

HCF CORPORATE CARE CARING FOR YOUR HEALTH AT WORK AND BEYOND

May 2026



WELCOME TO HCF CORPORATE CARE

At HCF, your health comes first. With HCF Corporate Care, get great value hospital and extras cover and award-winning service from Australia's largest not-for-profit health fund. Tailored to suit your budget and lifestyle, we offer the choice and flexibility to help you get the most from your health cover. Get easy access to a range of evidence-based health programs, 100% back on popular dental and optical services*, and savings on everyday purchases through our HCF Thank You loyalty program.



WIDE RANGE OF HEALTH PROGRAMS

Eligible members can access programs like mental health support, weight management, heart health and diabetes checks, joint and sleep support**.



AMBULANCE COVER BENEFITS

Prepare for the unexpected with unlimited air, land and sea emergency ambulance trips and treatment by paramedics in Australia#.



MENTAL HEALTH SUPPORT

Eligible members may be able to claim benefits for a psychologist, HCF-approved counsellor or accredited mental health social worker, and access a range of mental health programs and support.



KIDS GO FREE

Add kids under 22 to your family cover (single-parent and two-parent family policies) and the cost of your cover stays the same. You also pay \$0 excess for kids aged under 25.



100% BACK ON POPULAR EXTRAS

Get 100% back* on 2 dental check-ups per year and a range of prescription glasses** through our No-Gap network.



INVOLUNTARY UNEMPLOYMENT ASSISTANCE

If you find yourself unexpectedly unemployed, we'll cover the cost of your health cover for up to 6 months^^.



SAVE WITH THE HCF THANK YOU APP

The HCF Thank You app** makes it easy to browse personalised offers and discounts, earn rewards and track savings. Claim in the app and start saving today.



ADDITIONAL ACCIDENT COVERAGE

Been in an accident? We'll look after you with Accident Safeguard which gives you up to 12 months of our top hospital cover*, and Accident Benefit which provides additional limits on included extras services once your current annual limit is used up^.

UNCOMMON CARE IS OUR BOTTOM LINE

With no shareholders to answer to, our focus is on supporting our over 2 million members. We put people before profit. That means our members are at the heart of everything we do and we put their health before anything else.

BE PART OF AUSTRALIA'S LARGEST NOT-FOR-PROFIT HEALTH FUND



Our not-for-profit status means keeping health premiums as low as possible while investing more in member programs, services and support.

YOUR LEADING CHOICE FOR TRUSTED CARE



Care you can count on from Australia's Most Trusted Brand in Private Health Insurance for 2025 by Roy Morgan^^.

MORE CENTS IN EVERY DOLLAR BACK TO MEMBERS



We've returned more cents than the industry average in every premium dollar to our members over the past decade***.

DISCOUNTS ON OTHER HCF INSURANCE



Access exclusive member discounts on our other insurance products, including life, pet, travel, home, landlord, car and on-demand injury insurance once you join HCF (see page 26 for details).

* 100% back at *More for You* program providers in our No-Gap network. Waiting periods and annual limits apply. Our No-Gap network of healthcare providers changes often. Please check that your provider is part of our No-Gap network before you book or attend an appointment. See hcf.com.au/100back

** Must visit the emergency department within 24 hours of the accident. See hcf.com.au/accident-safeguard for more information.

^ \$200 to \$500 per person, per calendar year depending on your corporate extras product to top up your annual limit for accident-related services.

^ Can be used for 2 years after the accident, provided you make the first extras claim within 6 months of the accident.

** Excludes add-ons like high index material, coatings and tinting.

** Cover is limited to emergency transport to the nearest hospital by a State or Territory government ambulance provider (excludes transport from another hospital or medical facility). Benefits are not payable for ambulance services covered by a State or Territory government scheme. See page 32 for more information.

** 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 for more information.

** To be eligible, you must have an active HCF health, life or Overseas Visitors Health Insurance policy and your premiums must be up to date (excluding Ambulance Only Cover and RT Health Cover). Offers and partners are subject to change without advance notice. See the HCF Thank You app Terms and Conditions available at hcf.com.au/thank-you-app

** Eligibility criteria apply. For more information, see hcf.com.au/health-insurance/health-programs

*** Based on Roy Morgan Most Trusted Brand Award 2025.

*** 88.7% compared to 84.4% across the industry. Calculated based on the average of the past 10 years, sourced from APRA Statistics: Operations of Private Health Insurers Annual Report data 2015-24 and Quarterly private health insurance statistics July 2024-June 2025.

YOUR QUICK GUIDE TO CORPORATE CARE

Our exclusive range of hospital and extras covers offers value for every budget and lifestyle. Choose from a variety of hospital options designed for your needs. Plus, our extensive range of extras covers gives you choice and flexibility.

CREATE THE RIGHT COVER FOR YOU

Create your own combined hospital and extras cover by mixing and matching covers. You can also choose standalone hospital or extras cover (excluding Corporate Care Gold Hospital, which needs to be taken with extras cover). You have the flexibility to pick what works for you.

HOSPITAL

Our range of hospital products offers six different levels of cover, all designed to meet the healthcare needs and budgets of singles, couples and families.



HCF CORPORATE CARE GOLD HOSPITAL	Our top level of cover for complete peace of mind (must be combined with your choice of extras cover).
HCF CORPORATE CARE SILVER PLUS ADVANCED HOSPITAL	Comprehensive protection if you don't need cover for pregnancy.
HCF CORPORATE CARE SILVER PLUS HOSPITAL	Mid-level cover for a range of common procedures.
HCF CORPORATE CARE BRONZE PLUS HOSPITAL	Ideal if you're healthy, with cover for many essential treatments.
HCF CORPORATE CARE BASIC PLUS HOSPITAL	An affordable option for the young and budget conscious.
HCF CORPORATE CARE BASIC HOSPITAL	Provides cover in case you have an accident.



EXTRAS

Our range of extras cover is available in three different categories: Classic Extras, Flexi Extras, Select Extras, to give you more choice and flexibility for your needs.

CLASSIC EXTRAS	HCF CORPORATE CLASSIC PREMIUM EXTRAS	70% back on an extensive range of services, so you're covered for almost everything.
	HCF CORPORATE CLASSIC ADVANCED EXTRAS	60% back on a wide range of services, including remedial massage, psychology and more.
	HCF CORPORATE CLASSIC EVERYDAY EXTRAS	60% back on core services, including major dental.
	HCF CORPORATE CLASSIC STARTER EXTRAS	50% back on essential services like general dental, optical and physio.
FLEXI EXTRAS	HCF CORPORATE FLEXI EXTRAS ADVANCED	60% back and higher flexible combined limit across a range of services you can use however you want, plus a separate optical limit.
	HCF CORPORATE FLEXI EXTRAS	60% back and flexibility to spend your combined limit your way across most essential services, plus a separate optical limit.
SELECT EXTRAS	HCF CORPORATE SELECT EXTRAS ADVANCED	60% back with generous limits, and flexibility to select and swap* unused services as your needs change, so you only pay for what matters to you.
	HCF CORPORATE SELECT EXTRAS	60% back and flexibility to select and swap* unused services, so you only pay for what matters to you.

* The policyholder can swap out a service for another service at any time provided that no one on the policy has claimed on that service during the calendar year. If you swap in teeth whitening, major dental, orthodontics, foot orthotics and minor podiatric procedures, and artificial aids, a 12-month waiting period will apply from the date of the swap.

COVER DESIGNED FOR EVERY LIFE STAGE

Our Corporate Care range is designed to fit your budget and lifestyle, offering you choice and flexibility to find cover that works for you. When choosing health cover, it helps to start by thinking about your current life stage. Below, we've recommended combined Corporate Care hospital and extras cover based on where you're at in life. These are recommendations only, so be sure to check the cover suits your needs.

HOSPITAL COVER CATEGORIES

The government requires that all hospital cover is categorised as Gold, Silver, Bronze or Basic, based on treatments and services each category needs to include (as a minimum). On most of our hospital products we've chosen to cover additional services, above the minimum requirement, and that's why the products include 'Plus' in the name.



