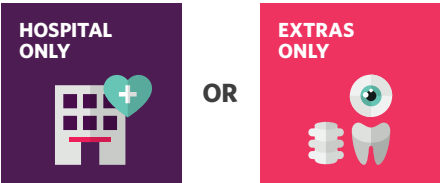
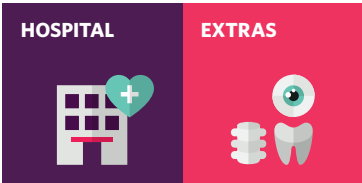
CHOOSE THE RIGHT COVER FOR YOU

Create your own package by mixing and matching different individual covers. Ask yourself - do I want to combine hospital and extras covers? Or do I only need hospital? Or just extras? You have the flexibility to pick what works for you.

On pages 12-15 you'll see a detailed list of what's covered.



HOSPITAL				
	GOLD	SILVER PLUS	SILVER	BRONZE PLUS
	Want our top level of cover for peace of mind? Gold has you covered.	Not planning a baby, but want comprehensive cover? Choose our Silver Plus option.	Think you may need a common treatment? Our Silver cover is an affordable option.	Budget conscious and healthy? Bronze Plus hospital cover is for you.
FEATURES				
<ul style="list-style-type: none"> Choice of \$250, \$500 or \$750 excess Treatments like joint investigations, digestive system procedures, removal of tonsils or appendix No excess for kids or accident related treatment (for services included in your cover) Free access to a great range of health and wellbeing programs 	✓	✓	✓	✓
<ul style="list-style-type: none"> Heart and vascular system Back, neck and spine 	✓	✓	✓	
<ul style="list-style-type: none"> Joint replacements Dialysis for chronic kidney failure Cataracts 	✓	✓		
<ul style="list-style-type: none"> Choice of Nil excess No excess for same day admissions Pregnancy and birth Assisted reproductive services e.g. IVF 	✓			



To help you design what's right for you, outlined below are the key features of each cover, from the basic options all the way to the most comprehensive.



EXTRAS					
	TOP	VITAL	MID	STARTER (WITH OPTICAL)	STARTER
	Our premium option, providing the highest limits and benefits for all included extras services.	Want quality comprehensive extras? Vital includes orthodontics, Health Management Programs, School Accident Benefit** and more.	Think you might need major dental, and higher limits on a wider range of treatments and services than Starter covers? Consider Mid Extras.	Want to step up from entry level on your general dental and selected therapies? Add higher limits and optical cover to Starter and you get Starter (with Optical).	Want general dental and selected therapies at a budget-friendly, entry-level rate? Try Starter.
FEATURES					
<ul style="list-style-type: none"> 100% back* on 1 dental check per year 	✓	✓	✓	✓	✓
<ul style="list-style-type: none"> Cover for optical 	✓	✓	✓	✓	
<ul style="list-style-type: none"> 100% back# on: <ul style="list-style-type: none"> - an additional dental check (up to 2 per year) - Prescription glasses* free digital retinal imaging with your eye test 	✓	✓	✓		
<ul style="list-style-type: none"> 100% back# on an initial physio, chiro, osteo and podiatry consult* Higher limits, which increase the longer you're with us, up to a maximum amount 	✓	✓			
<ul style="list-style-type: none"> Our highest limits and benefits 	✓				

At participating providers and subject to your cover and annual limits

* 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

** 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

HOSPITAL BENEFITS SUMMARY

	HOSPITAL AND EXTRAS PACKAGES		HOSPITAL ONLY COVERS			
	MY FAMILY SILVER PLUS/MY FAMILY ADVANCED SILVER PLUS	MY FUTURE 250/500/750 BASIC PLUS Singles & couples only	HOSPITAL GOLD	HOSPITAL SILVER PLUS	HOSPITAL SILVER	HOSPITAL BRONZE PLUS
Choose your excess (per person per calendar year)	\$250, \$500 or \$750	\$250, \$500 or \$750	Nil, \$250, \$500 or \$750	\$250, \$500 or \$750	\$250, \$500 or \$750	\$250, \$500 or \$750
No excess for kids	✓	N/A	✓	✓	✓	✓
No excess for accident related treatment (for services included in your cover)	✓	✓	✓	✓	✓	✓
No excess for same day treatment	✗	✗	✓	✗	✗	✗
Travel & accommodation benefit [^]	✓	✓	✓	✓	✓	✓
Examples of what's covered	Includes accommodation, operating theatre, intensive care, government approved Prostheses, pharmaceuticals [#] and physiotherapy, as part of your covered admission at a participating private hospital					
Emergency ambulance	✓	✓	✓	✓	✓	✓
Accident Safeguard - Services Not Included or Restricted Services listed in this table will be treated as Covered Services in the event of an Accident that occurs after joining. Does not include podiatric surgery by a registered podiatric surgeon. Conditions apply. hcf.com.au/accident-safeguard	✓	✓	✓	✓	✓	✓
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 gynecomastia	✓	✗	✓	✓	✓	✓
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	✓	✗	✓	✗	✗	✗
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	✓	✓	✓	✓	✗	✗

[^] When you travel at least 200km round trip. Other terms and conditions apply. Go to [hcf.com.au/travel-accommodation](#) to find out more.
[#] Excluding experimental and high-cost non-PBS drugs. See page 24 for more information.

* Includes associated speech and sound processors (including upgrades).

