

## Private Health Information Statement - General treatment policy

### HCF ESSENTIAL EXTRAS

#### HCF

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

#### Monthly Premium

**\$90.90 #**

(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 Victoria

# 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.

Employees of company

### 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 \*: Includes 100% back on 1 dental check-up, prescription glasses and free digital retinal imaging with an eye test, at participating providers and subject to annual limits.*

Treatment	Waiting period (months)	Benefit limits (per 12 months unless otherwise stated)	Examples of maximum benefits
General dental*	2	\$450 per person (combined limit for general dental, major dental, endodontic & other services)	Periodic oral examination - \$30.00 Scale & clean - \$57.00 Fluoride treatment - \$27.00
Major dental	12		Surgical tooth extraction - \$150.00 Full crown veneered - n/a
Endodontic	12		Filling of one root canal - \$136.00
Optical*	2	\$150 per person	Single vision lenses & frames - 100% of charge Multi-focal lenses & frames - 100% of charge
Physiotherapy	2	\$250 per person (combined limit for physiotherapy & exercise physiology)	Initial visit - \$46.00 Subsequent visit - \$40.00
Chiropractic	2	\$120 per person (combined limit for chiropractic, acupuncture, remedial massage, chinese medicine, osteopathy & other services)	Initial visit - \$34.00 Subsequent visit - \$26.00
Acupuncture	2		Initial visit - \$31.00 Subsequent visit - \$31.00
Remedial massage	2		Initial visit - \$31.00 Subsequent visit - \$31.00
Chinese medicine	2		Initial visit - \$31.00 Subsequent visit - \$31.00
Exercise physiology	2	Combined limit - see Physiotherapy	Initial visit - \$30.00 Subsequent visit - \$30.00
Health management / Healthy lifestyle	2	\$50 per person up to \$100 per policy	Health management - \$50.00
Osteopathy	2	Combined limit - see Chiropractic	Initial visit - \$41.00 Subsequent visit - \$31.00

An entry-level extras cover that includes core services like dental, optical and some therapies. 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, Physiotherapy and exercise physiology group classes are covered under Health Management Programs and HCF-approved Online Cognitive Behavioural Therapy courses with a separate annual limit per person/ per policy.

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

<b>X</b> Blood glucose monitors	<b>X</b> Orthodontic	<b>X</b> Other treatments - check with your insurer
<b>X</b> Hearing aids	<b>X</b> Podiatry	
<b>X</b> Non PBS pharmaceuticals	<b>X</b> Psychology	

### Other features of this general treatment cover

An entry level extras cover that includes core services such as dental, optical, physiotherapy and chiropractic.

## 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.