	HOSPITAL CATEGORY	WHAT TYPE OF COVER IS IMPORTANT TO YOU?	SUGGESTED HOSPITAL AND EXTRAS
 <p>YOUNG SINGLES AND COUPLES Not planning a family</p>	 Silver Plus	Mid-level hospital cover with flexible extras to choose what's covered	HCF Corporate Care Silver Plus Hospital and HCF Corporate Select Extras
	 Basic Plus	Budget hospital cover and extras cover for the young and healthy	HCF Corporate Care Basic Plus Hospital and HCF Corporate Classic Starter Extras
 <p>PLANNING KIDS A single or couple starting or growing a family</p>	 Gold	Highest level of hospital and extras cover for peace of mind	HCF Corporate Care Gold Hospital and HCF Corporate Classic Premium Extras
	 Gold	Highest level of hospital and flexible extras so you can select and swap* unused services as your needs change	HCF Corporate Care Gold Hospital and HCF Corporate Select Extras Advanced
 <p>FAMILY WITH KIDS No plans to have more kids</p>	 Silver Plus	Mid-level hospital cover and a flexible combined extras limit to use across many services	HCF Corporate Care Silver Plus Hospital and HCF Corporate Flexi Extras Advanced
	 Bronze Plus	Hospital cover for many essential treatments and extras that covers a range of common services	HCF Corporate Care Bronze Plus Hospital and HCF Corporate Classic Advanced Extras
 <p>SINGLES AND COUPLES No kids, not planning a family or kids have left home</p>	 Silver Plus	Comprehensive hospital cover and a flexible combined extras limit to use across a range of services	HCF Corporate Care Silver Plus Advanced Hospital and HCF Corporate Flexi Extras Advanced
	 Bronze Plus	Hospital cover for many essential treatments and extras cover for core services	HCF Corporate Care Bronze Plus Hospital and HCF Corporate Classic Everyday Extras

* The policyholder can swap out a service for another service at any time provided that no one on the policy has claimed on that service during the calendar year. If you swap in teeth whitening, major dental, orthodontics, foot orthotics and minor podiatric procedures, and artificial aids, a 12-month waiting period will apply from the date of the swap.

CORPORATE CARE HOSPITAL COVER MADE FOR YOU

Discover the benefits of our exclusive range of hospital cover options, designed to meet the healthcare needs and budgets of singles, couples and families. With Corporate Care hospital cover, you're protected for private hospital admissions, a variety of in-hospital treatments and more.



FEATURES	HCF CORPORATE CARE GOLD HOSPITAL (must be combined with extras cover)	HCF CORPORATE CARE SILVER PLUS ADVANCED HOSPITAL	HCF CORPORATE CARE SILVER PLUS HOSPITAL	HCF CORPORATE CARE BRONZE PLUS HOSPITAL	HCF CORPORATE CARE BASIC PLUS HOSPITAL	HCF CORPORATE CARE BASIC HOSPITAL
<ul style="list-style-type: none"> No excess for kids aged under 25 Free access to a great range of health programs for eligible members Ambulance cover in emergencies 	✓	✓	✓	✓	✓	✓
<ul style="list-style-type: none"> No excess for accident-related treatment (for services included in your cover) Treatments like joint reconstructions, removal of tonsils or appendix 	✓	✓	✓	✓	✓	✗
<ul style="list-style-type: none"> Treatments like digestive system procedures or sleep studies 	✓	✓	✓	✓	✗	✗
<ul style="list-style-type: none"> Heart and vascular system Back, neck and spine Plastic and reconstructive surgery (medically necessary) 	✓	✓	✓	✗	✗	✗
<ul style="list-style-type: none"> Joint replacements Insulin pumps Cataracts 	✓	✓	✗	✗	✗	✗
<ul style="list-style-type: none"> No excess for same-day admissions Pregnancy and birth Assisted reproductive services e.g. IVF 	✓	✗	✗	✗	✗	✗

WHY CHOOSE CORPORATE CARE HOSPITAL COVER?

- ACCIDENT SAFEGUARD**
 If you're involved in an accident, you'll get the benefits of our top level of hospital cover for up to 12 months, even if your treatment is normally excluded on your cover*.
- NO EXCESS FOR KIDS AND SAME-DAY TREATMENT**
 You pay \$0 excess for kids aged under 25 on your family cover no matter how many times they go to hospital. You also don't have to pay an excess for same-day treatment on Corporate Care Gold Hospital cover after you've held this cover for at least 12 months.
- TREATMENT IN YOUR HOME**
 We'll cover the cost of certain treatments at home for eligible members, including rehabilitation after a knee or hip replacement, chemotherapy, IV therapy antibiotics, wound care and dialysis**.
- AMBULANCE COVER BENEFITS**
 Prepare for the unexpected with emergency ambulance services. Get unlimited air, land and sea emergency ambulance trips and treatment by paramedics in Australia^^.
- NO-GAP DAY SURGERY**
 No gap to pay^ for hospital admission, surgeon and anaesthetist costs, and in-hospital diagnostic tests like blood tests and scans* for endoscopies and hernia surgeries through participating hospitals and surgeons (except for hospital excess).
- HANDY TOOLS TO HELP LOWER YOUR HOSPITAL COSTS**
 Save on your hospital visit with our Find a Provider tool, which helps you find a participating no-gap or known-gap specialist. And get an indication of average out-of-pocket costs for common procedures with our Cost Indicator tool.
- SUPPORT FOR YOUR VISIT TO HOSPITAL**
 Our Preparing for Hospital tool guides you through every step of your procedure with expert advice and key questions to ask your specialist. Plus, our nurse concierge team offers phone support to help you navigate the health system and manage your recovery after hospital treatment.
- YOU COULD SAVE MONEY AT TAX TIME**
 You could avoid the Medicare Levy Surcharge and get a private health insurance rebate with hospital cover.

* Must visit the emergency department within 24 hours of the accident. See hcf.com.au/accident-safeguard for more information.
 ^ To access the No-Gap Day Surgery program, you must have an active hospital policy with HCF (excluding Overseas Visitors Health Cover) that covers the relevant procedure and have held that cover with HCF for at least 12 months. You'll also need to have been accepted into that specific no-gap program by a participating hospital and surgeon. You may be required to pay a hospital excess, depending on your cover and if you're claiming for the first time in the calendar year. There may also be some small permitted gaps and additional costs for outpatient appointments, like a visit to your surgeon in their consulting rooms. For full program terms and conditions, see hcf.com.au/no-gap-day-surgery
 ** Diagnostic test, scans and blood tests must be carried out on the day of the procedure and undertaken as part of the procedure.
 ^^ Eligibility criteria apply. Available with HCF contracted providers, subject to member location and hospital cover. Waiting periods apply. Available in selected areas only. You must have a suitable home environment to be treated in. For more information, see hcf.com.au/members/access-medical-resources/treatment-at-home
 ^^ Cover is limited to emergency transport to the nearest hospital by a State or Territory government ambulance provider (excludes transport from another hospital or medical facility). Benefits are not payable for ambulance services covered by a State or Territory government scheme.

CORPORATE CARE EXTRAS COVER THAT FLEXES TO YOUR NEEDS

Our range of extras cover is designed to give you more choice and flexibility. Whether you want to be covered for a wide range of services or you want flexible options to pick and choose, we have the right extras for you.

WHY CHOOSE CORPORATE CARE EXTRAS COVER?

- ✓ **100% BACK ON DENTAL**
Get 2 dental check-ups a year with 100% back* at *More for Teeth* dentists in our No-Gap network that don't count towards your annual limits (excludes fluoride treatment on second check-up).
- ✓ **100% BACK ON OPTICAL**
Get back 100% of the fee up to the annual limit^ on prescription glasses and contact lenses at any HCF-recognised optical provider.
- ✓ **COVER FOR MENTAL HEALTH**
Depending on your level of cover, eligible members may be able to claim benefits for support from a psychologist, HCF-approved counsellor or accredited mental health social worker, along with HCF-approved online cognitive behavioural therapy courses*.
- ✓ **ACCIDENT BENEFIT**
If you've had an accident and your annual limit is already used up, you'll get additional limits on included extras services*.



* 100% back at *More for You* program providers in our No-Gap network is available on selected covers. Waiting periods and annual limits apply. Our No-Gap network of healthcare providers changes often. Please check that your provider is part of our No-Gap network before you book or attend an appointment. See hcf.com.au/100back

^ Waiting periods and annual limits apply. 100% back available on selected covers for prescription glasses and sunglasses and contacts. Excludes add-ons like high index material, coatings and tinting.

* Services vary depending on your extras product. Waiting periods and annual limits apply.

** \$200 to \$500 per person, per calendar year, depending on your corporate extras product, to top up your annual limit for accident-related services. Can be used for 2 years after the accident, provided you make the first extras claim within 6 months of the accident.

** The policyholder can swap out a service for another service at any time provided that no one on the policy has claimed on that service during the calendar year. If you swap in teeth whitening, major dental, orthodontics, foot orthotics and minor podiatric procedures, and artificial aids, a 12-month waiting period will apply from the date of the swap.

HCF CORPORATE CLASSIC EXTRAS

Classic extras cover with a set percentage back on a range of benefits, depending on your level of cover.

