Private Health Information Statement - General treatment policy

HCF CORPORATE FLEXI EXTRAS ADVANCED

HCF	*Monthly Premium*	Covers two adults & dependants (3 or more people, only 2 of whom are adults)
http://www.hcf.com.au service@hcf.com.au 13 13 34	*$170.26 #* (before any rebate or insurer discount)	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	$850 per person (combined limit for general dental, major dental, endodontic, orthodontic, non pbs pharmaceuticals, physiotherapy, chiropractic, podiatry, psychology, acupuncture, remedial massage, ante-natal/post-natal classes, chinese medicine, dietetics/dietary advice, exercise physiology, eye therapy (orthoptics), health management / healthy lifestyle, occupational therapy, orthotics (podiatric orthoses), osteopathy, speech therapy & vaccinations)	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		Full crown veneered - 60% of charge
Endodontic	12		Filling of one root canal - 60% of charge
Orthodontic	12		Braces for upper & lower teeth, including removal plus fitting of retainer - 100% of charge
Optical	2	$225 per person	Single vision lenses & frames - 100% of charge Multi-focal lenses & frames - 100% of charge
Non PBS pharmaceuticals	2	Combined limit - see General dental	Per eligible prescription - 60% of charge
Physiotherapy	2	Combined limit - see General dental	Initial visit - 60% of charge Subsequent visit - 60% of charge
Chiropractic	2	Combined limit - see General dental	Initial visit - 60% of charge Subsequent visit - 60% of charge
Podiatry	2	Combined limit - see General dental	Initial visit - 60% of charge Subsequent visit - 60% of charge
Psychology	2	Combined limit - see General dental	Initial visit - 60% of charge Subsequent visit - 60% of charge
Acupuncture	2	Combined limit - see General dental	Initial visit - 60% of charge Subsequent visit - 60% of charge
Remedial massage	2	Combined limit - see General dental	Initial visit - 60% of charge Subsequent visit - 60% of charge

Ante-natal/Post-natal classes	2	Combined limit - see General dental	Initial visit - 60% of charge Subsequent visit - 60% of charge
Chinese medicine	2	Combined limit - see General dental	Initial visit - 60% of charge Subsequent visit - 60% of charge
Dietetics/dietary advice	2	Combined limit - see General dental	Initial visit - 60% of charge Subsequent visit - 60% of charge
Exercise physiology	2	Combined limit - see General dental	Initial visit - 60% of charge Subsequent visit - 60% of charge
Eye therapy (orthoptics)	2	Combined limit - see General dental	Initial visit - 60% of charge Subsequent visit - 60% of charge
Health management / Healthy lifestyle	2	Combined limit - see General dental	Health management - 60% of charge
Occupational therapy	2	Combined limit - see General dental	Initial visit - 60% of charge Subsequent visit - 60% of charge
Orthotics (podiatric orthoses)	12	Combined limit - see General dental	Orthotics supply & fit - 60% of charge
Osteopathy	2	Combined limit - see General dental	Initial visit - 60% of charge Subsequent visit - 60% of charge
Speech therapy	2	Combined limit - see General dental	Initial visit - 60% of charge Subsequent visit - 60% of charge
Vaccinations	2	Combined limit - see General dental	Per service - 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 is shared with the limit of Psychology.			

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

✗ Blood glucose monitors	✗ Hearing aids	✗ Other treatments - check with your insurer

Other features of this general treatment cover

Offers a combined annual limit of $850, plus a separate optical limit of $180 per person per calendar year and orthodontic limits of $850 per person per year, with a lifetime orthodontic limit of $1,800. Includes a range of no-gap services available through participating dental providers in selected states, depending on level of cover.

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.