






# HCF MY FAMILY ADVANCED SILVER PLUS PRODUCT SUMMARY

Affordable hospital cover packaged with flexible extras. Designed for growing families who want pregnancy cover and a range of extras services and therapies.

## FEATURES

<p><b>HOSPITAL COVER FOR PREGNANCY AND BIRTH</b></p> 	<p><b>FLEXIBLE EXTRAS LIMITS</b> Lets you choose how you use your extras</p> 	<p><b>EXTRAS INCLUDE ANTENATAL &amp; POSTNATAL SERVICES</b> to support your pregnancy journey</p> 	<p><b>ACCIDENT SAFEGUARD</b> Receive the benefits of our top level of hospital cover for 90 days if you're in an accident</p> 	<p><b>TRAVEL AND ACCOMMODATION BENEFITS FOR YOUR HOSPITAL STAY*</b></p> 
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## HOSPITAL INCLUDES:

- ✓ \$500 or \$750 excess available (\$250 closed to new members)
- ✓ No excess for kids aged under 25 or accident related treatment
- ✓ Affordable hospital cover including pregnancy and birth
- ✓ Covers back, neck and spine procedures, joint reconstructions, tonsils, adenoids and grommet procedures and more
- ✓ Plus ambulance cover in emergencies

## EXTRAS INCLUDES:

- ✓ Flexible \$1,200 combined limit plus \$250 optical limit\*
- ✓ Benefits on HCF-approved antenatal and postnatal services, including childbirth education classes, breastfeeding consultations, breastfeeding support services provided by the Australian Breastfeeding Association, pregnancy compression garments, antenatal and postnatal group physio classes and pelvic floor physio
- ✓ Claim on a range of HCF-approved Health Management Programs including learn to swim courses, weight management programs and gym membership fees for specific health conditions

## GET 100% BACK ON POPULAR EXTRAS\*\*

You can get 100% back at extras providers in our No-Gap network, depending on your cover and annual limits\*\*. Including:

- ✓ 2 dental check-ups a year
- ✓ a pair of prescription glasses from a selected range^^ and you'll also get free digital retinal imaging with your eye test
- ✓ a first visit to a physio, chiro and osteo and podiatrist\*\*.



\* Excludes optical which is a separate additional limit of \$250  
 ^ To be eligible, must attend a hospital emergency department within 24 hrs. Top hospital coverage applies for up to 90 days of the Accident. Other conditions apply. See [hcf.com.au/accident-safeguard](http://hcf.com.au/accident-safeguard)  
 \* When you travel at least 200km round trip. Other terms and conditions apply. Go to [hcf.com.au/travel-accommodation](http://hcf.com.au/travel-accommodation) to find out more.  
 \*\* 100% back through our No-Gap network is available on selected covers. Waiting periods and annual limits apply. Our network of healthcare providers changes often. Please check that your provider is part of our network before you book or attend an appointment. See [hcf.com.au/100back](http://hcf.com.au/100back)  
 ^^ Excludes add-ons such as high index material coatings and tinting.  
 \*\* A First Visit means an initial consultation for an eligible health condition that is new or flare up where no treatment has been provided in the last 3 months.



# HCF MY FAMILY ADVANCED SILVER PLUS HOSPITAL

KEY FEATURES	
Excess options (per person per calendar year)	\$500 or \$750 (\$250 closed to new members)
No excess for kids aged under 25	✓
No excess for Accident-related treatment	✓
Travel and accommodation benefit	✓
Available without extras cover	No