HCF CORPORATE CLASSIC PREMIUM EXTRAS

70% back on most included extras, and 100% of fee back on optical^, up to annual limits. Premium cover with high annual limits and an extensive range of services, so you're covered for almost everything.

HCF CORPORATE CLASSIC ADVANCED EXTRAS

60% back on most included extras, and 100% of fee back on optical^, up to annual limits. Wide range of extras that covers everyday services, including dental, remedial massage, psychology and more.

HCF CORPORATE CLASSIC EVERYDAY EXTRAS

60% back on most included extras, and 100% of fee back on optical^, up to annual limits. Cover for core services like major dental, physio and mental wellbeing support (excluding psychology).

HCF CORPORATE CLASSIC STARTER EXTRAS

50% back on most included extras, and 100% of fee back on optical^, up to annual limits. Corporate extras cover for essential services like general dental, physio and remedial massage.

HCF CORPORATE FLEXI EXTRAS

With Flexi Extras, get a flexible combined annual limit plus an additional optical limit that help you get more back on your favourite extras.

HCF CORPORATE FLEXI EXTRAS ADVANCED

60% back with an **\$850 flexible combined limit**, plus a separate \$225 optical limit. Use your single combined limit however you want across a wide range of services like major dental, physio, remedial massage and psychology.

HCF CORPORATE FLEXI EXTRAS

60% back with a **\$600 flexible combined limit**, plus a separate \$180 optical limit. Use your single combined limit across most essential services like general dental, mental wellbeing support (excluding psychology) and physio.

HCF CORPORATE SELECT EXTRAS

Extras cover that gives you the flexibility to select and swap** unused services as your needs change, so you only pay for what you intend to use.

HCF CORPORATE SELECT EXTRAS ADVANCED

Generous limits on services like general and major dental, optical and physio. Get **60% back** on most services and 100% back of fee on optical^, up to your annual limit. Select 4 services and swap** unused ones as your needs change.

HCF CORPORATE SELECT EXTRAS

Cover for everyday services like general and major dental, optical and physio. Get **60% back** on most services and 100% back of fee on optical^, up to your annual limit. Select 4 services and swap** unused ones as your needs change.

HOSPITAL BENEFITS SUMMARY

Choose your excess (per person, per calendar year)	HCF CORPORATE CARE GOLD HOSPITAL (Must be combined with Extras)	HCF CORPORATE CARE SILVER PLUS ADVANCED HOSPITAL	HCF CORPORATE CARE SILVER PLUS HOSPITAL	HCF CORPORATE CARE BRONZE PLUS HOSPITAL	HCF CORPORATE CARE BASIC PLUS HOSPITAL	HCF CORPORATE CARE BASIC HOSPITAL
No excess for kids under 25	\$750	\$250, \$500 or \$750	\$250, \$500 or \$750	\$250, \$500 or \$750	\$500 or \$750	\$750
No excess for accident-related treatment (for services included in your cover)	✓	✓	✓	✓	✓	✗
No excess for same-day treatment (12-month waiting period applies)	✓	✗	✗	✗	✗	✗
Travel and accommodation benefit*	✓	✓	✓	✓	✓	✓
Involuntary Unemployment Assistance (see page 2)	✓	✓	✓	✓	✓	✓
Examples of what's covered Includes accommodation, operating theatre, intensive care, government-approved prostheses, pharmaceuticals ^a and physiotherapy, as part of your covered admission at a participating private hospital						
Emergency ambulance	✓	✓	✓	✓	✓	✓
Non-emergency ambulance (State Government service only, up to \$5,000 per person, per year)	✓	✓	✓	✓	✓	✓
Accident Safeguard (Services Not Included or Restricted Services listed in this table will be covered on an unrestricted basis in the event of an accident that occurs after joining. Does not include podiatric surgery by a registered podiatric surgeon. Conditions apply. hcf.com.au/accident-safeguard)	✓	✓	✓	✓	✓	✓
Rehabilitation	✓	✓	✓	✗	✗	✗
Hospital psychiatric services	✓	✗	✗	✗	✗	✗
Palliative care	✓	✓	✓	✗	✗	✗
Brain and nervous system e.g. stroke, brain or spinal cord tumours	✓	✓	✓	✓	✗	✗
Eye (not cataracts) e.g. retinal detachment, tear duct conditions, eye infections and medically managed trauma to the eye	✓	✓	✓	✓	✗	✗
Ear, nose and throat e.g. damaged ear drum, sinus surgery, removal of foreign bodies, stapedectomy and throat cancer	✓	✓	✓	✓	✗	✗
Tonsils, adenoids and grommets e.g. hospital treatment of the tonsils, adenoids and insertion or removal of grommets	✓	✓	✓	✓	✓	✗
Bone, joint and muscle e.g. carpal tunnel, fractures, hand surgery, joint fusion, bone spurs, osteomyelitis and surgery for bone cancer	✓	✓	✓	✓	✗	✗
Joint reconstructions (excluding joint replacement surgery) e.g. torn tendons, rotator cuff tears and damaged ligaments	✓	✓	✓	✓	✓	✗
Kidney and bladder e.g. kidney stones, adrenal gland tumour and incontinence	✓	✓	✓	✓	✗	✗
Male reproductive system e.g. male sterilisation, circumcision and prostate cancer	✓	✓	✓	✓	✗	✗
Digestive system e.g. oesophageal cancer, irritable bowel syndrome, gall stones and haemorrhoids	✓	✓	✓	✓	✗	✗
Hernia and appendix e.g. hernia operations and appendicitis	✓	✓	✓	✓	✓	✗
Gastrointestinal endoscopy e.g. colonoscopy and gastroscopy	✓	✓	✓	✓	✓	✗
Gynaecology e.g. endometriosis, polycystic ovaries, female sterilisation and cervical cancer	✓	✓	✓	✓	✓	✗
Miscarriage and termination of pregnancy	✓	✓	✓	✓	✓	✗
Chemotherapy, radiotherapy and immunotherapy for cancer	✓	✓	✓	✓	✗	✗
Pain management e.g. treatment of nerve pain and chest pain due to cancer by injection of a nerve block	✓	✓	✓	✓	✗	✗
Skin e.g. surgery to remove melanoma, minor wound repair and abscesses	✓	✓	✓	✓	✗	✗
Breast surgery (medically necessary) e.g. breast lesions, breast tumours, asymmetry due to breast cancer surgery and gynecomastia	✓	✓	✓	✓	✗	✗
Diabetes management (excluding insulin pumps) e.g. stabilisation of hypo- or hyper-glycaemia, contour problems due to insulin injections	✓	✓	✓	✓	✗	✗
Heart and vascular system e.g. heart failure and heart attack, monitoring of heart conditions, varicose veins and removal of plaque from arterial walls	✓	✓	✓	✗	✗	✗
Lung and chest e.g. lung cancer, respiratory disorders such as asthma, pneumonia and treatment of trauma to the chest	✓	✓	✓	✓	✗	✗
Blood e.g. blood clotting disorders and bone marrow transplants	✓	✓	✓	✓	✗	✗
Back, neck and spine e.g. sciatica, prolapsed or herniated disc, and spine curvature disorders such as scoliosis	✓	✓	✓	✗	✗	✗
Plastic and reconstructive surgery (medically necessary) e.g. burns requiring a graft, cleft palate, club foot and angioma	✓	✓	✓	✗	✗	✗
Dental surgery e.g. surgery to remove wisdom teeth and dental implant surgery	✓	✓	✓	✗	✓	✗
Podiatric surgery (provided by a registered podiatric surgeon - limited benefits apply)	P	P	P	✗	✗	✗
Implantation of hearing devices* Includes associated speech and sound processors (including upgrades)	✓	✓	✓	✗	✗	✗
Cataracts	✓	✓	✗	✗	✗	✗
Joint replacements	✓	✓	✗	✗	✗	✗
Dialysis for chronic kidney failure	✓	✗	✗	✗	✗	✗
Pregnancy and birth	✓	✗	✗	✗	✗	✗
Assisted reproductive services	✓	✗	✗	✗	✗	✗
Weight loss surgery	✓	✗	✗	✗	✗	✗
Insulin pumps (subject to conditions)	I	I	✗	✗	✗	✗
Pain management with device e.g. treatment of nerve pain, back pain and pain caused by coronary heart disease with a device	✓	✓	✗	✗	✗	✗
Sleep studies e.g. sleep apnoea and snoring	✓	✓	✓	✓	✗	✗

CHOOSE YOUR COVER



WHAT DO THESE SYMBOLS MEAN?

✓ SERVICES INCLUDED This service is covered on an unrestricted basis at participating hospitals.

