Private Health Information Statement - General treatment policy

HCF CORPORATE CLASSIC EVERYDAY EXTRAS

HCF http://www.hcf.com.au service@hcf.com.au 13 13 34	*Monthly Premium* *$81.89 #* (before any rebate or insurer discount)	Covers two adults & dependants (3 or more people, only 2 of whom are adults) Available in Northern Territory

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.

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.

This is a corporate policy which is only available to employees/members of organisations with arrangements with this health insurer.

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 *: Maximum of 2 dental check-ups a year with 100% back at More for Teeth dentists in our No-Gap network that doesn't count towards your annual limits (excludes fluoride treatment on second check-up). For Teeth whitening, this has a service limit of an in-chair treatment with a maximum of 8 teeth/session or 1 take-home kit; this applies every 36 months.*

Treatment	*Waiting period (months)*	*Benefit limits (per 12 months unless otherwise stated)*	*Examples of maximum benefits*
General dental*	2	$450 per person	Periodic oral examination - 60% of charge Scale & clean - 60% of charge Fluoride treatment - 60% of charge Surgical tooth extraction - 60% of charge
Major dental	12	$450 per person (combined limit for major dental & endodontic)	Full crown veneered - 60% of charge
Endodontic	12		Filling of one root canal - 60% of charge
Optical	2	$180 per person	Single vision lenses & frames - 100% of charge Multi-focal lenses & frames - 100% of charge
Physiotherapy	2	$250 per person (combined limit for physiotherapy & exercise physiology)	Initial visit - 60% of charge Subsequent visit - 60% of charge
Exercise physiology	2		Initial visit - 60% of charge Subsequent visit - 60% of charge
Health management / Healthy lifestyle	2	$125 per person	Health management - 60% of charge

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.

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

✗ Acupuncture	✗ Non PBS pharmaceuticals	✗ Remedial massage
✗ Blood glucose monitors	✗ Orthodontic	✗ Other treatments - check with your insurer
✗ Chiropractic	✗ Podiatry	
✗ Hearing aids	✗ Psychology	

Other features of this general treatment cover

HCF Corporate Care Everyday Extras cover includes core services such as general dental, major dental, optical, physiotherapy and exercise physiology. This cover also provides benefits for HCF-approved Health Management Programs, and Accident Benefit that tops up your annual limit if exhausted as a result of an accident. See the HCF product summary for more information.

Ambulance cover

In Northern Territory 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.