THIS POLICY INCLUDES COVER FOR:	
<b>Emergency ambulance</b>	
<b>Accident Safeguard</b> - services that are not included or have Restricted Cover will be treated as covered services in the event of an Accident that occurs after joining. Does not include podiatric surgery. Conditions apply. See <a href="http://hcf.com.au/accident-safeguard">hcf.com.au/accident-safeguard</a>	
<b>Rehabilitation</b>	
<b>Palliative care</b>	
<b>Brain and nervous system</b> e.g. stroke, brain or spinal cord tumours	
<b>Eye (not cataracts)</b> e.g. retinal detachment, tear duct conditions, eye infections and medically managed trauma to the eye	
<b>Ear, nose and throat</b> e.g. damaged ear drum, sinus surgery, removal of foreign bodies, stapedectomy and throat cancer	
<b>Tonsils, adenoids and grommets</b> e.g. hospital treatment of the tonsils, adenoids and insertion or removal of grommets	
<b>Bone, joint and muscle</b> e.g. carpal tunnel, fractures, hand surgery, joint fusion, bone spurs, osteomyelitis and surgery for bone cancer	
<b>Joint reconstructions (excluding joint replacement surgery)</b> e.g. torn tendons, rotator cuff tears and damaged ligaments	
<b>Kidney and bladder</b> e.g. kidney stones, adrenal gland tumour and incontinence	
<b>Male reproductive system</b> e.g. male sterilisation, circumcision and prostate cancer	
<b>Digestive system</b> e.g. oesophageal cancer, irritable bowel syndrome, gall stones and haemorrhoids	
<b>Hernia and appendix</b> e.g. hernia operations and appendicitis	
<b>Gastrointestinal endoscopy</b> e.g. colonoscopy and gastroscopy	
<b>Gynaecology</b> e.g. endometriosis, polycystic ovaries, female sterilisation and cervical cancer	
<b>Miscarriage and termination of pregnancy</b>	
<b>Chemotherapy, radiotherapy and immunotherapy for cancer</b>	
<b>Pain management</b> e.g. treatment of nerve pain and chest pain due to cancer by injection of a nerve block	
<b>Skin</b> e.g. surgery to remove melanoma, minor wound repair and abscesses	
<b>Breast surgery (medically necessary)</b> e.g. breast lesions, breast tumours, asymmetry due to breast cancer surgery and gynecomastia	
<b>Diabetes management (excluding insulin pumps)</b> e.g. stabilisation of hypo- or hyper-glycaemia, contour problems due to insulin injections	
<b>Heart and vascular system</b> e.g. heart failure and heart attack, monitoring of heart conditions, varicose veins and removal of plaque from arterial walls	
<b>Lung and chest</b> e.g. lung cancer, respiratory disorders such as asthma, pneumonia and treatment of trauma to the chest	
<b>Blood</b> e.g. blood clotting disorders and bone marrow transplants	
<b>Back, neck and spine</b> e.g. sciatica, prolapsed or herniated disc, and spine curvature disorders such as scoliosis	
<b>Plastic and reconstructive surgery (medically necessary)</b> e.g. burns requiring a graft, cleft palate, club foot and angioma	
<b>Dental surgery</b> e.g. surgery to remove wisdom teeth and dental implant surgery Things like operating theatre and hospital accommodation fees. Members must hold eligible extras cover to claim dentist or dental surgeon fees.	
<b>Podiatric surgery (provided by a registered podiatric surgeon - limited benefits)</b> <sup>∞</sup>	
<b>Implantation of hearing devices</b> <sup>#</sup>	
<b>Pregnancy and birth</b>	
<b>Sleep studies</b> e.g. sleep apnoea and snoring	

THIS POLICY INCLUDES RESTRICTED COVER FOR:	
Hospital psychiatric services	

THIS POLICY DOES NOT INCLUDE COVER FOR:	
Cataracts	
Joint replacements	
Dialysis for chronic kidney failure	
Assisted reproductive services	
Weight loss surgery	
Insulin pumps	
Pain management with device	
Elective cosmetic surgery	

**This product includes cover for accommodation, operating theatre, intensive care, government approved Prostheses, pharmaceuticals, (excluding experimental and high cost non-PBS drugs) as part of your covered admission at an HCF participating hospital.**

## DENTAL SURGERY

Unlike other services, in-patient dental surgery can be claimed under both your hospital cover (for things like accommodation and operating theatre fees) as well as under your extras cover (your dental surgeon's bill). You must hold eligible extras cover if you want to claim benefits for dentist or dental surgeon's fees for surgery performed in a hospital. Depending on your annual limit, you may still experience out-of-pocket costs, however these costs will be higher if you do not hold eligible extras cover.

## EXCESS

An excess is a non-refundable amount of money you agree to pay towards the cost of your hospital treatment before we pay benefits to you.

