

# Private Health Information Statement - Combined policy

## Healthmate Starter Silver Plus

### HCF

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

### Monthly Premium

**\$543.34<sup>#</sup>**

(before any rebate, loading or discount)

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

Available in NSW & ACT  
 Closed to new members

<sup>#</sup> You may be entitled to an Australian Government rebate on the above premium. Your premium may also include a Lifetime Health Cover loading or 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.

## Hospital cover

This policy exempts you from the Medicare Levy Surcharge.

This policy provides accident cover and benefits for travel or accommodation (outside of hospital) - check with your insurer for details.

### ✓ Covered

For information on what is covered under each category, see <https://privatehealth.gov.au/categories>

### R Restricted

Restricted categories partially cover your hospital costs as a private patient in a public hospital. You may incur significant expenses in a private room or private hospital.

### ✗ Not Covered

These categories are not covered by this policy.

This policy **✓ includes cover for**

✓ Assisted reproductive services	✓ Eye (not cataracts)	✓ Pain management
✓ Back, neck and spine	✓ Gastrointestinal endoscopy	✓ Pain management with device
✓ Blood	✓ Gynaecology	✓ Palliative care
✓ Bone, joint and muscle	✓ Heart and vascular system	✓ Plastic and reconstructive surgery (medically necessary)
✓ Brain and nervous system	✓ Hernia and appendix	✓ Podiatric surgery (provided by a registered podiatric surgeon - limited benefits)
✓ Breast surgery (medically necessary)	✓ Implantation of hearing devices	✓ Pregnancy and birth
✓ Cataracts	✓ Insulin pumps	✓ Rehabilitation
✓ Chemotherapy, radiotherapy and immunotherapy for cancer	✓ Joint reconstructions	✓ Skin
✓ Dental surgery	✓ Joint replacements	✓ Sleep studies
✓ Diabetes management (excluding insulin pumps)	✓ Kidney and bladder	✓ Tonsils, adenoids and grommets
✓ Dialysis for chronic kidney failure	✓ Lung and chest	R Hospital psychiatric services
✓ Digestive system	✓ Male reproductive system	
✓ Ear, nose and throat	✓ Miscarriage and termination of pregnancy	

This policy **✗ does not include cover for**

The benefits paid for hospital treatment will depend on the type of cover you purchase and whether your fund has an agreement in place with the hospital in which you are treated. See 'Agreement Hospitals' on [privatehealth.gov.au](https://privatehealth.gov.au) for which hospitals have arrangements with your insurer – <https://privatehealth.gov.au/dynamic/agreementhospitals>.

Under this policy, you may have to pay out-of-pocket costs above what you get from Medicare or your private health insurer. Before you go to hospital, you should ask your doctors, hospital and health insurer about any out-of-pocket costs that may apply to you.

The following payments may also apply for hospital admissions

**Excess:** You will have to pay an excess on admission. This is limited to a maximum of \$250 per person and \$500 per policy per year.

Excess payments do not apply to hospital admissions for accidents or dependants.

**Co-payments:** No co-payments

The following waiting periods for hospital admissions apply to new or upgrading members

**Waiting periods:**

- 2 months for palliative care, rehabilitation and hospital psychiatric treatments, even if pre-existing
- 12 months for other pre-existing conditions
- 12 months for pregnancy and birth (obstetrics)
- 2 months for all other treatments

Gap Cover

This provider offers '[known gap](#)' or '[no gap](#)' cover for medical bills for this product.

The [Medical Costs Finder](#) lets you find out more about the cost of specialist medical services.

Other features of this hospital cover

Comprehensive hospital cover packaged with extras. No excess for accident related treatment and dependants under 25. Includes travel and accommodation benefits for hospital admission and cover for unlimited emergency ambulance trips. See fund rules for more information. Access to over 100 exclusive offers through HCF Thank You program. For more information visit: [www.hcf.com.au/thankyou](http://www.hcf.com.au/thankyou).

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, and 100% back on an initial physio, chiro, osteo and podiatry consult, 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	\$400 per person up to \$800 per policy (Sub-limits apply)	Periodic oral examination - \$30.00 Scale & clean - \$57.00 Fluoride treatment - \$27.00
Major dental	12	No annual limit	Surgical tooth extraction - \$156.00
Optical	2	\$180 per person up to \$360 per policy	Single vision lenses & frames - 100% of charge Multi-focal lenses & frames - 100% of charge
Physiotherapy*	2	\$500 per person up to \$1,000 per policy (combined limit for physiotherapy, dietetics/dietary advice, eye therapy (orthoptics), occupational therapy & speech therapy - Sub-limits apply)	Initial visit - \$35.00 Subsequent visit - \$25.00
Chiropractic*	2	\$330 per person up to \$660 per policy (combined limit for chiropractic & osteopathy - Sub-limits apply)	Initial visit - \$35.00 Subsequent visit - \$22.00

Podiatry*	2	\$150 per person up to \$300 per policy (Sub-limits apply)	Initial visit - \$25.00 Subsequent visit - \$20.00
Acupuncture	2	\$250 per person up to \$500 per policy (combined limit for acupuncture, remedial massage & chinese medicine - Sub-limits apply)	Initial visit - \$35.00 Subsequent visit - \$20.00
Remedial massage	2		Initial visit - \$35.00 Subsequent visit - \$20.00
Chinese medicine	2		Initial visit - \$35.00 Subsequent visit - \$20.00
Dietetics/dietary advice	2	Combined limit - see Physiotherapy	Initial visit - \$35.00 Subsequent visit - \$25.00
Eye therapy (orthoptics)	2	Combined limit - see Physiotherapy	Initial visit - \$35.00 Subsequent visit - \$20.00
Health management / Healthy lifestyle	2	\$100 per person up to \$200 per policy	Health management - \$100.00
Occupational therapy	2	Combined limit - see Physiotherapy	Initial visit - \$40.00 Subsequent visit - \$28.00
Osteopathy*	2	Combined limit - see Chiropractic	Initial visit - \$35.00 Subsequent visit - \$28.00
Speech therapy	2	Combined limit - see Physiotherapy	Initial visit - \$40.00 Subsequent visit - \$29.00
Vaccinations	2	\$100 per person up to \$200 per policy	Per service - \$50.00

\$400 combined limit per person per year (\$800 per policy) for General dental includes Extractions, Basic Restoration and other restoration services and some general and some miscellaneous services. Vaccinations covers travel vaccines on HCFs approved pharmacy list only. Lower benefits apply for some services after the 15th visit. 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> Non PBS pharmaceuticals	<b>X</b> Other treatments - check with your insurer
<b>X</b> Endodontic	<b>X</b> Orthodontic	
<b>X</b> Hearing aids	<b>X</b> Psychology	

### Other features of this general treatment cover

Health Dollars Loyalty Rewards accrue for 4 years up to a max of \$100 per person /\$200 per family policy, per year. These can be used to reduce hospital excess or top up current extras benefits

## Ambulance cover

In NSW & ACT this policy provides:

**Emergency:** Unlimited with a waiting period of 1 day.

**Call-out fees:** will be paid for each attendance, including emergency treatment without transport to hospital.

### Other features of this ambulance cover

For all NSW and ACT residents who aren't offered cover under another arrangement there is unlimited 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.