✗ RESTRICTED COVER Restricted Cover is where certain services are specified as being Restricted Services under a hospital product and where Minimum Benefits are applicable. From time to time, the Australian Minister for Health sets out a rate for Minimum Benefits. These Minimum Benefits apply to Restricted Services under some of our hospital covers. If you have Restricted Services under your cover, HCF will pay the Minimum Benefit for a shared room and benefits for government-approved Prescribed List of Medical Devices and Human Tissue Products items and medical services for these Restricted Services. This 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. See page 30 for further details.

✗ SERVICES NOT INCLUDED If you choose a hospital cover where some treatments are not included in your cover then no benefits are payable for those treatments and all services associated with those treatments e.g. prosthesis, medical, diagnostics, except in the case of Accident Safeguard. See page 30 for further details. Please note: other service exclusions apply. For more information on excluded services read page 30.

P 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.

i COVER CONDITIONS Cover is subject to conditions (e.g. provision of a Type C certificate if an insulin pump is provided in hospital with a Type C procedure). For insulin pumps provided as an outpatient, limitations apply to benefits for replacement insulin pumps. See hcf.com.au/insulinpumps to find out if you're covered for any out-of-pocket expenses.

HOSPITAL COVER DETAILS

WAITING PERIODS

HOSPITAL	Waiting Period
Palliative care Hospital psychiatric services Rehabilitation	2 months
Pre-existing ailments or conditions other than the services above (see page 29) Pregnancy and birth	12 months
All other hospital services including treatments under Accident Safeguard	2 months
AMBULANCE	Waiting Period
Emergency ambulance	1 day
Non-emergency ambulance	2 months

Waiting periods vary according to the type of treatment or service. Members who have held a hospital cover for at least 2 months and upgrade to receive hospital benefits (or a higher level of hospital benefits) for hospital psychiatric services may elect to be exempted from the 2-month waiting period for hospital psychiatric services. **This exemption or reduction can only be accessed once in a member's lifetime.**

NO EXCESS FOR SAME-DAY TREATMENT
HCF will waive any applicable excess for same-day treatment for members who have HCF Corporate Care Gold Hospital and have held it for at least 12 months.

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, but these costs will be higher if you don't hold eligible extras cover.

* When you travel at least 200km round trip. Other terms and conditions apply. Go to hcf.com.au/travel-accommodation to find out more.
^a Excluding experimental and high-cost non-PBS drugs. This condition applies for all clinical categories, including chemotherapy, radiotherapy and immunotherapy for cancer. See page 32 for more information.
^b Includes associated speech and sound processors (including upgrades).



EXTRAS BENEFITS SUMMARY			HCF CORPORATE CLASSIC PREMIUM EXTRAS	HCF CORPORATE FLEXI EXTRAS ADVANCED	HCF CORPORATE SELECT EXTRAS ADVANCED (Choose 4 from the 18 services below)	HCF CORPORATE SELECT EXTRAS (Choose 4 from the 18 services below)	HCF CORPORATE CLASSIC ADVANCED EXTRAS	HCF CORPORATE CLASSIC EVERYDAY EXTRAS	HCF CORPORATE FLEXI EXTRAS	HCF CORPORATE CLASSIC STARTER EXTRAS									
	CATEGORY	SERVICE	WAITING PERIODS	BENEFITS	LIMITS	BENEFITS	LIMITS	BENEFITS	LIMITS	BENEFITS	LIMITS	BENEFITS	LIMITS	BENEFITS	LIMITS	BENEFITS	LIMITS		
Optical	Glasses and contact lenses	Spectacle frames	2 months	100% of fee up to annual limit	\$250	100% of fee up to annual limit	\$225	100% of fee up to annual limit	Service 1 \$250	100% of fee up to annual limit	Service 1 \$200	100% of fee up to annual limit	\$200	100% of fee up to annual limit	\$180	100% of fee up to annual limit	\$180	100% of fee up to annual limit	\$150
		Spectacle lenses - pair																	
		Contact lenses - pair																	
General Dental	Diagnostic and preventative	Examinations	2 months	70%	\$700 Max 2 dental check-ups a year with 100% back* at More for Teeth dentists in our No-Gap network that don't count towards your annual limits (excludes fluoride treatment on second check-up)	60%	\$850 Combined limit per person, per year. Max 2 dental check-ups a year with 100% back* at More for Teeth dentists in our No-Gap network that don't count towards your annual limits (excludes fluoride treatment on second check-up)	60%	Service 2 \$700 Max 2 dental check-ups a year with 100% back* at More for Teeth dentists in our No-Gap network that don't count towards your annual limits (excludes fluoride treatment on second check-up)	60%	Service 2 \$500 Max 2 dental check-ups a year with 100% back* at More for Teeth dentists in our No-Gap network that don't count towards your annual limits (excludes fluoride treatment on second check-up)	60%	\$500 Max 2 dental check-ups a year with 100% back* at More for Teeth dentists in our No-Gap network that don't count towards your annual limits (excludes fluoride treatment on second check-up)	60%	\$450 Max 2 dental check-ups a year with 100% back* at More for Teeth dentists in our No-Gap network that don't count towards your annual limits (excludes fluoride treatment on second check-up)	60%	\$600 Combined limit per person, per year. Max 2 dental check-ups a year with 100% back* at More for Teeth dentists in our No-Gap network that don't count towards your annual limits (excludes fluoride treatment on second check-up)	50%	\$450 Max 2 dental check-ups a year with 100% back* at More for Teeth dentists in our No-Gap network that don't count towards your annual limits (excludes fluoride treatment on second check-up)
		Single film X-rays (service limits apply)																	
		Removal of plaque/calculus																	
		Application of fluoride																	
		External - per tooth (service limits apply)																	
Teeth whitening (provided by a dentist - including home application kits)	Home application - per arch (service limits apply)	12 months (teeth whitening has a service limit of an in-chair treatment with max 8 teeth/session - or 1 take-home kit; applies every 36 months)																	
	Direct filling (1-2 surfaces)	2 months																	
Fillings - direct	Direct fillings (3 or more surfaces)																		
	Tooth extractions	Simple extractions																	
Major Dental	Fillings - indirect	Indirect fillings	12 months	70%	\$950	60%	With combined limit (\$1,800 lifetime limit for orthodontics)	60%	Service 3 \$750	60%	Service 3 \$500	60%	\$500	60%	\$450	✗	✗	✗	✗
	Oral surgery	Surgical extractions																	
	Occlusal therapy	Treatment to improve bite																	
	Periodontics	Treatment of tissue surrounding teeth																	
	Endodontics	Treatment of root canals																	
	Crowns and bridges	Placing of crowns and bridges																	
	Dentures	Dentures and/or components (partial and complete). Limits renew every 3 years from the date you received them.																	
	Orthodontics	Correction of teeth and jaws by an orthodontist or other dentist																	
	Therapies	Allied health First visit/subsequent																	
Exercise physiology (includes group and/or classes)																			
Chiropractic																			
Osteopathy																			
Podiatry (including 1 pair of foot orthotics per person per year)																			
Orthotist/prosthetist and pedorthist consultation																			
Audiology																			
Speech pathology																			
Dietitian																			
Orthoptic therapy																			
Occupational therapy																			
Mental health services Group/individual		Psychology (includes group consultation)	100% of course fee (course fees range from \$35 to \$59)	\$450	With combined limit	100% of course fee (course fees range from \$35 to \$59)	60%	With combined limit	100% of course fee (course fees range from \$35 to \$59)	Service 12 \$400	60%	Service 12 \$250	60%	\$200	60%	\$100	100% of course fee (course fees range from \$35 to \$59)	With combined limit	100% of course fee (course fees range from \$35 to \$59)
		HCF-approved counselling and accredited mental health social worker (includes group consultation)																	
	HCF-approved online cognitive behavioural therapy courses																		
Natural therapies	Remedial massage and myotherapy	60%	\$200	60%	\$225	60%	With combined limit	100% of course fee (course fees range from \$35 to \$59)	Service 13 \$180	60%	Service 13 \$180	60%	\$200	60%	\$200	✗	✗	✗	✗
	Acupuncture and Chinese herbal medicine consultation																		
HCF-approved pharmacy	After PBS equivalent co-payment subtracted	2 months	70%	\$300	60%	60%	60%	Service 15 \$400	60%	Service 15 \$300	60%	\$100	✗	✗	60%	With combined limit	✗	✗	
Vaccines	HCF-approved e.g. Boostrix, Shingrix, Vvaxim and more																		
Artificial aids	HCF-approved (e.g. low vision aids, blood glucose monitors)																		
Hearing aids	Benefits renew every 3 years from the date you received them	12 months	\$600	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	
Other	Travel and accommodation	200km round trip for consulting medical specialists and/or hospital admission	70%	\$300	60%	60%	60%	60%	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗
	Health Management Programs	HCF-approved e.g. exercise classes (including Pilates, yoga and tai chi [†]), weight management, learn to swim [‡] and peri-/menopause support services	2 months	\$200	60%	60%	60%	60%	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗
	HCF-approved pregnancy services	HCF-approved antenatal/postnatal services, including childbirth education classes and breastfeeding consultations, pregnancy compression garments, and breastfeeding support services provided by the Australian Breastfeeding Association with a lactation consultant	70%	\$200	60%	60%	60%	60%	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗
	Accident Benefit	Tops up your annual limit if exhausted as a result of an accident [†]	2-12 months	\$500 to top up your annual limit on included services, when claiming as a result of an accident	\$400 to top up your annual limit on included services, when claiming as a result of an accident	Automatic inclusion \$250	Automatic inclusion \$200	Automatic inclusion \$300 to top up your annual limit on selected services, when claiming as a result of an accident	60%	60%	60%	60%	\$300 to top up your annual limit on included services, when claiming as a result of an accident	60%	\$250 to top up your annual limit on included services, when claiming as a result of an accident	60%	\$300 to top up your annual limit on included services, when claiming as a result of an accident	50%	\$200 to top up your annual limit on included services, when claiming as a result of an accident