WAITING PERIODS

HOSPITAL	
Palliative care Hospital psychiatric services Rehabilitation	2 months
Pre-existing ailments or conditions Pregnancy and birth	12 months
All other hospital services including treatments under Accident Safeguard	2 months
AMBULANCE	
Emergency ambulance	1 day

Waiting periods vary according to the type of treatment or service. Members who have held a hospital cover for at least 2 months and upgrade to Hospital Gold to receive hospital psychiatric services as a Covered Service may not be required to serve the waiting period for hospital psychiatric services. Members who have held Hospital Gold for less than 2 months may elect to serve a reduced waiting period of 2 months minus the length of time that the member held Hospital Gold. This exemption or reduction can only be accessed once in a member’s lifetime.

Ⓡ RESTRICTED COVER

Restricted Cover is where certain services are specified as being Restricted Services under a hospital product and where Minimum Benefits are applicable. From time to time, the Commonwealth Minister for Health sets out a rate for Minimum Benefits. These Minimum Benefits apply to Restricted Services under some of our hospital covers. If you have Restricted Services under your cover, HCF will pay the Minimum Benefit for a shared room and benefits for government approved Prostheses List items for these Restricted Services. This means that you may have to pay significant out-of-pocket expenses in a private hospital. In a public hospital, if you elect to be a private patient, you may also have to pay significant out-of-pocket expenses. When Accident Safeguard applies, you'll receive the same benefits as those for Covered Services.

See page 23 for further details.

✗ SERVICES NOT INCLUDED

If you choose a hospital cover where some treatments are not included in your cover then no benefits are payable for those treatments and all services associated with those treatments e.g. prosthesis, medical, diagnostics, except in the case of Accident Safeguard.

Services Not Included differ in private and public hospitals, see page 23 for further details.


Please note: Other service exclusions apply. For more information on excluded services read page 24.


- ✓ Covered service on an unrestricted basis at participating hospitals.
- Ⓟ 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.
- ⓘ 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.


EXTRAS LIMITS SUMMARY			MY FAMILY ADVANCED SILVER PLUS	MY FAMILY SILVER PLUS	MY FUTURE 250 BASIC PLUS	MY FUTURE 500 BASIC PLUS	MY FUTURE 750 BASIC PLUS	TOP EXTRAS	VITAL EXTRAS	MID EXTRAS	STARTER EXTRAS (WITH OPTICAL)	STARTER EXTRAS										
CATEGORY		SERVICE	WAITING PERIODS	LIMITS																		
OPTICAL	Glasses & contact lenses	Spectacle frames	2 months	\$250	\$200	\$180	\$180	✕	\$275	\$250	\$200	\$100 per person Max \$200 per policy	✕									
		Spectacle lenses – pair^																				
		Contact lenses – pair																				
GENERAL DENTAL	Diagnostic & preventative	Examinations	2 months	\$800 combined limit per person, per year, for all services covered except optical	\$900 Combined limit per person, per year for all services covered except optical	\$750 Combined limit per person, per year for all services covered except optical	\$600 Combined limit per person, per year for all services covered	No annual limit Max 2 check ups, 2 scale and clean, and 1 fluoride treatment per person, per year	No annual limit Max 2 check ups, 2 scale and clean, and 1 fluoride treatment per person, per year	\$650 Max 2 check ups, 2 scale and clean, and 1 fluoride treatment per person, per year	\$400 per person Max \$800 per policy Max 1 check up, 1 scale and clean, and 1 fluoride treatment per person, per year	\$350 per person Max \$700 per policy Max 1 check up, 1 scale and clean, and 1 fluoride treatment per person, per year										
		Single film X-rays – service limits apply																				
		Removal of plaque/calculus																				
		Application of fluoride																				
	Tooth extractions	Simple extractions																				
		Fillings – direct						Direct fillings (1-2 surfaces)														
Direct fillings (3 or more surfaces)	12 months		\$1,200 combined limit per person, per year, for all covered services except optical					✕	\$800 (\$400 for other dentists) Lifetime limit \$2,400 with sub-limit of \$1,200 for other dentists	\$700 (\$350 for other dentists) Lifetime limit \$2,100 with sub-limit of \$1,050 for other dentists	✕	\$200 per person Max \$400 per policy	\$150 combined limit with services below Max \$300 per policy									
Fillings – indirect		Indirect fillings																				
		Oral surgery												Surgical extractions								
Periodontics														Treatment of tissue surrounding teeth								
		Endodontics		Treatment of root canals																		
Crowns & bridges				Placing of crowns and bridges																		
		Dentures		Dentures and/or components (partial and complete). Limits renew every 3 years from the date you received them (excluding My Family Silver Plus & My Family Advanced Silver Plus)	\$2,100 life-time limit for orthodontics with a sub-limit of \$1,050 for other dentists	✕	With combined limit							With combined limit	With combined limit	With combined limit	Year 1 \$600 Year 2 \$750 Year 3+ \$900	Year 1 \$350 Year 2 \$450 Year 3+ \$550	\$350	✕	✕	
Orthodontics				Correction of teeth and jaws by an orthodontist or other dentist																		
		THERAPIES		Initial/ subsequent	Physiotherapy (group and/or classes are covered under Health Management Programs where available)	2 months (12 months for foot orthotics)	\$2,100 life-time limit for orthodontics with a sub-limit of \$1,050 for other dentists							With combined limit	With combined limit	With combined limit	With combined limit	Year 1 \$600 Year 2 \$750 Year 3+ \$900	Year 1 \$350 Year 2 \$450 Year 3+ \$550	\$350	\$200 per person Max \$400 per policy	\$150 combined limit with services below Max \$300 per policy
Exercise physiology (group and/or classes are covered under Health Management Programs where available)																						
Occupational therapy																						
Psychology (after Medicare entitlement is used up)	✕		✕		✕			✕	Year 1 \$600 Year 2 \$750 Year 3+ \$900	Year 1 \$350 Year 2 \$450 Year 3+ \$550	✕	✕	✕									
Chiropractic/osteopathy														With combined limit	With combined limit	With combined limit	With combined limit	Year 1 \$300 Year 2 \$400 Year 3+ \$500	Year 1 \$250 Year 2 \$350 Year 3+ \$450	\$150	\$100 per person Max \$200 per policy	Combined with physiotherapy limit
Remedial massage and myotherapy																						
Acupuncture and Chinese herbal medicine consultation																						
Podiatry (including foot orthotics). Note: foot orthotics annual limit on Vital and Top Extras is capped at Year 1*	✕		✕		✕			✕	✕	Year 1 \$250 Year 2 \$300 Year 3+ \$500	Year 1 \$200 Year 2 \$250 Year 3+ \$400	✕	✕	✕								
Audiology																						
Speech pathology																						
Dietetics																						
OTHER	HCF-approved pharmacy	After PBS equivalent co-payment subtracted	2 months	With combined limit	With combined limit	With combined limit	With combined limit	\$280	\$180	\$100	✕	✕	✕									
	HCF-approved vaccines & immunisations	After PBS equivalent co-payment subtracted																				
	Artificial aids & appliances	HCF-approved (e.g. low vision aids, blood glucose monitors)	12 months	✕	✕				Max \$200 per policy	Max \$150 per policy				✕								
	Hearing aids	Benefits accrue over time and renew every 3 years from the date you receive them	12 months																			
	Health Management Programs	HCF-approved (e.g. exercise classes, group physiotherapy and group exercise physiology classes, weight management, learn to swim, antenatal/postnatal services including childbirth education classes and breastfeeding consultations)	2 months	With combined limit	With combined limit	✕	✕	✕	✕	✕				\$50 per person Max \$100 per policy								
		Additional HCF-approved antenatal/postnatal services - Pregnancy compression garments, breastfeeding support services provided by the Australian Breastfeeding Association																				
	Travel & accommodation	200km return trip for a consulting medical specialist and/or hospital admission. hcf.com.au/travel-accommodation	✕	✕			Max \$250 per policy	Max \$200 per policy	✕													
	School Accident Benefit	Helps pay out-of-pocket extras expenses for extras in your cover (per eligible child). See hcf.com.au/school-accident	2-12 months							With combined limit					\$200	\$150						


