

Private Health Information Statement - Combined policy

HCF

http://www.hcf.com.au

service@hcf.com.au

13 13 34

Monthly Premium

\$354.94 #

(before any rebate, loading or discount)

Covers 2 adults (and no-one else)

Available in Victoria

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.

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

✓ Bone, joint and muscle	✓ Joint reconstructions	R Hospital psychiatric services
✓ Dental surgery	✓ Miscarriage and termination of pregnancy	R Palliative care
✓ Ear, nose and throat	✓ Skin	R Rehabilitation
✓ Gynaecology	✓ Sleep studies	
✓ Hernia and appendix	✓ Tonsils, adenoids and grommets	

This policy ✗ does not include cover for

✗ Assisted reproductive services	✗ Digestive system	✗ Male reproductive system
✗ Back, neck and spine	✗ Eye (not cataracts)	✗ Pain management
✗ Blood	✗ Gastrointestinal endoscopy	✗ Pain management with device
✗ Brain and nervous system	✗ Heart and vascular system	✗ Plastic and reconstructive surgery (medically necessary)
✗ Breast surgery (medically necessary)	✗ Implantation of hearing devices	✗ Podiatric surgery (provided by a registered podiatric surgeon – limited benefits)
✗ Cataracts	✗ Insulin pumps	✗ Pregnancy and birth
✗ Chemotherapy, radiotherapy and immunotherapy for cancer	✗ Joint replacements	✗ Weight loss surgery
✗ Diabetes management (excluding insulin pumps)	✗ Kidney and bladder	
✗ Dialysis for chronic kidney failure	✗ Lung and chest	

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 \$250 per 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.

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
- 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

An affordable and combined hospital and extras package designed for healthy young singles and couples without dependant kids. No excess for accident related treatment. Includes involuntary unemployment assistance, accident safeguard, travel and accommodation benefits for hospital admissions 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.

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 *: Features a combined limit of \$900 per person per calendar year. General dental includes 100% back on 1 check-up, 1 scale and clean and 1 fluoride at participating No Gap providers and subject to annual limit. A higher psychology benefit (\$48) may apply after Medicare Mental Health Treatment Plan is used up.

Treatment	Waiting period (months)	Benefit limits (per 12 months unless otherwise stated)	Examples of maximum benefits
General dental*	2	\$900 per person (combined limit for general dental, major dental, endodontic, physiotherapy, chiropractic, psychology, acupuncture, remedial massage, chinese medicine, exercise physiology, osteopathy, vaccinations & other services)	Periodic oral examination - \$29.00 Scale & clean - \$55.00 Fluoride treatment - \$25.00
Major dental*	12		Surgical tooth extraction - \$156.00
Endodontic*	12		Filling of one root canal - \$127.00
Optical	2	\$180 per person	Single vision lenses & frames - 100% of charge Multi-focal lenses & frames - 100% of charge
Physiotherapy*	2	Combined limit - see General dental	Initial visit - \$38.00 Subsequent visit - \$32.00
Chiropractic*	2	Combined limit - see General dental	Initial visit - \$30.00 Subsequent visit - \$23.00
Psychology*	2	Combined limit - see General dental	Initial visit - \$28.00 Subsequent visit - \$28.00
Acupuncture*	2	Combined limit - see General dental	Initial visit - \$30.00 Subsequent visit - \$30.00

Remedial massage*	2	Combined limit - see General dental	Initial visit - \$27.00 Subsequent visit - \$27.00
Chinese medicine*	2	Combined limit - see General dental	Initial visit - \$30.00 Subsequent visit - \$30.00
Exercise physiology*	2	Combined limit - see General dental	Initial visit - \$26.00 Subsequent visit - \$26.00
Osteopathy*	2	Combined limit - see General dental	Initial visit - \$38.00 Subsequent visit - \$32.00
Vaccinations*	2	Combined limit - see General dental	Per service - \$50.00
Features a combined limit, with a separate optical limit. Includes a range of no-gap services delivered through participating physiotherapists and optical providers in selected states. Includes mental health services (psychology, HCF-approved counselling, accredited mental health social worker and HCF-approved online cognitive behavioural therapy courses). In chair treatment and home application teeth whitening provided by a dentist, service limits apply - in-chair treatment – max 8 teeth/session – or one take home kit; applies every 36 months.			

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

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

Other features of this general treatment cover

Features a combined limit of \$900, with a separate optical limit of \$180 per person per calendar year. Includes a range of no-gap services delivered through participating physiotherapists and optical providers in selected states, depending on level of cover. A higher psychology benefit (\$48) may apply after Medicare Mental Health Treatment Plan is used up.

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.