GET 100% BACK ON POPULAR EXTRAS

You can get 100% back* on popular optical and dental services through our extensive No-Gap provider network.



- 2 dental check-ups a year that don't count towards your annual limits (excludes fluoride treatment on second check-up)
- Prescription glasses from a selected range[^] and free digital retinal imaging with your eye test

To find a participating provider, go to hcf.com.au/findaprovider

* 100% back at More for You program providers in our No-Gap network. Waiting periods and annual limits apply. Our No-Gap network of healthcare providers changes often. Please check that your provider is part of our No-Gap network before you book or attend an appointment. See hcf.com.au/100back
[^] Excludes add-ons like high index material, coatings and tinting.

ANNUAL LIMITS

HCF pays a percentage of the fee charged for each service or good included in your cover. This may not cover the full charge and you'll need to pay any gaps. Annual limits are the maximum amount of benefits that HCF will pay for the service or good in a calendar year. They apply per person, per calendar year unless stated otherwise.

✗ Services not included

- # Must be approved by a health professional to improve a health condition or prevent a chronic disease.
- + \$200 to \$500 per person, per calendar year depending on your corporate extras product to top up your annual limit for accident-related services. Can be used for 2 years after the accident, provided you make the first extras claim within 6 months of the accident.

HELPING YOU GET WELL AND STAY WELL

We know prevention is the key to staying on top of your health. That's why HCF Corporate Care gives you access to health programs grounded in evidence, so you can confidently take charge of your wellbeing at work and beyond.

“

With private health insurance, you can pick the specialist you want and you're not in long waiting queues. When I take the boys to the dentist, I always find the HCF providers. They get their teeth cleaned and looked after twice a year, and I never have to pay. People might think health insurance is expensive, but if you break it down to a weekly cost, it's actually not – especially when you've got children.”

Jocelyn
HCF member



HCF HEALTHFUL APP

Most of us have aspects of our health we'd like to improve. But making a change can feel like the hardest step. Our award-winning health and wellbeing app, HCF Healthful, makes managing your health feel doable, no matter where or when your journey begins. The HCF Healthful app gives eligible members* access to their very own Health Score, evidence-based health programs, real-time health and wellbeing tracking and goal setting.



HEALTHYMINDS CHECK-IN

We're committed to connecting you and your family to fast and convenient mental health support. Eligible members** including teens aged 12 to 17 get a free annual online HealthyMinds Check-in with a registered psychologist from one of our partners, giving you flexibility to choose a time and day that fits your schedule, with appointments available up to 21 hours a day.



HEALTH MANAGEMENT PROGRAMS

Eligible members can claim for a Health Management Program^ through their extras, like an HCF-approved weight management program, or an exercise or gym program including Pilates, yoga and tai chi, when it's been recommended by a health professional to improve a medical condition.



SUPPORT FOR FAMILIES AND CHILDREN

Eligible members can get free resources to help their children build lifelong healthy eating habits with educational tools from Healthy Families for Life^*. Calm Kid Central is an interactive program to help kids aged 4 to 11 navigate big feelings#. Parents may also be able to claim the cost of birth education, breastfeeding and learn to swim classes^.



ONLINE GP CONSULTATIONS

Access a range of services like medical certificates for work and prescription medication with online GP consultations through GP2U at discounted rates. Rural and remote members can access a free annual 15-minute online GP consultation^.



MENTAL WELLBEING AND SLEEP SUPPORT

Explore THIS WAY UP, with eligible members able to claim towards over 18 online mental health programs to help manage challenges like stress, anxiety and chronic pain^^. Eligible members can enjoy a free 12-month subscription to the Sleepfit app to identify sleep issues and get personalised recommendations###.



ALCOHOL SUPPORT WITH DAYBREAK

Change your relationship with alcohol with the Daybreak app by Hello Sunday Morning***. It's a free, anonymous digital space for all Australians to set alcohol behaviour goals, track progress and connect with a supportive community, with eligible HCF members able to be referred to additional mental health support through Daybreak.



PERIMENOPAUSE/ MENOPAUSE HEALTH CHECK

Eligible members^^^ may be able to claim towards an online health check with a menopause-trained doctor to help you navigate women's health issues. You'll also receive personalised recommendations on how to manage your health.

* Eligibility criteria apply. For more information, see hcf.com.au/healthful

^ Before you start any Health Management Program, check you're on eligible cover and the provider of the program is recognised by us by calling 13 13 34 or visiting a branch. To claim you'll need to submit a claim form and provide supporting documents. Unless otherwise stated, all programs have a 2-month waiting period and depend on cover eligibility and annual limits.

^* Eligibility criteria apply. For more information, see hcf.com.au/healthyfamilies

Eligibility criteria apply. For more information, see hcf.com.au/calmkids

^^ Available to members with HCF hospital and/or extras cover, who live in a non-metropolitan MMM2-MMM7 classified postcode. Excludes Accident Only Basic, Corporate Accident Only Basic, Corporate Care Basic Hospital, Ambulance Only and Overseas Visitors Health Cover. Eligible members under 16 years old may need to have a parent or guardian present. If you have any questions about this eligibility criteria, please email wellbeing@hcf.com.au

** Eligibility criteria apply. For more information, see hcf.com.au/mental-support

^^^ Available on selected extras. A 2-month waiting period applies and depends on annual limits. This service is not affiliated or associated with HCF in any way. You should make your own enquiries to determine whether this service is suitable for you. If you decide to use this service, it'll be on the basis that HCF won't be responsible, and you won't hold HCF responsible, for any liability that may arise from that use.

For more information, see hcf.com.au/sleepfit

*** For more information, see hcf.com.au/daybreak

^^^ Must have Health Management Program benefits under your Corporate Care extras cover. Subject to the annual limit and 2-month waiting period. Benefits are only payable if you are not eligible for Medicare for the health check.

HEALTH SUPPORT TO MEET MEMBERS WHERE THEY'RE AT

Everyone experiences highs and lows on their health journey. With HCF Corporate Care, you can trust we'll be there when it counts. Whether it's managing weight and joint pain, improving heart health, coaching support for diabetes or preparing for a visit to hospital, we're here to support you in sickness, health and everything in between.

“

When I came across the Total Wellbeing Diet I thought, 'this is brilliant; this is what I'm going to sign up for'. I'm not going to say it's been easy, because I have some very unhealthy eating habits that I'd like to continue doing but can't. But this has actually changed my view on food quite substantially. For years I lived with pain, but I'm pain-free now.”

Guy
HCF member



MEMBER PERKS

HEALTH MANAGEMENT

Staying on top of your weight, joint and heart health can be managed with our health programs.

- Prevent premature heart disease with healthy lifestyle behaviours, supported by phone coaching and health checks.
- Discover ways to manage osteoarthritis, reduce joint pain and prevent or delay surgery.
- Losing weight and keeping it off over a long period of time can be challenging. Take control of your weight with proven weight management plans.



DIABETES AND HEART HEALTH

Eligible members can access preventive and management programs*, including phone coaching for heart conditions and diabetes with The COACH Program®, heart support from home with Cardihab and a free HCF Heart and Diabetes Health Check delivered by the Victor Chang Cardiac Research Institute, at selected locations and dates throughout the year.



JOINT HEALTH

Eligible members can access a range of joint programs* to help manage osteoarthritis pain, improve mobility, and prevent, delay or prepare for surgery. From personalised coaching support to exercise treatment plans, our programs help you get back to doing the things you enjoy. Eligible members* can also reduce out-of-pocket costs with the No-Gap Joints program.



