Private Health Information Statement - General treatment policy

HCF LIFESTYLE EXTRAS

HCF	Monthly Premium	Covers two adults & dependants (3 or more people, only 2 of whom are adults)
http://www.hcf.com.au service@hcf.com.au 13 13 34	*$128.91 #* (before any rebate or insurer discount)	Available in Queensland

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.

This is a corporate policy which is only available to employees/members of organisations with arrangements with this health insurer.

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 2 dental check-ups, 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	$700 per person (combined limit for general dental, major dental, endodontic & other services)	Periodic oral examination - $36.00 Scale & clean - $66.00 Fluoride treatment - $28.00
Major dental	12		Surgical tooth extraction - $184.00 Full crown veneered - $600.00
Endodontic	12		Filling of one root canal - $175.00
Optical*	2	$200 per person	Single vision lenses & frames - 100% of charge Multi-focal lenses & frames - 100% of charge
Physiotherapy	2	$350 per person (combined limit for physiotherapy & exercise physiology)	Initial visit - $58.00 Subsequent visit - $50.00
Chiropractic	2	$150 per person (combined limit for chiropractic, acupuncture, remedial massage, chinese medicine, osteopathy & other services)	Initial visit - $39.00 Subsequent visit - $32.00
Acupuncture	2		Initial visit - $37.00 Subsequent visit - $37.00
Remedial massage	2		Initial visit - $37.00 Subsequent visit - $37.00
Chinese medicine	2		Initial visit - $37.00 Subsequent visit - $37.00
Exercise physiology	2	Combined limit - see Physiotherapy	Initial visit - $33.00 Subsequent visit - $33.00
Health management / Healthy lifestyle	2	$75 per person up to $150 per policy	Health management - $50.00
Osteopathy	2	Combined limit - see Chiropractic	Initial visit - $48.00 Subsequent visit - $38.00
Vaccinations	2	$100 per person	Per service - $50.00

Dental limit includes check-ups with yearly service limits, major dental such as oral surgery, endodontic and complex fillings and In chair teeth whitening treatment provided by a dentist, a service limit of an in-chair treatment -max 8 teeth/session; applies every 36 months. Physiotherapy and Exercise Physiology group classes covered under Health Management Programs and mental health services such as; HCF-approved counselling, accredited mental health social worker - includes group/individual consultations and HCF-approved Online Cognitive Behavioural Therapy courses with a separate annual limit per person per calendar year.

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

✗ Blood glucose monitors	✗ Orthodontic	✗ Other treatments - check with your insurer
✗ Hearing aids	✗ Podiatry	
✗ Non PBS pharmaceuticals	✗ Psychology	

Other features of this general treatment cover

A mid level of extras cover that includes core services like dental, optical, and select therapies. Additional services include HCF approved Health Management Programs and HCF approved vaccines and immunisations.

Ambulance cover

Ambulance cover is provided by the State government for Queensland residents (https://www.ambulance.qld.gov.au/). This includes cover whilst interstate.

Other features of this ambulance cover

If you are a resident of QLD you're covered under your state ambulance service scheme Australia-wide and benefits for ambulance services are not payable under your HCF policy.

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.