

## Private Health Information Statement - General treatment policy

### HCF STARTER EXTRAS (WITH OPTICAL)

#### HCF

<http://www.hcf.com.au>  
[service@hcf.com.au](mailto:service@hcf.com.au)  
 13 13 34

#### Monthly Premium

**\$51.57<sup>#</sup>**

(before any rebate or insurer discount)

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

Available in Victoria

<sup>#</sup> 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 and other dependants up to and including the age of 21, students up to and including the age of 30, as well as persons with a disability who qualify as a child or other dependant or 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	\$400 per person up to \$800 per policy (combined limit for general dental & other services)	Periodic oral examination - \$29.00 Scale & clean - \$57.00 Fluoride treatment - \$25.00
Optical	2	\$100 per person up to \$200 per policy	Single vision lenses & frames - 100% of charge Multi-focal lenses & frames - 100% of charge
Physiotherapy	2	\$200 per person up to \$400 per policy	Initial visit - \$42.00 Subsequent visit - \$36.00
Chiropractic	2	\$100 per person up to \$200 per policy (combined limit for chiropractic, acupuncture, remedial massage, chinese medicine, osteopathy & other services)	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	 Major dental	 Podiatry
 Endodontic	 Non PBS pharmaceuticals	 Psychology
 Hearing aids	 Orthodontic	 Other treatments - check with your insurer

### Other features of this general treatment cover

A basic extras cover that includes the essentials like general dental, optical and selected therapies.

[PrivateHealth.gov.au](http://PrivateHealth.gov.au)

PolicyID: HCF/I21/VING2D

Date statement issued: 01 April 2026

Page 1 of 2

## Ambulance cover

In Victoria 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 VIC 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.