WEIGHT MANAGEMENT

Eligible members can get free access or save on the CSIRO Total Wellbeing Diet[†]. Follow a higher protein, low-GI eating plan with exercise and make use of proven weight management tools to help improve habits and create lifelong positive behaviours.

GOING TO HOSPITAL TOOLS

Going into hospital can be stressful. That's why we've created tools to give you peace of mind.

- If you're planning a trip to hospital, get help to understand the average out-of-pocket costs for common procedures by using our Cost Indicator tool.
- Prepare for your hospital visit with helpful information and member videos on 47 common procedures.
- We can also help eligible members get a free, confidential second opinion on a health condition from a certified, practising medical specialist[‡].



TREATMENT IN YOUR HOME

We'll cover the cost of treatments at home for eligible members, including rehabilitation after a knee or hip replacement, chemotherapy, IV therapy antibiotics and wound care[∞].



NO-GAP DAY SURGERY

Eligible members have no gap to pay for hospital admission, surgeon and anaesthetist costs, and diagnostic tests like blood tests and scans for endoscopies and hernia surgeries through participating hospitals and surgeons (except for hospital excess)**.



FIND A PROVIDER TOOL

Lower or reduce your hospital costs with our Find a Provider tool, which connects you with specialists in our network who have agreed to participate in our no- or known-gap scheme.

[‡] Eligibility criteria apply. For more information, see hcf.com.au/secondopinion

[∞] Eligibility criteria apply. Available with HCF contracted providers, subject to member location and hospital cover. Waiting periods apply. Available in selected areas only. You must have a suitable home environment to be treated in. For more information, see hcf.com.au/members/access-medical-resources/treatment-at-home

** To access the No-Gap Day Surgery program, you must have an active hospital policy with HCF (excluding Overseas Visitors Health Cover) that covers the relevant procedure and have held that cover with HCF for at least 12 months. You'll also need to have been accepted into that specific no-gap program by a participating hospital and surgeon. You may be required to pay a hospital excess, depending on your cover and if you're claiming for the first time in the calendar year. There may also be some small permitted gaps and additional costs for outpatient appointments, like a visit to your surgeon in their consulting rooms. For full program terms and conditions, see hcf.com.au/no-gap-day-surgery

* Eligibility criteria apply. For more information, see hcf.com.au/heart-health-programs

* Eligibility criteria apply. For more information, see hcf.com.au/joint-health-programs

† Eligibility criteria apply. For more information, see hcf.com.au/csiro-total-wellbeing-diet

HEALTH COVER FOR OVERSEAS VISITORS

Protect yourself with health cover designed for people staying in Australia on a visitor's, working or other temporary visa. HCF's Overseas Visitors Health Cover gives you the confidence to access affordable, quality health services when you need them.

BE COVERED ANYWHERE IN AUSTRALIA

- All products include emergency ambulance transport to the nearest hospital across Australia (exclusions apply depending on your cover)*.
- Log in to online member services to check your details from anywhere.
- With branch locations across Australia, you can visit us if you need assistance.



24/7 HEALTH SUPPORT HELPLINE

If you or your family need to find a doctor or hospital, or have questions about your health, then call our 24/7 helpline on **13 68 42**. Our friendly experts speak many languages.



NATIONAL DOCTOR NETWORK

See a doctor (GP), face-to-face, in HCF's network. If you're covered for doctor services, you can get 100% back for the appointment. To find a doctor, call our 24/7 helpline on **13 68 42**.



NO-GAP ONLINE DOCTOR APPOINTMENTS

With eligible Overseas Visitors Health Cover, you can book a no-gap* 10-minute online consultation with a doctor through GP2U at a time and place that suits you. Book at gp2u.com.au/ohvc-registrations/



WE'LL HELP YOU PAY LESS FOR HOSPITAL TREATMENT

Our large network of private hospitals gives you greater choice and options to lower costs if you, or your loved ones, need hospital treatment.

🔍 hcf.com.au/health-insurance/overseas-visitors

* Covers emergency ambulance transport to the nearest hospital from any location except from a medical facility or a hospital. Under visa compliant cover, emergency ambulance transfer between hospitals will only be covered if it is necessary because the original admitting hospital does not have the required clinical facilities.
 * Available to all HCF Overseas Visitors Health Cover members (except Overseas Visitors Basic Cover). Standard GP online consultation of up to 10 minutes. Eligible members under 16 years may need to have a parent or guardian present.

RECOVER COVER THAT'S UNCOMMON CARE

The road to recovery is different for everyone. That's why our unique range of flexible insurance products gives you cash, so you can get back to your best at your own pace. We call it Recover Cover. hcf.com.au/recover-cover

CASH BACK COVER



Apply if you're aged 16 to 60. Expires at 65.

CRITICAL ILLNESS INSURANCE



Apply if you're aged 18 to 59. Expires at 65*.

INCOME PROTECT INSURANCE



Apply if you're aged 18 to 60. Expires at 65.

Get **\$5,000** for accidents needing surgery, or for serious illnesses*. Use your cash to help with the costs of recovery: taxis to the doctor, rehab, hospital parking, babysitters, or help if you need time off work.

Get **up to \$200,000*** depending on your level of cover. Choose between cover for 3 major conditions (cancer, heart attack and stroke), or for these conditions plus a range of other serious medical conditions, along with partial payment for selected early-stage cancers*.

Get up to 70% of your income* (**up to \$10,000** per month) for up to 12 months) if you can't work for more than 30 days because of an illness or injury*. We'll help you stay afloat while you recover.

LIFE PROTECT INSURANCE



Apply if you're aged 18 to 65. Expires at 99.

KIDS' ACCIDENT COVER



Apply for kids under 17. Expires when they turn 22.

PERSONAL ACCIDENT INSURANCE



Apply if you're aged 55 to 74. Expires at 85.

Get **up to \$1.5 million**, depending on your age and cover level, if you're diagnosed with a terminal illness or pass away*. It's financial support to help cover costs like your mortgage, school fees or living expenses.

Get handy cash* to help your child recover from a range of common injuries* if they have an accident in Australia. Quick help with the costs of splints, treatments, therapies, or to manage life while your child recovers.

Get cash for particular injuries, including certain fractures and burns, if you have an accident in Australia and depending on your level of cover, **up to \$50,000*** for accidental death*, to recover from accidents.

* Subject to conditions, exclusions and limitations - please refer to the PDS and the Policy Document for further information.
 * Sub-limits apply. Please refer to the PDS and Policy Document for further information.
 * Expires on the first policy anniversary after age 65.
 + Payment is subject to offsets including any amounts payable from your employer or superannuation fund. Please refer to the PDS and Policy Document for further information.
 - Get your cash payment when your claim is approved.
 HCF Life Insurance and Recover Cover products are issued by HCF Life Insurance Company Pty Ltd. ABN 37 001 831 250, AFSL 236 806 (HCF Life) and arranged by The Hospitals Contribution Fund of Australia Limited ABN 68 000 026 746, AFSL 241 414 (HCF), which wholly owns HCF Life. HCF and HCF Life do not provide any advice based on any consideration of your objectives, financial situation or needs. Policy terms, conditions, limits and exclusions apply. Before making a decision, please consider the relevant Product Disclosure Statement, Policy Document and Financial Services Guide available by calling 1800 560 855 or visiting hcf.com.au/lifeinfo. The relevant Target Market Determination is also available at hcf.com.au/lifeinfo. The premiums for Recover Cover products are paid to HCF Life. HCF receives commission from HCF Life for their sale of up to 40% of the first year's premium plus an additional commission of 80% of HCF Life's underwriting profit each year calculated as premiums less claims and expenses. HCF's staff may receive an incentive depending on the annual premium of these products which they sell. This will not exceed 15% of the first year's premium.

COMPLETE COVER ALL IN ONE PLACE

From Australia's first on-demand accidental injury cover to exclusive member discounts on travel, pet, home, landlord and car insurance, we're making it easy to safeguard your health and your adventures all in one place.

