Private Health Information Statement - General treatment policy

HCF CORPORATE SELECT EXTRAS ADVANCED

HCF	Monthly Premium	Covers one adult & dependants (2 or more people, only one of whom is an adult)
http://www.hcf.com.au service@hcf.com.au 13 13 34	$128.30 # (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 *: Choose any 4 asterisk-marked services. Major Dental and Endodontic count as one selection; Chiropractic and Osteopathy as one; Physio and Exercise Physiology as one; and Mental Health Services—including Psychology, OCBT, Social Work and Counselling—count as one. Remedial Massage and Myotherapy count as one, Chinese Herbal Medicine and Acupuncture count as one, Vaccinations and non-PBS pharmaceuticals count as one, Podiatry and Orthotics (podiatric orthoses) count as one. General Dental includes 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 annual limits (excludes fluoride treatment on second check-up)*

Treatment	*Waiting period (months)*	*Benefit limits (per 12 months unless otherwise stated)*	*Examples of maximum benefits*
General dental*	2	$700 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	$750 per person (combined limit for major dental & endodontic)	Full crown veneered - 60% of charge
Endodontic*	12		Filling of one root canal - 60% of charge
Orthodontic*	12	$800 per person $1,800 lifetime limit	Braces for upper & lower teeth, including removal plus fitting of retainer - 100% of charge
Optical*	2	$250 per person	Single vision lenses & frames - 100% of charge Multi-focal lenses & frames - 100% of charge
Non PBS pharmaceuticals*	2	$400 per person (combined limit for non pbs pharmaceuticals & vaccinations)	Per eligible prescription - 60% of charge
Physiotherapy*	2	$500 per person (combined limit for physiotherapy & exercise physiology)	Initial visit - 60% of charge Subsequent visit - 60% of charge
Chiropractic*	2	$400 per person (combined limit for chiropractic & osteopathy)	Initial visit - 60% of charge Subsequent visit - 60% of charge
Podiatry*	2	$300 per person (combined limit for podiatry & orthotics (podiatric orthoses))	Initial visit - 60% of charge Subsequent visit - 60% of charge
Psychology*	2	$400 per person	Initial visit - 60% of charge Subsequent visit - 60% of charge

Acupuncture*	2	$200 per person (combined limit for acupuncture & chinese medicine)	Initial visit - 60% of charge Subsequent visit - 60% of charge
Remedial massage*	2	$225 per person	Initial visit - 60% of charge Subsequent visit - 60% of charge
Blood glucose monitors	12	$400 per person 1 service(s) every 3 years	Per monitor - 60% of charge
Ante-natal/Post-natal classes*	2	$350 per person	Initial visit - 60% of charge Subsequent visit - 60% of charge
Chinese medicine*	2	Combined limit - see Acupuncture	Initial visit - 60% of charge Subsequent visit - 60% of charge
Dietetics/dietary advice*	2	$300 per person	Initial visit - 60% of charge Subsequent visit - 60% of charge
Exercise physiology*	2	Combined limit - see Physiotherapy	Initial visit - 60% of charge Subsequent visit - 60% of charge
Eye therapy (orthoptics)*	2	$300 per person	Initial visit - 60% of charge Subsequent visit - 60% of charge
Health management / Healthy lifestyle*	2	$250 per person	Health management - 60% of charge
Occupational therapy*	2	$300 per person	Initial visit - 60% of charge Subsequent visit - 60% of charge
Orthotics (podiatric orthoses)*	12	Combined limit - see Podiatry	Orthotics supply & fit - 60% of charge
Osteopathy*	2	Combined limit - see Chiropractic	Initial visit - 60% of charge Subsequent visit - 60% of charge
Speech therapy*	2	$300 per person	Initial visit - 60% of charge Subsequent visit - 60% of charge
Vaccinations*	2	Combined limit - see Non PBS pharmaceuticals	Per service - 60% of charge
Members have the flexibility to swap service selections as needed, within the calendar year, as long as a claim has not been made on that service. Waiting periods and fund rules apply.			

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

X Hearing aids	X Other treatments - check with your insurer

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.