Private Health Information Statement - General treatment policy

HCF MID EXTRAS

HCF	Monthly Premium	Covers 2 adults (and no-one else)
http://www.hcf.com.au service@hcf.com.au 13 13 34	*$108.54 #* (before any rebate or insurer discount)	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.

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 - $33.00 Scale & clean - $63.00 Fluoride treatment - $27.00
Major dental	12		Surgical tooth extraction - $167.00 Full crown veneered - $600.00
Endodontic	12		Filling of one root canal - $165.00
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 - $56.00 Subsequent visit - $49.00
Chiropractic	2	$150 per person (combined limit for chiropractic, acupuncture, remedial massage, chinese medicine, osteopathy & other services)	Initial visit - $38.00 Subsequent visit - $34.00
Acupuncture	2		Initial visit - $36.00 Subsequent visit - $36.00
Remedial massage	2		Initial visit - $36.00 Subsequent visit - $36.00
Chinese medicine	2		Initial visit - $36.00 Subsequent visit - $36.00
Exercise physiology	2	Combined limit - see Physiotherapy	Initial visit - $33.00 Subsequent visit - $33.00
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 - $46.00 Subsequent visit - $39.00
Vaccinations	2	$100 per person	Per service - $50.00

Includes 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. In chair teeth whitening treatment provided by a dentist - benefit $50 per person with a service limit of an in-chair treatment -max 8 teeth/session; applies every 36 months.

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

Health management programs include HCF approved programs (e.g. exercise classes, group physiotherapy and group exercise physiology classes, weight management, learn to swim, antenatal and postnatal services including childbirth education and breastfeeding consultations).

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.