- ✓ **MEMBERS CAN SAVE ON PET INSURANCE**
HCF members can save on HCF Pet Insurance**, which can reimburse you on eligible vet bills for your dog or cat†. hcf.com.au/petinsurance
- ✓ **SAVE ON YOUR NEXT HOLIDAY**
HCF members can save 25% on travel insurance^ when you use our discount code*. Go to hcf.com.au/travel to log in and get your discount code.
- ✓ **MEMBERS CAN SAVE ON HCF HOME AND LANDLORD INSURANCE**
You can insure your home or investment property with HCF Home and Landlord Insurance. As an HCF member, you can also save up to 5%*** when you quote and buy HCF Home and Landlord Insurance^ online. hcf.com.au/home or hcf.com.au/landlord
- ✓ **MEMBERS CAN SAVE ON HCF CAR INSURANCE**
You can safeguard your car, ute or SUV against the unexpected with HCF Car Insurance. As an HCF member, you can also save up to 5%*** when you quote and buy HCF Car Insurance^ online. hcf.com.au/car
- ✓ **GET ON-DEMAND INJURY COVER**
Flip is our on-demand accidental injury cover. You can try affordable, simple, flexible cover for a day, a week, a season or a year*. flipinsurance.com.au



* Read the PDS and TMD for Flip insurance products at flipinsurance.com.au and consider whether they're appropriate for you. Flip Insurance is issued by HCF Life.
 † HCF Home, HCF Landlord and HCF Car Insurance are issued by Allianz Australia Insurance Limited (Allianz). HCF Travel Insurance is arranged and managed by AWP Australia Pty Ltd, trading as Allianz Global Assistance (AGA), for the insurer Allianz. Consider the PDS and TMD for each product before deciding if it is right for you.
 ‡ For Home, Landlord and Car Insurance, visit hcf.com.au/home, hcf.com.au/landlord and hcf.com.au/car for the PDS; the TMD is available by calling 1300 657 046.
 § For Travel Insurance, visit hcf.com.au/travel for the PDS and TMD. If you purchase a policy of HCF Home and Contents Insurance, HCF Motor Insurance or HCF Landlord Insurance, HCF will receive a commission of up to 5% of the premium for each Home and Contents Insurance policy, Motor Insurance policy or Landlord Insurance policy issued or renewed. HCF may also receive a share of up to 40% of the underwriting profit for HCF Home and Contents Insurance, HCF Motor Insurance and HCF Landlord Insurance policies. Ask us for more details before we provide you with services. If you purchase a Travel Insurance policy, HCF and AGA receive a commission which is a percentage of your premium - ask us for more details before we provide you with services.
 ^ HCF members with eligible hospital, extras or life cover can get a 25% discount on standard premium rates for new HCF Travel policy purchases. Cannot be used in conjunction with, or in addition to any other discounts. Visit hcf.com.au/thankyou for terms and conditions.
 ** HCF Pet Insurance is issued by PetSure (Australia) Pty Ltd, except for policies entered into before 21 March 2024 and subsequent renewals of those policies, which are issued by The Holland Insurance Company Pty Ltd. Consider the PDS and TMD at hcf.com.au/petinsurance before deciding if the product is right for you. HCF Pet Insurance is not part of HCF's health insurance business. Please do not assume that pet insurance and health insurance are similar. Terms and conditions apply, see hcf.com.au/thankyou. Offer Subject to change.
 †† Policy Terms and Conditions, limits, sub-limits, exclusions, excesses and waiting periods apply.
 ††† HCF members with eligible hospital, extras or life cover can get a discount of 5% on HCF Home, Landlord and Car Insurance (visit hcf.com.au/thankyou for terms and conditions). Offer subject to change.

UNLOCK MEMBER OFFERS AND DISCOUNTS

With HCF, you don't just get great value health cover. Through the HCF Thank You app* you can access a world of personalised offers and discounts to make every day more rewarding.

SHOP AND SAVE WITH THE HCF THANK YOU APP

The HCF Thank You app makes it easy to browse personalised offers and discounts, earn rewards and track savings. Claim rewards in the app and start saving today.



GET PERSONALISED OFFERS

Get member offers and discounts that suit you. Earn HCF dollars when you shop at participating retailers or purchase e-Gift cards through the app.

TRACK YOUR SAVINGS

The HCF dollars you earn go into the app's digital wallet. From here you can view your balance and savings total from the palm of your hand.

REDEEM YOUR REWARDS

You can redeem your HCF dollars for an HCF Digital Prepaid Mastercard, eligible retailer e-Gift card or help reduce your health cover premiums^.

WHAT ARE HCF DOLLARS?

You can earn HCF dollars when you shop at participating retailers through the HCF Thank You app. 1 HCF dollar = \$1 AUD. Once your balance reaches 20 HCF dollars, you can redeem it for an HCF Digital Prepaid Mastercard, eligible retailer e-Gift card or help reduce your health cover premiums^.

HOW TO GET STARTED

Go to the **iOS app store** or the **Google Play store**, search for HCF Thank You and download the app.

* To be eligible, you must have an active HCF health, life or Overseas Visitors Health Insurance policy and your premiums must be up to date (excluding Ambulance Only Cover and RT Health Cover). Offers and partners are subject to change without advance notice. See the HCF Thank You app Terms and Conditions at hcf.com.au/thank-you-app
 ^ Must have at least 20 HCF dollars in cleared funds. Only members who pay their premiums by credit card or direct debit can use their HCF dollars to reduce premiums.



SERVICING YOUR MEMBERSHIP

When you join HCF, you'll have access to our exclusive corporate hospital and extras cover that offers great value and benefits. Find out how to start using your cover, make claims and get access to health programs and services, and loyalty discounts.

REGISTER FOR ONLINE MEMBER SERVICES

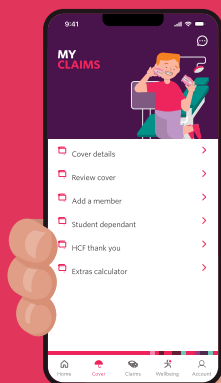
Manage your membership, see your cover details and get HCF Thank You rewards by registering for online member services at hcf.com.au/members

GET THE HCF MEMBER APP

The *My Membership* app makes managing your cover easy with fast, simple, secure access. Make claims on the go, track extras limits, remaining benefits and more. Available for Apple and Android.

WE'RE HERE FOR YOU

Proudly owned and run by Aussies, we're here to help you manage your cover your way. Speak with our award-winning local team by phone on **13 13 34** or chat with us online at hcf.com.au/contact-us. You can also drop in to one of our branches – find your nearest one at hcf.com.au/branches



✓ MORE CHOICE FOR YOUR CARE

Private health insurance lets you decide who treats you and where. In a private hospital, you're more likely to have a private room, so you can recover in the peace and privacy of your own space. You can also skip the public hospital waiting list and cut down the time you need to wait for elective surgery.

✓ NO WAITING PERIODS

When you switch funds, there's no need to re-serve your waiting periods for benefits previously covered. For example, if you're already covered for major dental, you'll get major dental with HCF, as long as your new policy has the same level of benefits. If you're switching and upgrading your hospital cover, you'll need to serve the relevant waiting periods.

✓ SWITCHING IS EASY

Switching your health fund to HCF takes less than 15 minutes. Simply fill in an application form and we'll take care of the rest, including communicating with your previous fund so you don't have to. Once we have the details of your previous health insurer, we'll ask them to send us a Clearance Certificate.



GOOD TO KNOW

Get the lowdown on your cover and steer clear of unexpected costs. Always contact us before going to hospital.

REBATES, SURCHARGES AND INCENTIVES

The Australian Government has a few private health insurance initiatives worth knowing about. If you need more information, visit hcf.com.au or call us on **13 13 34**.

AUSTRALIAN GOVERNMENT REBATE ON PRIVATE HEALTH INSURANCE

To help make private health cover more affordable, the Australian Government gives a rebate on health insurance premiums. You might qualify for the rebate if you have hospital, extras or ambulance cover, and are registered with Medicare. The rebate is income tested, so your entitlement may change depending on your income and your age.

You can take the rebate as:

- a reduced premium
- a tax offset credit in your annual tax return.

When calculating your income be sure to include all taxable income, otherwise you may have to pay additional tax if you nominate an incorrect rebate tier.

We can give you general information on these thresholds, however for personal advice specific to your circumstances you should speak with your accountant, financial advisor or the ATO at ato.gov.au or **13 28 65**.

See privatehealth.gov.au for the list of rebate percentages.

MEDICARE LEVY SURCHARGE

If you earn above a certain income, and don't have hospital cover, you might have to pay a Medicare Levy Surcharge.

You could avoid paying this by having eligible HCF hospital cover. If you don't have eligible private hospital cover and fall into these income thresholds, you may be charged an additional surcharge on your Medicare levy when your tax return is assessed. To view the current income thresholds and Medicare Levy Surcharge information, go to privatehealth.gov.au

LIFETIME HEALTH COVER

If you don't have hospital cover with an Australian registered health fund on 1 July following your 31st birthday, and then decide to take out hospital cover later in life, you might have to pay a Lifetime Health Cover (LHC) loading of 2% on top of your premium for every year you're aged over 30. Over time, this can really add up.

For example, if you take out hospital cover at age 40 you could pay 20% more than someone who first took out hospital cover at age 30.