GET 100% BACK ON POPULAR EXTRAS


Subject to your cover and annual limits, you can get 100% back at providers in our network. These include:

- 

Dental check-ups through *More for Teeth* providers.
- 

Prescription glasses^ and free digital retinal imaging with your eye test through *More for Eyes* providers.
- 

An initial physio consult through *More for Muscles* providers*.
- 

An initial chiro and osteo consult through *More for Backs* providers*.
- 

An initial podiatry consult through *More for Feet* providers*.

To find a participating provider go to [hcf.com.au/findaprovider](#)

✕ Services Not Included

^ 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.

+ Service limits may apply for foot orthotics.

LIMITS

Annual limits, per person, per calendar year, unless otherwise specified (set benefits apply per service item).

WAITING PERIODS

EXTRAS	
Artificial aids and appliances (e.g. low vision aids, blood glucose monitors) Major dental Foot orthotics Hearing aids Orthodontics Pre-existing ailments and conditions	12 months
School Accident Benefit	2-12 months
All other extras services	2 months

HEALTH & WELLBEING SUPPORT, MADE FOR MEMBERS

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



FIND A PARTICIPATING NO-GAP SPECIALIST OR PROVIDER

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

hcf.com.au/findaprovider



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



PREPARING FOR HOSPITAL

Our Preparing for Hospital website is designed to take some stress out of having surgery. Learn how a procedure works, what you can expect in hospital and what aftercare you might need. You can also get an idea of cost and hear insights from HCF members who've had the procedure.

hcf.com.au/preparing-for-hospital



A GP AT YOUR FINGERTIPS

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



DISCOVER OUR ANTENATAL AND POSTNATAL SERVICES*

On eligible covers, you may be able to claim for a range of programs and services to guide and support you through pregnancy and after birth. A 2 month waiting period applies.

Programs and services include:

- childbirth education classes – face-to-face in hospital, as well as access to Birth Beat's online courses
- breastfeeding consultations
- antenatal and postnatal group physio.

You may also claim benefits back on:

- pregnancy compression garments
- breastfeeding support services provided by the Australian Breastfeeding Association

hcf.com.au/family



FREE SECOND OPINION SERVICE

Use our network of Aussie-based medical specialists to get a free second opinion on a health condition you're worried about. You'll have the chance to ask questions so you can confidently make the best decision for your health.

