

Private Health Information Statement - Combined policy

TOP ADVANCED SHARED HOSPITAL GOLD & GENERAL EXTRAS

HCF

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 13 13 34

Monthly Premium

\$721.95[#]

(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

[#] 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)	✓ Miscarriage and termination of pregnancy
✓ Back, neck and spine	✓ Gastrointestinal endoscopy	✓ Pain management
✓ Blood	✓ Gynaecology	✓ Pain management with device
✓ Bone, joint and muscle	✓ Heart and vascular system	✓ Palliative care
✓ Brain and nervous system	✓ Hernia and appendix	✓ Plastic and reconstructive surgery (medically necessary)
✓ Breast surgery (medically necessary)	✓ Hospital psychiatric services	✓ Podiatric surgery (provided by a registered podiatric surgeon – limited benefits)
✓ Cataracts	✓ Implantation of hearing devices	✓ Pregnancy and birth
✓ Chemotherapy, radiotherapy and immunotherapy for cancer	✓ Insulin pumps	✓ Rehabilitation
✓ Dental surgery	✓ Joint reconstructions	✓ Skin
✓ Diabetes management (excluding insulin pumps)	✓ Joint replacements	✓ Sleep studies
✓ Dialysis for chronic kidney failure	✓ Kidney and bladder	✓ Tonsils, adenoids and grommets
✓ Digestive system	✓ Lung and chest	✓ Weight loss surgery
✓ Ear, nose and throat	✓ Male reproductive system	

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 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: No excess

Co-payments: Every time you go to hospital you will have to pay:

- \$0 (zero) per day for a shared room for overnight admissions
- \$50 per day for a private room for overnight admissions
- No co-payment for day surgery (no overnight stay)
- The maximum co-payment is \$500 per year

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 for peace of mind. Includes involuntary unemployment assistance and access to over 100 exclusive offers through HCF Thank You. For more information visit: www.hcf.com.au/thankyou. Includes Travel and Accommodation benefits for hospital stays and cover for unlimited emergency ambulance trips. No excess for Accident related treatment, dependents and same day procedures (waiting periods may apply). Excludes cover for elective cosmetic surgery. See fund rules for more information

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 *: Sub-limits may apply. See fund rules for more information			
Treatment	Waiting period (months)	Benefit limits (per 12 months unless otherwise stated)	Examples of maximum benefits
General dental*	2	\$400 per person (Sub-limits apply)	Periodic oral examination - \$30.00 Scale & clean - \$57.00 Fluoride treatment - \$27.00
Major dental*	12	\$300 per person (combined limit for major dental & endodontic)	Surgical tooth extraction - \$150.00 Full crown veneered - n/a
Endodontic*	12		Filling of one root canal - \$115.00
Orthodontic*	12	\$250 per person \$1,500 lifetime limit	Braces for upper & lower teeth, including removal plus fitting of retainer - \$250.00
Optical	2	\$180 per person	Single vision lenses & frames - 100% of charge Multi-focal lenses & frames - 100% of charge
Non PBS pharmaceuticals	2	\$500 per person	Per eligible prescription - \$50.00
Physiotherapy*	2	\$500 per person (combined limit for physiotherapy, chiropractic, acupuncture, remedial massage, chinese medicine,	Initial visit - \$33.00 Subsequent visit - \$23.00

Chiropractic*	2	exercise physiology, occupational therapy, osteopathy, speech therapy & other services - Sub-limits apply)	Initial visit - \$30.00 Subsequent visit - \$21.00
Acupuncture	2		Initial visit - \$22.00 Subsequent visit - \$10.00
Remedial massage	2		Initial visit - \$22.00 Subsequent visit - \$10.00
Chinese medicine	2		Initial visit - \$22.00 Subsequent visit - \$10.00
Exercise physiology	2		Initial visit - \$25.00 Subsequent visit - \$20.00
Occupational therapy	2		Initial visit - \$40.00 Subsequent visit - \$30.00
Osteopathy	2		Initial visit - \$30.00 Subsequent visit - \$22.00
Speech therapy	2		Initial visit - \$40.00 Subsequent visit - \$30.00

General dental \$400 limit is for direct fillings. Cover also includes dental check ups with service limits, that are not part of the general dental annual limit. Occlusal therapy, periodontics, crowns, bridges, implants and dentures are not covered. Orthodontic accrues at \$250 per calendar year, up to lifetime limit of \$1,500 for Orthodontists (\$1,000 lifetime limit for General Dentist). HCF-approved Online Cognitive Behavioural Therapy courses are included with a separate annual limit per person/ per policy. Sub-limit of \$250 each for chiro, osteo and exercise physiology. Combined sub-limit of \$200 for speech and occupational therapy. Combined sub-limit of \$100 for acupuncture, Chinese herbal medicine, remedial massage and myotherapy. Lower benefits for physio, chiro and osteo after the 11th visit.

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

X Blood glucose monitors	X Podiatry	X Other treatments - check with your insurer
X Hearing aids	X Psychology	

Other features of this general treatment cover

Orthodontic accrues at \$250 per calendar year, up to lifetime limit of \$1,500 for Orthodontist (\$1,000 for General Dentist).

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

Cover for unlimited air, land and sea emergency ambulance trips and treatment by paramedics in Australia for services provided by recognised Ambulance Service Providers. Benefits are not payable when covered by another third party or other funding arrangement, such as a State government scheme. See fund rules for more information.

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.