

## Private Health Information Statement - General treatment policy

### HCF TOP EXTRAS

#### HCF

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

#### Monthly Premium

**\$286.84 #**

(before any rebate or insurer discount)

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

Available in NSW & ACT

# 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 \*: 100% back on a range of no-gap services through HCF More for You programs, at HCF No Gap network providers and subject to annual limits. A higher psychology benefit (\$120) may apply after Medicare Mental Health Treatment Plan is used up for the remainder of the calendar year.

| Treatment               | Waiting period (months) | Benefit limits (per 12 months unless otherwise stated)  | Examples of maximum benefits   |
|-------------------------|-------------------------|---|--|
| General dental*         | 2                       | No annual limit<br>(no limit on preventative dental)  | Periodic oral examination - \$38.00<br>Scale & clean - \$76.00<br>Fluoride treatment - \$29.00 |
| Major dental            | 12                      | \$1,000 per person<br>(combined limit for major dental, endodontic & other services)  | Surgical tooth extraction - \$210.00<br>Full crown veneered - \$1,000.00                       |
| Endodontic              | 12                      |   | Filling of one root canal - \$191.00   |
| Orthodontic             | 12                      | \$800 per person<br>\$2,400 lifetime limit  | Braces for upper & lower teeth, including removal plus fitting of retainer - \$800.00          |
| Optical*                | 2                       | \$275 per person  | Single vision lenses & frames - 100% of charge<br>Multi-focal lenses & frames - 100% of charge |
| Non PBS pharmaceuticals | 2                       | \$280 per person<br>(combined limit for non pbs pharmaceuticals & vaccinations)   | Per eligible prescription - \$50.00  |
| Physiotherapy*          | 2                       | \$600 per person<br>(combined limit for physiotherapy & exercise physiology)  | Initial visit - \$60.00<br>Subsequent visit - \$54.00  |
| Chiropractic*           | 2                       | \$300 per person<br>(combined limit for chiropractic & osteopathy)  | Initial visit - \$45.00<br>Subsequent visit - \$38.00  |
| Podiatry*               | 2                       | \$250 per person<br>(combined limit for podiatry, audiology, dietetics/dietary advice, orthotics (podiatric orthoses) & speech therapy) | Initial visit - \$40.00<br>Subsequent visit - \$40.00  |
| Psychology*             | 2                       | \$600 per person<br>(combined limit for psychology & occupational therapy)  | Initial visit - \$80.00<br>Subsequent visit - \$80.00  |
| Acupuncture             | 2                       | \$300 per person<br>(combined limit for acupuncture, remedial massage, chinese medicine & other services - <b>Sub-limits apply</b> )    | Initial visit - \$40.00<br>Subsequent visit - \$40.00  |
| Remedial massage        | 2                       |   | Initial visit - \$40.00<br>Subsequent visit - \$40.00  |

|                                       |    |  |   |
|---------------------------------------|----|--|---|
| Hearing aids                          | 12 | \$800 per person<br>1 service(s) every 3 years   | Hearing aid - \$800.00                                |
| Blood glucose monitors                | 12 | \$55 per person up to \$200 per policy<br>(combined limit for blood glucose monitors & other services) | Per monitor - \$55.00                                 |
| Audiology                             | 2  | Combined limit - see Podiatry  | Initial visit - \$70.00<br>Subsequent visit - \$70.00 |
| Chinese medicine                      | 2  | Combined limit - see Acupuncture   | Initial visit - \$40.00<br>Subsequent visit - \$40.00 |
| Dietetics/dietary advice              | 2  | Combined limit - see Podiatry  | Initial visit - \$55.00<br>Subsequent visit - \$55.00 |
| Exercise physiology                   | 2  | Combined limit - see Physiotherapy   | Initial visit - \$40.00<br>Subsequent visit - \$40.00 |
| Health management / Healthy lifestyle | 2  | \$200 per person up to \$400 per policy  | Health management - \$200.00                          |
| Occupational therapy                  | 2  | Combined limit - see Psychology  | Initial visit - \$72.00<br>Subsequent visit - \$72.00 |
| Orthotics (podiatric orthoses)        | 12 | Combined limit - see Podiatry  | Orthotics supply & fit - \$130.00                     |
| Osteopathy*                           | 2  | Combined limit - see Chiropractic  | Initial visit - \$50.00<br>Subsequent visit - \$43.00 |
| Speech therapy                        | 2  | Combined limit - see Podiatry  | Initial visit - \$83.00<br>Subsequent visit - \$83.00 |
| Vaccinations                          | 2  | Combined limit - see Non PBS pharmaceuticals   | Per service - \$50.00                                 |

Preventative and Diagnostic dental with service limits not in annual limits. In chair treatment teeth whitening provided by a dentist, service limits apply - in-chair treatment – max 8 teeth/session; applies every 36 months. Orthodontic limit for other dentists is \$400 annual limit and a \$1,200 lifetime limit. Increasing limits for some services, up to a maximum amount. Foot orthotics annual limit is capped at Year 1. Includes mental health services (psychology, HCF-approved counselling, accredited mental health social worker and HCF-approved OCBT courses). Travel & accommodation benefit \$250/policy/year and school accident benefit \$200/eligible person. Health management programs include HCF approved programs (e.g. exercise classes, group physio & group exercise physiology classes, weight management and learn to swim).

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

**X** Other treatments - check with your insurer

### Other features of this general treatment cover

Many services have increasing limits with tenure, up to a maximum amount. See the HCF product summary for more information.

### Ambulance cover

In NSW & ACT 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

Residents not covered elsewhere have unlimited emergency ambulance cover in NSW or ACT. For services outside those jurisdictions, you have a service limit of 1 per person and 2 per policy per year with 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.