You must have had hospital cover for 12 months and a specialist consultation to use this service. Excludes Accident Only Basic cover. Conditions apply.

hcf.com.au/secondopinion



MANAGE YOUR WEIGHT FOR CHRONIC CONDITIONS

Our free Healthy Weight for Life programs help improve your quality of life if you're overweight and have Type 2 diabetes, a chronic heart condition or osteoarthritis. You must have held an eligible hospital product for 12 months.

hcf.com.au/hwfl



FREE 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.

hcf.com.au/victorchang



EXERCISE CLASSES AND GYM MEMBERSHIP FEES*

If you have a specific medical condition and your doctor has prescribed an exercise program, you may be able to claim benefits towards it on eligible extras products. A 2 month waiting period applies.

hcf.com.au/healthmanagement



CLAIM ON WEIGHT MANAGEMENT PROGRAMS*

To help you achieve a healthy weight, you may be able to claim on eligible extras products towards dietitian-led HCF-approved weight management programs. A 2 month waiting period applies.

hcf.com.au/healthmanagement



LEARN TO SWIM LESSONS*

You may be able to claim for 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 is not covered. You must have held an eligible extras product for at least 2 months.

hcf.com.au/healthmanagement



BOWEL CANCER SCREENING*

If you're outside of the free testing ages through the National Bowel Cancer Screening Program, you may be eligible to claim towards the bowel cancer screening kit under your extras cover. A 2 month waiting period applies.

hcf.com.au/healthmanagement

* 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.

UNEXPECTED WAYS YOU GET MORE, THAT'S UNCOMMON

We offer more than just great health cover. As an HCF member you have access to a fantastic range of additional benefits, rewards and offers.



INVOLUNTARY UNEMPLOYMENT ASSISTANCE

We'll pay your HCF health insurance premiums if you become involuntarily unemployed for up to 6 months (183 days to be exact). Available to all members who've had hospital cover for at least 12 months.

Excludes extras only covers, Ambulance Only and Overseas Visitors Health Cover. Conditions and waiting periods apply.

hcf.com.au/unemployment-assistance



COMPLIMENTARY OVERSEAS TRAVEL INSURANCE

Complimentary overseas travel insurance is included with Hospital Gold, Hospital Silver Plus when combined with Top, Vital, Mid Extras and with our My Future Basic Plus packages.

This insurance is issued by AIG. For conditions see page 8.

hcf.com.au/bonustravel



FREE SUBSCRIPTION TO HEALTH AGENDA MAGAZINE

Our member magazine *Health Agenda* inspires readers to make healthier choices. It's packed with insightful articles on popular topics like nutrition, fitness, and mental health.

It's free for members - simply subscribe and we'll pop it in the post.

hcf.com.au/subscribe

LOYALTY REWARDS

Choosing a health fund is a pretty big deal, so we want to say thanks for your loyalty. You'll get access to a great range of exclusive offers and rewards*. And the longer you stay with us, the more ways we can say thank you.

hcf.com.au/thankyou

*You can access HCF Thank You offers after you've been a member for a month, and provided your health insurance policy payments are up to date. Excludes Ambulance Only and Overseas Visitors Cover Members. HCF Thank You program and offer terms and conditions apply.



TRAVEL INSURANCE

Take advantage of our offer and save on travel insurance.

HCF MEMBERS CAN SAVE 25% ON TRAVEL INSURANCE*

Travel overseas with the knowledge that there are Australian-based nurses and call centre staff available 24/7 to help you when you need it.

HCF members can save 25% with our promo code, which you can get by logging in to our *My Membership* app or online member services and heading to the HCF Thank You section.

hcf.com.au/travel



Travel insurance is issued and managed by AWP Australia Pty Ltd ABN 52 097 227 177 AFSL 245631 trading as Allianz Global Assistance as agent for the insurer Allianz Australia Insurance Limited ABN 15 000 122 850 AFSL 234708 (Allianz). The Hospitals Contribution Fund of Australia Ltd ABN 68 000 026 746 AFSL 241414 (HCF) arranges this insurance as agent for Allianz. We do not provide any advice based on any consideration of your objectives, financial situation or needs. Terms, conditions, limits and exclusions apply. Before making a decision, please consider the Product Disclosure Statement available at hcf.com.au/travel. If you purchase this insurance, we will receive a commission that is a percentage of the premium. Ask us for details before we provide you with any services.

*Sub-limits apply to particular kinds of losses or claims. You do not have cover under certain sections while travelling in Australia. Please refer to the Product Disclosure Statement at hcf.com.au/travel for full details.

PET INSURANCE

Help protect your fur babies with discounted rates on pet insurance.

SAVE UP TO 15% ON HCF PET INSURANCE

If you have a cat or dog, HCF pet insurance can help with vet bills, providing up to 80% back.

hcf.com.au/petinsurance



All HCF members are eligible for at least 10% discount on HCF Pet Insurance. HCF Ruby and Diamond members get 15% discount. Existing HCF Pet Insurance policies will have the relevant discount automatically applied at renewal. Please note that HCF Pet Insurance is general insurance issued and underwritten by The Hollard Insurance Company Pty Ltd ABN 78 090 584 473 AFSL 241436, and is not part of The Hospitals Contribution Fund of Australia Limited's (HCF) health insurance business. Please read the PDS and do not assume that pet insurance and health insurance are similar. HCF Pet Insurance is distributed and promoted by HCF AFSL 241414 and administered by Petsure (Australia) Pty Ltd ABN 95 075 949 923 AFSL 420183. Consider the PDS at hcf.com.au/petinsurance before making any decisions about this product. Terms, conditions, waiting periods and exclusions apply.