When you take out hospital cover, you'll select an excess amount. Your choice of excess will affect the cost of your premiums. The higher your excess is, the lower your premiums will be. If you reduce the excess amount on your policy or you move to another policy where the excess amount is lower, you will have to pay the old excess during the waiting period for the treatment.

You only need to pay one excess per person per calendar year if you claim on your hospital cover. Subsequent hospital claims in the same calendar year won't incur another excess payment.

## OUT-OF-POCKET COSTS AND HOSPITAL AGREEMENTS

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 benefits paid for hospital treatment will depend on the type of cover you purchase and whether your fund has an agreement in place with the hospital in which you are treated. See 'Agreement Hospitals' on [privatehealth.gov.au](http://privatehealth.gov.au) for which hospitals have arrangements with your insurer.

## PREGNANCY AND BIRTH

To be covered for pregnancy and birth in hospital, make sure your cover includes full benefits for these services. If not, you may wish to upgrade to a cover that includes pregnancy and birth 12 months before the date of birth of your child to minimise your out-of-pocket expenses. If you're expecting, make sure you transfer to a family membership within 2 months of the birth of your child to ensure your baby is covered.

## RESTRICTED COVER

For these services, only Minimum Benefits are payable which means that you may have to pay significant out-of-pocket expenses in a private hospital. In a public hospital, if you elect to be a private patient, you may also have to pay out-of-pocket expenses.

## SERVICES NOT INCLUDED

These services are not included in your cover. No benefits are payable for any treatment related to these services, except in the case of Accident Safeguard. Always check with us to see if you're covered before going to hospital.

<sup>∞</sup> Limited benefits apply. Minimum Benefit level payable by HCF for Hospital accommodation as determined under the Private Health Insurance Act and the cost of prosthesis (as listed on the Prescribed List of Medical Devices and Human Tissue Products). No benefit is payable for podiatric surgeon fees. Ensure you have Informed Financial Consent prior to your treatment, for any out-of-pocket expenses.

<sup>#</sup> Includes associated speech and sound processors including upgrades.

# HCF MY FAMILY ADVANCED SILVER PLUS EXTRAS

## TREATMENTS COVERED BY THIS POLICY

SERVICE CATEGORY		DESCRIPTION	INDICATIVE BENEFIT AMOUNT	WAITING PERIOD	ANNUAL LIMIT PER PERSON, PER CALENDAR YEAR (UNLESS OTHERWISE SPECIFIED)
OPTICAL	Glasses and contact lenses	Spectacle frames	100% of fee up to annual limit	2 months	\$250
		Spectacle lenses - pair			
		Contact lenses - pair			
GENERAL DENTAL	Diagnostic and preventative	Examinations	\$32 - \$73	2 months	\$1,200 combined limit per person (Lifetime limit for orthodontics of \$2,100 with sub-limit of \$1,050 for other dentists) (Teeth whitening has a service limit of an in-chair treatment - max 8 teeth/session- every 36 months)
		Removal of plaque/calculus	\$36 - \$65		
		Application of fluoride	\$28		
		Single film X-rays (service limits apply)	\$31		
	Simple fillings	Direct fillings	\$85 - \$177		
Tooth extractions	Simple extractions	\$96 - \$143			
Teeth whitening (provided by a dentist)	In-chair treatment (service limits apply)	\$50	12 months		
MAJOR DENTAL	Oral surgery	Surgical extractions		\$184 - \$275	
	Complex fillings	Indirect fillings		\$298 - \$671	
THERAPIES	Mental health services Group/individual	Psychology (after Medicare Mental Health Treatment Plan is used up) - group/individual		\$26/\$100	
		Psychology (when member does not have any unused Medicare Mental Health Treatment Plan in the calendar year) - group/individual		\$18/\$65	
		HCF-approved counselling & accredited mental health social worker - group/individual	\$15/\$41		
		HCF-approved Online Cognitive Behavioural Therapy courses	\$35 - \$59		
	Allied health First visit/subsequent	Physiotherapy (see Health Management Programs for classes) - initial/subsequent	\$58/\$49		
		Exercise physiology (see Health Management Programs for classes)	\$33		
		Occupational therapy	\$62		
Chiropractic - initial/subsequent		\$40/\$35			
Osteopathy - initial/subsequent		\$48/\$41			
Podiatry		\$35			
Orthotist/Prosthetist and Pedorthist consultation		\$20-\$100			
Foot orthotics		\$20-\$110			
Natural therapies	Speech pathology	\$60			
	Dietitian	\$45			
OTHER	HCF-approved pharmacy	Remedial massage and myotherapy	\$36		
		Acupuncture and Chinese herbal medicine consultation			
	Vaccines	After PBS equivalent co-payment subtracted	Up to \$50 per script		
OTHER	Artificial aids and appliances	HCF-approved e.g. low vision aids, blood glucose monitors orthoses	\$45-\$150	12 months	
	Health Management Programs	HCF-approved programs e.g. weight management, learn to swim, group physiotherapy, group exercise physiology	Up to \$150 (Set benefits apply and vary per program)	2 months	
		HCF-approved antenatal/postnatal services e.g. childbirth education classes, pregnancy compression garments, breastfeeding consultations, breastfeeding support services provided by the Australian Breastfeeding Association			
	School Accident Benefit	Helps pay out-of-pocket expenses for extras in your cover. See <a href="http://hcf.com.au/school-accident">hcf.com.au/school-accident</a>	For eligible children	2-12 months	
Emergency ambulance (State govt. services)	When not covered under state arrangements	100%	1 day	No annual limit	

