

Private Health Information Statement - Hospital policy

HCF

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13 13 34

Monthly Premium

\$254.63[#]

(before any rebate, loading or discount)

Covers two adults & dependants, including non-student dependants (3 or more people, only 2 of whom are adults)

Available in South Australia

You may be entitled to an Australian Government rebate on the above premium. Your premium may also include a Lifetime Health Cover loading or an insurer discount. Check with your insurer for details.

This policy covers children, students up to and including the age of 30 and non-students up to and including the age of 30, as well as persons with a disability who qualify as a child, student or non-student in these age ranges.

Hospital cover

This policy exempts you from the Medicare Levy Surcharge.

This policy provides accident cover - check with your insurer for details.

This policy does not provide benefits for travel or accommodation (outside of hospital).

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Covered

For information on what is covered under each category, see <https://privatehealth.gov.au/categories>
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Restricted

Restricted categories partially cover your hospital costs as a private patient in a public hospital. You may incur significant expenses in a private room or private hospital.
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Not Covered

These categories are not covered by this policy.

This policy ✓ includes cover for

R Hospital psychiatric services	R Palliative care	R Rehabilitation
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This policy ✗ does not include cover for

✗ Assisted reproductive services	✗ Ear, nose and throat	✗ Male reproductive system
✗ Back, neck and spine	✗ Eye (not cataracts)	✗ Miscarriage and termination of pregnancy
✗ Blood	✗ Gastrointestinal endoscopy	✗ Pain management
✗ Bone, joint and muscle	✗ Gynaecology	✗ Pain management with device
✗ Brain and nervous system	✗ Heart and vascular system	✗ Plastic and reconstructive surgery (medically necessary)
✗ Breast surgery (medically necessary)	✗ Hernia and appendix	✗ Podiatric surgery (provided by a registered podiatric surgeon – limited benefits)
✗ Cataracts	✗ Implantation of hearing devices	✗ Pregnancy and birth
✗ Chemotherapy, radiotherapy and immunotherapy for cancer	✗ Insulin pumps	✗ Skin
✗ Dental surgery	✗ Joint reconstructions	✗ Sleep studies
✗ Diabetes management (excluding insulin pumps)	✗ Joint replacements	✗ Tonsils, adenoids and grommets
✗ Dialysis for chronic kidney failure	✗ Kidney and bladder	✗ Weight loss surgery
✗ Digestive system	✗ Lung and chest	

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 – <https://privatehealth.gov.au/dynamic/agreementhospitals>.

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 following payments may also apply for hospital admissions](#)

Excess: You will have to pay an excess of \$750 per admission. This is limited to a maximum of \$750 per person and \$1500 per policy per year.

Co-payments: No co-payments

[The following waiting periods for hospital admissions apply to new or upgrading members](#)

Waiting periods:

- 2 months for palliative care, rehabilitation and hospital psychiatric treatments, even if pre-existing
- 12 months for other pre-existing conditions
- 2 months for all other treatments

Gap Cover

This provider offers '[known gap](#)' or '[no gap](#)' cover for medical bills for this product.

The [Medical Costs Finder](#) lets you find out more about the cost of specialist medical services.

Other features of this hospital cover

Accident only cover provides peace of mind in case you have an accident. Aside from the included restricted services of rehabilitation, psychiatric services and palliative care, HCF Accident Only Basic will cover treatment resulting from an accident when you have been admitted to hospital via the accident and emergency department within 24 hours of the accident. Cover is limited to immediate treatment. Follow-up treatment after discharge is not covered. For the definition of Accident, please refer to the Member Guide or Fund Rules.

Ambulance cover

In South Australia this policy provides:

Emergency: Unlimited with a waiting period of 1 day.

Call-out fees: will be paid for each attendance, including emergency treatment without transport to hospital.

Other features of this ambulance cover

Cover for unlimited air, land and sea emergency ambulance trips and treatment by paramedics in Australia for services provided by recognised Ambulance Service Providers. Benefits are not payable when covered by another third party or other funding arrangement, such as a State government scheme. See fund rules for more information.

[For further information about this policy see](#)

<https://www.hcf.com.au/faqs/faqs-cover#what-is-ambulance-cover>

Disclaimer

The information contained in this Private Health Information Statement was provided by the insurer and is intended as general information. It may not take into account your particular circumstances. For information please contact the insurer.