CASH ASSISTANCE FOR EXTRA PEACE OF MIND

We offer a range of affordable life insurance cover options that pay you to help cover things your health insurance may not. It's easy to apply with no medical checks, offering a simple cover option for added protection and peace of mind.



LIFE STAGE COVER

We have cash assistance cover for different life stages that pays you a lump sum to help you and your family if you get sick or are injured in an accident. You can use this money however you like, whether it's to pay for treatment costs, medicines or to pay living expenses while you're not working.

FOR KIDS

KIDS' ACCIDENT COVER
Protection for your child that pays you a benefit if they get injured* to help cover any extra treatment costs.

- For children aged 0–16
- Pays a benefit of up to \$100,000, with a multiple claim option
- Covers many common fractures and breaks
- No waiting periods once policy is effective.

Costs: \$0.90 per week per child.

FOR UNDER 30s

BOUNCEBACK COVER
Pays out if you get sick with a number of illnesses or require surgery as the result of an accident.

- Apply if you're aged 16–30 with cover until you're 65
- Pays a benefit of up to \$100,000, with the ability to make multiple claims.
- Covers surgery for a number of major illnesses like tonsillitis and appendicitis
- Covers many common fractures and breaks
- 90 day waiting period for all covered cancers and heart conditions.

Costs: from \$7 per week*.

FOR OVER 55s

PERSONAL ACCIDENT INSURANCE
Protection for the unexpected with a payment to you or your family if you're injured or pass away as a result of an accident in Australia.

- Apply if you're aged 55–74
- Choice of \$25,000 and \$50,000 levels of cover
- Covers a range of specified fractures, dislocations and burns.

Costs: from \$3.20 per week for singles and \$6.40 per week for couples.



LIFETIME COVER

For longer-term solutions, we offer a range of cash assistance options that pay you or your family if you get sick, injured or pass away. You can use your cash payment to pay for any additional medical costs, take time off work or to cover funeral costs with quick claims payments.

FOR ACCIDENT & ILLNESS COVER

CASH BACK COVER
Pays out if you get sick with one of 6 major illnesses or if you need surgery as the result of an accident*.

- Apply if you're aged 16–60
- Pays a lump sum benefit of \$5,000
- Make multiple claims up to \$20,000 for singles and \$40,000 for families
- Covers illnesses such as heart attack, stroke and major cancers
- 2 month waiting period for all covered illnesses
- No waiting periods for accidents.

Costs: \$2 per week for singles and \$4 per week for families.

FOR INCOME COVER

INCOME ASSIST INSURANCE
Pays you a monthly income if you can't work because of illness or injury.

- Apply if you're aged 18–54
- Pays up to 75% of your average monthly income (up to \$6,000 per month) for up to 12 months
- Available to those working 21 hours or more per week*
- Additional benefits for expenses incurred on child care and care during bed confinement
- 30 day waiting period for each period you're unable to work.

Costs: from \$1.65 per week, get in touch for your quote.

FOR LIFE COVER

SMART TERM INSURANCE
Pays you or your loved ones if you get a terminal illness or pass away.

- Apply if you're aged 18–54
- Choose up to \$500,000 cover
- Your benefit amount is doubled if you pass away as the result of an accident
- Advance payment of \$10,000 to help cover funeral expenses~.

Costs: dependent on age, gender, smoking status and choice of benefit amount, get in touch for your quote.

Please note: all life insurance covers exclude pre-existing conditions.

Other exclusions apply, please see the relevant PDS & FSG for more information, at hcf.com.au/life-insurance

* Accident should result in immediate impairment or permanent disablement that occurs within 6 months of an accident.

^ Premium will be \$1 per day until you reach the age of 35, after which premiums will be based on your age.

* Surgery must be in an operating theatre and within 6 months of the date of the accident.

+ Should have been employed for the past 12 months with the same employer or in the same occupation.

~ Funeral advancement benefit is only payable on accidental death for the first 3 years and for death from any cause after 3 years.

Please consider each Product Disclosure Statement and Financial Services Guide available by calling 13 13 34 or visiting hcf.com.au/life-insurance, and consider your financial situation, objectives, and needs before deciding on these products as any advice provided does not take these into account. These covers are issued by our own HCF Life Insurance Company Pty Ltd. ABN 37 001 831 250, AFSL 236 806 (HCF Life). HCF Life is a wholly owned subsidiary of The Hospitals Contribution Fund of Australia Limited ABN 68 000 026 746, AFSL 241 414 (HCF). The premiums for the life insurance products are paid to HCF Life. HCF receives commission from HCF Life for their sale of 40% of the first year's premium plus an additional commission of 80% of HCF Life's underwriting profit each year calculated as premiums less claims and expenses. HCF's staff receive an incentive depending on the annual premium of these products which they sell. This will not exceed 20% of the first year's premium.

For more info



CALL US
13 13 34



GO TO
hcf.com.au/life-insurance



VISIT A
branch

THINGS YOU NEED TO KNOW

Info to help you make the right choice, pay lower premiums and avoid unnecessary costs.

REBATES, SURCHARGES AND INCENTIVES

Private health legislation can affect your choice of health cover, so here's some useful information on how to get your maximum entitlements and avoid unnecessary expenses.

AUSTRALIAN GOVERNMENT REBATE ON PRIVATE HEALTH INSURANCE

To help make private health cover more affordable, the Australian Government provides a rebate on your health insurance premium. The rebate is available to people with hospital, extras or ambulance cover, and who are registered with Medicare. The rebate is income tested, so your entitlement may change depending on your income and your age.

