

Private Health Information Statement - General treatment policy

HCF CORPORATE FLEXI EXTRAS

HCF

<http://www.hcf.com.au>
service@hcf.com.au
13 13 34

Monthly Premium

\$52.31 #

(before any rebate or insurer discount)

Covers only one person
Available in NSW & ACT

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 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	\$600 per policy (combined limit for general dental, physiotherapy, chiropractic, remedial massage, dietetics/dietary advice, exercise physiology, health management / healthy lifestyle, osteopathy, vaccinations & other services)	Periodic oral examination - 60% of charge Scale & clean - 60% of charge Fluoride treatment - 60% of charge Surgical tooth extraction - 60% of charge
Optical	2	\$180 per policy	Single vision lenses & frames - 100% of charge Multi-focal lenses & frames - 100% 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
Remedial massage	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
Health management / Healthy lifestyle	2	Combined limit - see General dental	Health management - 60% of charge
Osteopathy	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 policy  does not include General treatment (Extras) cover for

 Acupuncture

 Major dental

 Psychology

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

Other features of this general treatment cover

Features a combined limit of \$600, with a separate optical limit of \$180 per person per calendar year. Includes a range of no-gap services delivered through participating dental providers in selected states, depending on level of cover.

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.