

YOUNG STARTER AND HCF MY FUTURE 500 BASIC PLUS COMPARISON TABLES

HOSPITAL

See the below table for a comparison of your current cover, Young Starter, and your new cover, HCF My Future 500 Basic Plus

	Young Starter (Current cover)	HCF My Future 500 Basic Plus (Cover from 1 April)
Excess	\$500	\$500
No excess for accident related treatment	✓	✓
What's covered		
Emergency Ambulance	✓	✓
Accident related services after joining (Accident Safeguard)	✓	✓
Rehabilitation e.g. stroke recovery	Ⓡ	Ⓡ
Hospital psychiatric services e.g. eating disorders	Ⓡ	Ⓡ
Palliative care	✓	Ⓡ
Eye (not cataracts) e.g. retinal detachment, tear duct conditions, eye infections and medically managed trauma to the eye	✓	✗
Brain and Nervous system e.g. brain tumours	✓	✗
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 (not back, neck, spine or chest) e.g. carpal tunnel, arm fracture, hand surgery, ankle fusion, bone spurs in knee, osteomyelitis and surgery for bone cancer (but not other cancer treatment such as chemotherapy)	✓	✓
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 (admission for the investigation and treatment of a hernia or appendicitis)	✓	✓
Gastrointestinal endoscopy e.g. colonoscopy, gastroscopy, endoscopic retrograde cholangiopancreatography (ERCP)	✓	✗
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 (not weight loss surgery for excess skin) e.g. surgery to remove melanoma (but not other cancer treatment such as chemotherapy), minor wound repair or 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	✓	✗

✓ Covered Services Ⓡ Restricted Benefits ✗ Excluded Services

Ⓡ For these services, only Restricted Benefits are payable which 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 out-of-pocket expenses. When Accident Safeguard applies, you will receive the same Benefits as those for covered services.

* Only some services were previously covered e.g. prostate cancer

	Young Starter (Current cover)	HCF My Future 500 Basic Plus (Cover from 1 April)
What's covered		
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	✓	✓
Joint replacements e.g. shoulder, wrist, finger, hip, knee, ankle, or toe joint, spinal disc replacement	Ⓜ	✗
Pregnancy and birth	Ⓜ	✗
Pain management with device e.g. treatment of nerve pain, back pain, and pain caused by coronary heart disease with a device (for example an infusion pump or neurostimulator)	✓	✗
Sleep studies e.g. sleep apnoea and snoring	✓	✓

EXTRAS

Under HCF My Future 500 Basic Plus you'll receive some new benefits.

From 1 April **you'll be able to claim:**

- ✓ Periodontics
- ✓ Endodontics
- ✓ With *More for Muscles* providers. Meaning you can get 100% back for initial consults with participating physios
- ✓ Psychology (after Medicare entitlement is used up)
- ✓ Teeth whitening (provided by your dentist)[#]
- ✓ \$30 more on your optical limits annually.

Plus:

- ✓ Your new combined limit allows you to choose how you use your extras limits
- ✓ You'll still have free overseas travel insurance[^] as part of your cover.

From 1 April **you won't be able to claim:**

- ✗ With *More for Teeth* providers. Meaning you may not be able to get 100% back on dental check-ups at participating providers.

Please note:


- ✗ Benefits for physio, chiro and osteo have been reduced.

See the below table for a comparison of your current cover, Young Starter, and your new cover, HCF My Future 500 Basic Plus.

CATEGORY	SERVICE	Young Starter (Current cover) 👁️ LIMITS	HCF My Future 500 Basic Plus (Cover from 1 April) 👁️ LIMITS	
OPTICAL	Glasses & contact lenses	\$150	\$180	
				Spectacle frames
				Spectacle lenses - pair* Contact lenses - pair
GENERAL DENTAL	Diagnostic & Preventative	\$500 Max 2 check ups, 2 scale and clean, and 1 fluoride treatment per person, per year	\$750 combined limit	
				Examinations
				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)			
Fillings - indirect	Indirect fillings			
MAJOR DENTAL	Oral surgery	✗	✗ With combined limit	
				Surgical extractions
	Occlusal therapy			
	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 & My Family Plus)
Orthodontics	Correction of teeth and jaws by an orthodontist or other dentist			
THERAPIES	Initial/Subsequent	Physiotherapy (group and/or classes covered under Health Management)	With combined limit	
		Exercise physiology (group and/or classes covered under Health Management)		
		Psychology (after Medicare entitlement is used up)		
		Chiropractic		
		Osteopathy		
		Remedial massage and/or Myotherapy		
	Acupuncture and/or Chinese herbal medicine consultation			
HCF approved Vaccines & Immunisations	After PBS equivalent co-payment subtracted	\$100		

 More for Teeth

 More for Eyes

 More for Muscles

[#] Service limits apply [^] This insurance is issued by AIG. See details at hcf.com.au/bonustravel