You can take the rebate as:

- A reduced premium
- OR
- A tax offset credit in your annual tax return.

When calculating your income be sure to include taxable income, fringe benefits, reportable superannuation contributions, net financial investment losses and more. You may have to pay additional tax if you nominate an incorrect rebate tier.

We can provide you with general information on these thresholds, for personal advice specific to your circumstances you should consult your accountant, financial advisor or the ATO at ato.gov.au or **13 28 65**.

See privatehealth.gov.au/healthinsurance/incentivessurcharges for the list of rebate percentages.

MEDICARE LEVY SURCHARGE

The Medicare Levy Surcharge is an Australian Government initiative designed to encourage

high-income earners to be responsible for their health care. It only applies if you'll earn above this year's income threshold and don't have eligible private hospital cover.

You can avoid paying this by having eligible HCF hospital cover. If you don't have eligible private hospital cover and fall into these income thresholds, you'll be charged an additional surcharge on your Medicare levy when your tax return is assessed.

To view this year's income thresholds and Medicare Levy Surcharge information, go to privatehealth.gov.au/healthinsurance/incentivessurcharges

LIFETIME HEALTH COVER

Lifetime Health Cover (LHC) is a government initiative that encourages people to take out hospital insurance earlier in life, and maintain their cover.

In some cases, you may be exempt or fit into a special circumstances category. If you don't have hospital cover with an Australian registered health fund on 1 July following your 31st birthday, and then decide to take out hospital cover later in life, you could pay a 2% loading on top of your premium, for every year you are aged over 30.

For example, if you take out hospital cover at age 40 you could pay 20% more than someone who first took out hospital cover at age 30.

The maximum loading is 70%. Once you have paid a LHC loading for 10 continuous years, the loading is removed as long as you retain your hospital cover.

For members who have switched from another fund, if your LHC loading differs to what was listed in the transfer certificate, your premiums may change accordingly.

The Australian Government Rebate does not apply to the LHC component of private health insurance. This means if you are eligible for the rebate and also have a LHC loading, the rebate won't apply to the LHC portion of your health insurance.

To find out if you need to pay the LHC loading, you can use the Lifetime Health Cover calculators at privatehealth.gov.au (and search for Lifetime Health Cover).

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

PRE-EXISTING AILMENTS OR CONDITIONS

A pre-existing ailment, illness or condition is one where the signs or symptoms existed during the six months before joining HCF (or upgrading to a higher level of cover), even though a diagnosis may not have been made. An HCF-appointed medical practitioner will examine information provided by your doctor, and any other relevant claim details.

WHO CAN BE COVERED?

Before taking out health insurance, you should understand who can be covered under your policy. You can find out more by visiting hcf.com.au/faqs, and searching for 'Who does my membership cover?'

HOSPITAL COVER FOR INPATIENT SERVICES

Hospital benefits are payable when you're admitted to hospital for treatment. These are called 'in-patient' services, and only inpatient services are covered by your hospital cover.

HOSPITAL GAP

Private hospitals charge for accommodation, operating theatres, Prostheses and other hospital-related services. HCF has agreements with the majority of private hospitals and day surgeries (known as participating private hospitals) across Australia.

This means you won't pay additional costs for services covered under your policy and under our agreement with the participating private hospital (except Restricted Services). This is subject to any excess you have on your policy, medical gaps (see below) and the conditions relating to your hospital cover. For Services Not Included under your policy, you're responsible for full costs.

HCF hospital cover will only pay benefits for inpatient services (from when you're officially admitted to hospital to when you're officially discharged), they don't cover outpatient services before or after your hospital admission.

If you're at a non-participating private hospital or a private patient in a public hospital or received Restricted Services, Minimum Benefits will apply and you may incur significant additional expenses, in addition to your excess and medical gaps. Minimum Benefits means from time to time, the Commonwealth Minister for Health sets out a rate for Minimum Benefits. HCF will pay the Minimum Benefit for a shared room and benefits for government approved Prostheses List items for these Restricted Services. This means that you may have to pay significant out-of-pocket expenses in a private hospital.

To check if your planned hospital admission will be in a participating private hospital, please visit hcf.com.au/participatinghospitals, drop into a HCF branch or call us on **13 13 34**. Please note: these agreements are updated from time to time and subject to change.

MEDICAL GAP

Medical services provided while you are admitted to hospital (like doctors', anaesthetists' and surgeons' fees, and diagnostic services such as X-rays, scans and blood tests) are charged separately from hospital services. Medicare covers 75% of the Medicare Benefits Schedule (MBS) fee for these services and HCF covers the remaining 25% (for eligible services).

However, many providers charge more than the MBS fee, so you may face additional out-of-pocket expenses (known as the 'medical gap').

HCF has arrangements (under our Medicovert or other medical agreements) with more than 35,000 doctors across Australia that help eliminate or reduce gaps for doctors' services for our members.

Please note: these agreements are updated from time to time and subject to change.

EXTRAS

Under HCF extras, we will pay a set amount of benefits for services, subject to annual limits. The amount of benefits will vary depending on your cover. You must pay the difference between what the extras provider charges and the benefits we pay.

