

Private Health Information Statement - General treatment policy

HCF STARTER EXTRAS

HCF

<http://www.hcf.com.au>
service@hcf.com.au
 13 13 34

Monthly Premium

\$37.80 #

(before any rebate or insurer discount)

Covers one adult & dependants, including non-student dependants (2 or more people, only one of whom is an adult)

Available in Western Australia

You may be entitled to an Australian Government rebate on the above premium. Your premium may also include 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.

General Treatment Cover

Our nationwide network of No-Gap participating providers gives you access to comprehensive extras cover at an affordable price. Find out more See <https://www.hcf.com.au/locations/find-a-participating-provider>.











This policy  includes General treatment (Extras) cover for

Note, for items marked with an asterisk *: General dental includes 100% back on 1 check-up at participating providers and subject to annual limit.

Treatment	Waiting period (months)	Benefit limits (per 12 months unless otherwise stated)	Examples of maximum benefits
General dental*	2	\$350 per person up to \$700 per policy (combined limit for general dental & other services)	Periodic oral examination - \$29.00 Scale & clean - \$57.00 Fluoride treatment - \$25.00
Physiotherapy	2	\$150 per person up to \$300 per policy (combined limit for physiotherapy, chiropractic, acupuncture, remedial massage, chinese medicine, osteopathy & other services)	Initial visit - \$40.00 Subsequent visit - \$35.00
Chiropractic	2		Initial visit - \$33.00 Subsequent visit - \$28.00
Acupuncture	2		Initial visit - \$30.00 Subsequent visit - \$30.00
Remedial massage	2		Initial visit - \$30.00 Subsequent visit - \$30.00
Chinese medicine	2		Initial visit - \$30.00 Subsequent visit - \$30.00
Osteopathy	2		Initial visit - \$40.00 Subsequent visit - \$36.00

HCF-approved Online Cognitive Behavioural Therapy courses with a separate annual limit per person/ per policy. Other services include simple extractions, direct fillings (1-2 surfaces) and In chair teeth whitening treatment provided by a dentist with a service limit of an in-chair treatment -max 8 teeth/session; applies every 36 months, under the combined general dental limit. Myotherapy service under the combined physiotherapy, chiropractic, osteopathy and natural therapy limit.

This policy  does not include General treatment (Extras) cover for

 Blood glucose monitors	 Non PBS pharmaceuticals	 Psychology
 Endodontic	 Optical	 Other treatments - check with your insurer
 Hearing aids	 Orthodontic	
 Major dental	 Podiatry	

Other features of this general treatment cover

A basic extras option that covers general dental and selected therapies at a budget-friendly, entry level price.

PrivateHealth.gov.au

PolicyID: HCF/I20/WILZ1Y

Date statement issued: 01 April 2026

Page 1 of 2

Ambulance cover

In Western Australia this policy provides:

Emergency: with a waiting period of 1 day, limited to 1 services per year.

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

Other features of this ambulance cover

If you are a resident of WA and you don't have an ambulance subscription with your state ambulance service and aren't offered cover under another arrangement, you have an annual service limit of 1 per person and 2 per policy for emergency ambulance services provided by state Ambulance Service Providers.

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.