## TREATMENTS NOT COVERED BY THIS POLICY

SERVICE CATEGORY		DESCRIPTION
MAJOR DENTAL	Occlusal therapy	Treatment to improve bite
THERAPIES	Audiology	Hearing consultation
OTHER	Hearing aids	Benefits accrue over time and renew every 3 years
	Travel and accommodation	200km round trip for a consulting medical specialist

## THINGS YOU NEED TO KNOW

The following waiting periods apply where these services are covered under your policy:

HOSPITAL AND EXTRAS WAITING PERIODS	
1 DAY	Emergency ambulance.
2 MONTHS	Hospital psychiatric services, rehabilitation and palliative care. Members who have held a hospital cover for at least 2 months and upgrade to receive hospital psychiatric services as covered services may not be required to serve the waiting period for hospital psychiatric services. This exemption can only be accessed once in a member's lifetime.
12 MONTHS	Pregnancy and birth. Pre-Existing Conditions (excluding hospital psychiatric services, rehabilitation and palliative care). Crowns, bridges, dentures, endodontics, occlusal therapy, surgical extractions, oral surgery, complex fillings, periodontics, prosthodontics, teeth whitening, veneers, orthodontics, artificial aids and appliances, foot orthotics, minor podiatric procedures and hearing aids.
2 MONTHS	All other hospital and extras services, including Accident-related treatment (for services included in your cover).

### WHAT'S NOT COVERED?

There are a number of situations where our health insurance doesn't cover you, including for example:

- claims for services by providers not recognised by HCF, and that do not meet HCF's criteria as set out in the Fund Rules
- treatment for Pre-Existing Conditions (other than for hospital psychiatric services, rehabilitation or palliative care) within the 12 month waiting period
- experimental, high cost non-PBS drugs and TGA-approved drugs used for a purpose other than that for which they were approved
- claims made 2 years or more after the date of service
- more than 1 therapy service performed by the same provider in any 1 day.

Please refer to the HCF Member Guide or Fund Rules for a comprehensive list of exclusions.

#### Note:

This product summary is not a complete description of your cover. Please refer to the HCF Member Guide or Fund Rules, or call **13 13 34** to check what you're covered for before receiving treatment.

## INVOLUNTARY UNEMPLOYMENT ASSISTANCE

Losing your job can be an incredibly stressful experience and you might be wondering how you're going to make ends meet. We're here for you, and we'll do what we can to help you with your health cover. If you're eligible, we'll cover the cost of your health cover for up to 6 months.

Must have hospital cover for at least 12 months. Excludes extras only, Ambulance Only and Overseas Visitors Health Cover. Other eligibility criteria apply. See [hcf.com.au/unemployment-assistance](http://hcf.com.au/unemployment-assistance)

