

## Private Health Information Statement - Combined policy

### TOP ADVANCED HOSPITAL GOLD \$450 EXCESS & EXTRA BENEFITS

#### HCF

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

#### Monthly Premium

**\$992.37#**

(before any rebate, loading or discount)

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

Available in Victoria  
 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, 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.

### 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.
- X 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](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 of \$450 per admission. This is limited to a maximum of \$450 per person and \$900 per policy per year.

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

**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

Top hospital cover for peace of mind. No excess for accident related treatment, dependants under 25 and same day procedures. Includes involuntary unemployment assistance, 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 \*: 100% back on 2 dental check-ups, prescription glasses and free digital retinal imaging with an eye test, an initial physio, chiro, osteo & podiatry consult as well as 100% back or reduced cost on high quality hearing aids through our partnership with Connect Hearing. Available 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	\$300 per person (Sub-limits apply)	Periodic oral examination - \$34.00 Scale & clean - \$69.00 Fluoride treatment - \$27.00
Major dental*	12	\$1,870 per person (combined limit for major dental, endodontic & other services - Sub-limits apply)	Surgical tooth extraction - \$182.00 Full crown veneered - \$580.00
Endodontic*	12		Filling of one root canal - \$164.00
Orthodontic	12	\$250 per person \$1,500 lifetime limit	Braces for upper & lower teeth, including removal plus fitting of retainer - \$250.00
Optical*	2	\$200 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	\$600 per person (combined limit for physiotherapy, occupational therapy, speech therapy & other services)	Initial visit - \$46.00 Subsequent visit - \$36.00
Chiropractic*	2	\$400 per person (combined limit for chiropractic, acupuncture & osteopathy)	Initial visit - \$35.00 Subsequent visit - \$28.00
Podiatry*	2	\$200 per person	Initial visit - \$35.00 Subsequent visit - \$25.00
Acupuncture*	2	Combined limit - see Chiropractic	Initial visit - \$30.00 Subsequent visit - \$20.00
Hearing aids*	12	\$500 per person 1 appliance(s) every 3 years	Hearing aid - \$500.00
Blood glucose monitors	12	\$500 per person 1 appliance(s) every 3 years (combined limit for blood glucose monitors & other services)	Per monitor - \$150.00
Dietetics/dietary advice	2	\$150 per person	Initial visit - \$50.00 Subsequent visit - \$40.00
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 - \$62.00 Subsequent visit - \$40.00
Osteopathy*	2	Combined limit - see Chiropractic	Initial visit - \$40.00 Subsequent visit - \$30.00
Speech therapy	2	Combined limit - see Physiotherapy	Initial visit - \$60.00 Subsequent visit - \$40.00

General dental \$300 limit is for direct fillings. Cover also includes dental check ups with service limits, that are not part of the general dental annual limit. Endodontic, periodontic, oral surgery & occlusal treatment - combined limit of \$400. Crowns and Bridges - \$750 annual limit. Dentures - \$600 every 3 years from the date of service. Orthodontic accrues at \$250 per calendar year, up to lifetime limit of \$1,500 for Orthodontist (\$1,000 for General Dentist). Hearing aid limit renews every 3 years from the date of service. 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> Psychology	<b>X</b> Remedial massage	<b>X</b> Other treatments - check with your insurer
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### Other features of this general treatment cover

\$500 combined annual limit for artificial aids (low vision aids, blood glucose monitors, foot orthotics). Foot orthotics is included under the artificial aids limit and has a sub-limit of \$200 (1 pair per person per year). Cover for Health Management Programs such as weight management, with a limit of \$100 per person/ \$200 per family policy. Hearing aid limits increase from \$500 to \$1,200 based on tenure and renew every 3 years from the date you received them. Travel and accommodation limit of \$400 applies and \$800 annual limit for school accident benefit.

### Ambulance cover

In Victoria 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.