WHAT'S NOT COVERED

There are a number of situations where our health insurance doesn't cover you unless HCF is required to pay benefits under the *Private Health Insurance Act*:

- elective Cosmetic Surgery
- if a Service is listed as not included in the Product Information. For some Hospital Covers, an exclusion may not apply when a Member receives Treatment as the result of an Accident (see [hcf.com.au/accident-safeguard](https://www.hcf.com.au/accident-safeguard)). For other Hospital Covers, the Service is not included regardless of whether or not Treatment is required as a result of an Accident
- claims made 2 years or more after date of Service
- when a Member has the right to recover the costs from a third party other than HCF, including an authority, another insurer or under an employee benefit scheme
- treatment for Pre-Existing Conditions (other than for hospital psychiatric services, rehabilitation or palliative care) within the 12 month Waiting Period (the Pre-Existing Condition Waiting Period applies to new Members and Members upgrading their Policy to any higher level Benefits under their New Policy)
- services received during any period where payment is in arrears, the Policy is not financial, the Policy is suspended or within a Waiting Period
- treatment that HCF deems to be inappropriate or not reasonable, after receiving independent medical or clinical advice
- any Service where the Treatment does not meet the standards in the Private Health Insurance (Accreditation) Rules
- emergency room fees
- services that are not delivered face-to-face, such as online or telephone consultations, unless a Member is participating in a Chronic Disease Management Program or Health Management Program

- services supplied by a provider not recognised by HCF
- services provided outside Australia which do not meet the requirements under the *Private Health Insurance Act*
- ambulance transfers between hospitals (emergency or non-emergency)
- claims that do not meet HCF's criteria as set out in the Fund Rules.

Please note: this isn't a comprehensive list of items not covered under hospital or extras cover. Please call **13 13 34** to check what you're covered for, prior to going to hospital or for treatment.

Also, our hospital cover doesn't include the following unless HCF is required to pay benefits under the *Private Health Insurance Act*:

- hospital Benefits (including Medical Benefits) for Services in respect of which the item is not approved for payment by Medicare
- experimental treatment or other treatment that does not fall within a clinical category under the Private Health Insurance (Complying Product) Rules that is covered by the product
- experimental, high cost non-PBS Drugs and Therapeutic Goods Administration (TGA) approved Drugs used for a purpose other than that for which they were approved
- hospital benefits relating to procedures (and other associated goods and services) that do not require a hospital admission (except certified Type C procedures)
- private room accommodation for same-day procedures
- respite care
- doctors consultations performed in a doctor's surgery, medical centre, clinic or as an outpatient
- benefits for Nursing Home Type Patients except as required under *Private Health Insurance Act*
- special nursing
- luxury room surcharge
- donated blood and blood products
- donated blood collection and storage
- PBS pharmaceutical benefits in private Non-Participating Hospitals

- pharmaceuticals (including PBS pharmaceuticals benefits) and other sundry supplies not directly associated with the reason for admission
- take home items including crutches, toothbrushes and drugs
- personal convenience items including the cost of phone calls, newspapers, magazines and beauty salon services
- massage and aromatherapy services
- select Services provided while in Hospital by non-hospital providers
- benefits where a Service is a Service Not Included for the payment of Benefits in a Hospital, and any other Services directly related to those Services including medical, prosthesis, diagnostic and pharmacy received at the same time except when Accident Safeguard applies
- the gap on government approved gap-permitted Prostheses items
- benefits greater than Minimum Benefits if a Service is listed as a Restricted Service in the Product Information. For some Hospital Covers, Minimum Benefits may not apply when a Member receives Treatment as the result of an Accident (see [hcf.com.au/accident-safeguard](https://www.hcf.com.au/accident-safeguard)). For other Hospital Covers, Minimum Benefits apply regardless of whether or not Treatment is required as a result of an Accident.

Also, our extras cover doesn't include:

- psychological and developmental assessments
- co-payments and gaps for government funded health services including the co-payment for PBS items
- psychology treatment (where included under a Policy) unless a mental health plan has been prescribed under Medicare entitlements and these entitlements have been used up for the Calendar Year
- services while a Hospital patient except for eligible oral surgery
- pharmacy items that are not on HCF's approved pharmacy list including items listed on the PBS, items prescribed without an illness, items that are available without a prescription, items supplied by a Hospital as take-home drugs, or items that are not registered with the Australian Register of Therapeutic Goods. See the Member Guide for details.
- services that had not been provided at time of claim

- fees for completing claim forms and/or reports
- services received overseas or purchased from overseas including items sourced over the internet
- where no specific health condition is being treated or in the absence of symptoms, illness or injury (except some Chronic Disease Management Programs)
- routine health checks, screening and mass immunisations
- more than one therapy Service performed by the same provider in any one day
- where a provider is not in an independent Private Practice
- add-ons for optical such as high index material, coatings and tinting
- any service specifically excluded by law including Alexander Technique, Aromatherapy, Bowen Therapy, Beteyko, Feldenkrais, Western Herbalism, Homeopathy, Iridology, Kinesiology, Naturopathy, Pilates, Reflexology, Rolfing, Shiatsu, Tai Chi and Yoga.

Please note: our list of approved pharmacy items, artificial aids and appliances, participating hospitals and no gap providers are subject to change and updated regularly. If your cover includes any of these items and you wish to make a claim, please call us on **13 13 34** to confirm your benefits.

EMERGENCY AMBULANCE (EXTRAS ONLY)

For NSW or ACT residents with standalone extras cover, there is unlimited emergency ambulance cover for transport within NSW or the ACT.

For emergency transport received outside of NSW or the ACT, there is an annual limit of 1 service per person and 2 per policy.

Residents of Queensland are covered Australia-wide under their state ambulance service scheme and no Benefits for ambulance services are payable by HCF.

Residents of Tasmania are covered across Australia under their state ambulance service scheme, excluding in Queensland and South Australia.

You may claim under your HCF cover for emergency ambulance services in these states, with an annual limit of 1 service per person and 2 per policy.

For residents in VIC, SA, NT and WA, if you don't have an ambulance subscription with your state ambulance service, you may claim under your HCF cover for emergency ambulance with an annual limit of 1 service per person and 2 per policy.

In all instances, Benefits are only claimable from HCF when you aren't otherwise covered for emergency ambulance services e.g. through state ambulance arrangements, pensioner or social security entitlements. Services must be provided by a state Ambulance Service Provider.

See the Member Guide for details.

Non-emergency ambulance services are not covered.

Please note:

This is not a comprehensive list of items that aren't covered under hospital or extras cover. Please call **13 13 34** to check what you're covered for prior to going to hospital or for treatment.

This brochure should be read in conjunction with the HCF Member Guide, a copy of which is available at hcf.com.au or at HCF branches. Capitalised terms in this brochure have the meaning given to them in the Member Guide or the Fund Rules.

CHANGES TO COVERS AND PRICING

Please read and retain this brochure for future reference. We reserve the right to make changes to prices, product specifications and other conditions relating to the products contained in this brochure. Please contact us before purchasing any products to make sure that you have the latest information available.

HOW YOUR RIGHTS ARE PROTECTED

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
- you're protected in accordance with the privacy principles.

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

HAVE A COMPLAINT?

We're committed to making sure your concerns are resolved as quickly as possible. If you have a complaint about any of the services we offer, your membership or cover, please let us know so we can help.

Call: **13 13 34**
Email: service@hcf.com.au
Write: **HCF**
GPO Box 4242
Sydney NSW 2001

If your health insurance complaint isn't resolved to your satisfaction, you can contact the Commonwealth Ombudsman by writing to GPO Box 442, Canberra, ACT, 2600, emailing phio.info@ombudsman.gov.au or you can call **1300 362 072**. Their website is ombudsman.gov.au

They're an independent body formed to help resolve complaints and provide advice and information. This service is available to you free of charge.

If your complaint about **life, pet or travel** insurance is not resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers:

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**

LIFE INSURANCE CODE OF PRACTICE

HCF Life is a member of the Financial Services Council and we're bound by its Life Insurance Code of Practice which sets out the Australian life insurance industry's key commitments and obligations to customers. For further information, visit fsc.org.au



OUR PRIVACY STATEMENT

HCF is committed to best practice privacy protection.

We collect your personal information including sensitive information such as health information from you and/or the Policyholder who is responsible for your policy and/or from other third parties detailed in our Privacy Policy, so we can:

- comply with applicable laws
- manage our relationship with you
- record your treatment
- provide health or other insurance, related products and services to you (including through third parties)
- manage and pay claims and benefits
- assess your insurance, health and related lifestyle needs
- investigate fraudulent or improper claims and assess risks
- research and develop products, services and benefits that may better serve your needs
- assess your possible interest in, and tell you about such products and services
- administer our business and deal with complaints.

We may share or disclose your personal information to third parties or individuals, some of which may be located overseas, including:

- to the policyholder, if you are a dependant or another member (e.g. partner or children) on the policy, for the purposes of your HCF membership. Our contract with the policyholder requires us to have full and free communication with the policyholder on all aspects of the policy, including the benefits claimed by any member under the policy
- to organisations that deliver services on our behalf or to us, such as third parties that we contract to assess or process claims, administer programs that we develop for the benefit of members, research companies contracted by us (to ask your opinions on improving the HCF Group's service, benefits or product offerings), third party vendors who placed targeted online ads for us on their sites and mailing houses

- other service providers, for example, our advisors for the purposes of obtaining legal advice or our technology providers
- between companies within the HCF group of companies
- fraud prevention agencies, government bodies and regulators including law enforcement bodies such as the police, professional associations and industry bodies
- health service providers (where it is used to improve their ability to provide you with health services)
- other insurers or reinsurers including other health insurers where you have moved your insurance to or from HCF
- where disclosure is otherwise authorised or required by or under applicable laws or any other legal or regulatory process.

We do not normally give personal information about you to anyone who is not on your membership. You'll need to give us written permission if you want someone who is not covered by your membership, such as a friend or carer, to deal with us on your behalf.

If you do not provide the personal information we request, we may not be able to provide you with our products or services, including health insurance.

You can ask us at any time to stop direct marketing to you by calling **13 13 34** or by logging onto the member section at hcf.com.au/members and updating your preferences.

For more information about the personal information we collect and how we handle it, how to access and correct your information or to make a complaint and how we will respond to complaints, please read the HCF Privacy Policy:

- visit hcf.com.au/privacy
- visit your local branch.

All new Policyholders should ensure that all members on the policy are made aware of the HCF Privacy Policy.

All information in this brochure was correct at the time of printing.

JOIN HCF, WHERE UNCOMMON CARE MAKES COMMON SENSE

Looking to make a switch?

Joining HCF is as easy as 1, 2, 3!

All you need to do is:

1. Choose or create the HCF cover that's right for you
2. Call **13 13 34**, visit a branch or go online at **hcf.com.au** to complete your application
3. Leave the rest to us.

The Hospitals Contribution Fund of Australia Limited
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