The maximum loading is 70%. Once you have paid an LHC loading for 10 continuous years, the loading is removed as long as you retain your hospital cover.

For members who've switched from another fund, if your LHC loading differs to what was listed in the transfer certificate, your premiums may change accordingly.

The Australian Government Rebate does not apply to the LHC component of private health insurance. So if you're eligible for the rebate and also have an LHC loading, the rebate won't apply to the LHC portion of your health insurance. To find out if you need to pay the LHC loading, you can use the Lifetime Health Cover calculators at privatehealth.gov.au

PRE-EXISTING AILMENTS OR CONDITIONS

If you had signs or symptoms of a condition, illness or ailment during the 6 months before or on the day you joined HCF (or in the 6 months before you upgraded to a higher level of HCF cover or reduced your excess), this means the condition was pre-existing, even if no diagnosis was made before your cover started. HCF will have a medical expert look at information from your doctor, and any other relevant claim details, to decide whether or not your condition was pre-existing. If it was, a 12-month waiting period will apply to services related to that condition. This rule applies to all new members, members upgrading their cover or reducing their excess, and to children you've added to a policy.

WHO CAN BE COVERED?

Before taking out health insurance, you should understand who can be covered under your policy. You can find out more by visiting [hcf.com.au/faqs](https://www.hcf.com.au/faqs), and searching for 'Who's covered'.

UNDERSTANDING HOSPITAL COVER

If you're admitted to hospital you're considered an inpatient. The services you receive while you're an inpatient (from when you're officially admitted to when you're officially discharged) will be covered by HCF, depending on your level of cover and the hospital you're in.

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.



HOSPITAL GAP

Private hospitals charge for accommodation (your bed), operating theatres, prostheses and other hospital-related services. If you're admitted to an HCF-participating private hospital, these costs will be covered by HCF for services included in your cover.

If you do have Restricted Services under your cover, HCF will pay:

- the Minimum Benefit for a shared room

- minimum Benefits for government-approved Prescribed List of Medical Devices and Human Tissue Products items for the Restricted Services.

This means you might have to pay large gaps in a private hospital or if you choose to be a private patient in a public hospital. When Accident Safeguard applies, the Benefits payable for Excluded Services or Restricted Services will be those applicable to a service covered on an unrestricted basis. Accident Safeguard excludes Elective Cosmetic Surgery and podiatric surgery by a registered podiatric surgeon.

We have a large network of participating private hospitals and day surgeries to help you avoid or reduce any hospital gap. Find an HCF-participating hospital at [hcf.com.au/participatinghospitals](https://www.hcf.com.au/participatinghospitals) or call us on **13 13 34**.

Please note: If you're admitted to a non-participating private hospital, if you choose to be a private patient in a public hospital, or if you're being treated for a Restricted Service on your level of cover, HCF will only pay Minimum Benefits to the hospital.

Minimum Benefits are reduced benefits that we pay for Restricted Services (you don't have full cover for a hospital procedure), or when you go to a hospital that isn't in the HCF network. If Minimum Benefits are in place, you're likely to have large additional costs, known as 'gaps'. Minimum Benefits are set by the Australian Minister for Health.

MEDICAL GAP

You'll be charged a fee for each medical service you get in hospital. Each fee is set by the specialist who delivers the service (e.g. your surgeon, anaesthetist, radiologist or pathologist).

The specialist can choose to charge you a fee known as the Medicare Benefits Schedule (MBS) fee, or a lower or higher fee for their service. It's entirely up to them.

The MBS portion of your provider's fee will be partly covered (75%) by Medicare and your HCF hospital cover will pay for the remaining 25% (for eligible services). Any fee your specialist charges which is more than the MBS fee may not be covered by HCF. This is a medical gap you might have to pay.

HCF has arrangements with more than 48,000 specialists and doctors across Australia that help eliminate or reduce gaps for doctors' services for our

members. Use our search tool to help you find the right specialist at [hcf.com.au/findaprovider](https://www.hcf.com.au/findaprovider). We recommend you check the provider's participation before booking your appointment or procedure as that can change from time to time. Providers can participate on a member-by-member basis.

EXTRAS GAPS

If you have extras cover, we'll pay up to a set amount or a percentage back for extras services (like dental or optical), depending on your annual limits. The amount we'll pay also varies depending on your level of cover. You'll need to pay the difference between what your extras provider charges and the benefits we pay: this is an extras gap.

WHAT'S NOT COVERED BY MY HEALTH INSURANCE?

There are some situations where your health insurance doesn't cover you, unless we're required to pay benefits under the *Private Health Insurance Act*.

The items listed below aren't a complete list of what isn't covered, so always call 13 13 34 to check your cover before you go to hospital or have a treatment.

Some items not covered by our hospital or extras cover include:

- Elective Cosmetic Surgery
- emergency room fees
- Ambulance Transportation between hospitals or from a medical facility (emergency or non-emergency)
- services supplied by a provider not recognised by HCF
- claims made 2 years or more after date of service
- treatment that HCF deems to be inappropriate or not reasonable, after receiving independent medical or clinical advice (subject to HCF's obligation to pay Benefits under the *Private Health Insurance Act*)
- claims that do not meet HCF's criteria as set out in the Fund Rules
- services that are not delivered face-to-face in a clinical setting, such as online or telephone consultations, unless a member is participating in a Chronic Disease Management Program or Health Management Program, or the service is a Telehealth Extras Service or an inpatient telehealth psychiatry service covered by Medicare
- services provided outside Australia which do not meet the requirements under the *Private Health Insurance Act*

- any Service where the treatment does not meet the standards in the Private Health Insurance (Accreditation) Rules
- when a member has the right to recover the costs from a third party other than HCF, including an authority, another insurer or under an employee benefit scheme
- services received during any period where payment is in arrears, the Policy is not financial, the Policy is suspended or within a Waiting Period
- treatment for Pre-Existing Conditions (other than for hospital psychiatric services, rehabilitation or palliative care) within the 12-month Waiting Period (the Pre-Existing Condition Waiting Period applies to new Members and Members upgrading their Policy to any higher level Benefits or lower excess) (see page 29)
- if a Service is listed as a Service Not Included (we define these services as Excluded Services in our Fund Rules) in the Product Information. For some Hospital Covers, a Service Not Included might not apply when a member receives treatment as the result of an Accident (see [hcf.com.au/accident-safeguard](https://www.hcf.com.au/accident-safeguard)). For other Hospital Covers, the Service is not included regardless of whether or not Treatment is required as a result of an Accident.

Our hospital cover doesn't include the following, unless we're required to pay benefits under the *Private Health Insurance Act*:

- doctors' consultations performed in a doctor's surgery, medical centre, clinic or as an outpatient
- hospital benefits relating to procedures (and other associated goods and services) that do not require a hospital admission (except certified Type C procedures)
- private room accommodation for same-day procedures
- luxury room surcharge
- massage and aromatherapy services
- select Services provided while in Hospital by non-hospital providers, e.g. dental practitioner
- take-home items including crutches, toothbrushes and drugs
- personal convenience items including the cost of phone calls, newspapers, magazines and beauty salon services
- respite care
- special nursing
- benefits for Nursing Home Type Patients except as required under *Private Health Insurance Act*
- hospital Benefits (including Medical Benefits) for Services in respect of which the item is not approved for payment by Medicare

- donated blood and blood products
- donated blood collection and storage
- the gap on government-approved, gap-permitted Prostheses items
- pharmaceuticals (including PBS pharmaceuticals benefits) and other sundry supplies not directly associated with the reason for admission
- PBS pharmaceutical benefits in private Non-Participating Hospitals
- experimental drugs, non-PBS drugs and Therapeutic Goods Administration (TGA)-approved drugs used for a purpose other than that for which they were approved. This condition applies for all clinical categories including chemotherapy, radiotherapy and immunotherapy for cancer
- experimental treatment or other treatment that does not fall within a clinical category under the Private Health Insurance (Complying Product) Rules that is covered by the product
- benefits where a Service is a Service Not Included (we define these services as Excluded Services in our Fund Rules) for the payment of Benefits in a Hospital, and any other Services directly related to those Services, including medical, diagnostic, prosthesis and pharmacy received at the same time, except when Accident Safeguard applies
- benefits greater than Minimum Benefits if a Service is listed as Restricted Cover in the Product Information. For some Hospital Covers, Minimum Benefits might not apply when a member receives treatment as the result of an Accident (see hcf.com.au/accident-safeguard). For other Hospital Covers, Minimum Benefits apply regardless of whether or not treatment is required as a result of an Accident.

In addition, extras benefits are not payable for:

- add-ons for optical such as a high index material, coatings and tinting
- services received overseas or purchased from overseas including items sourced over the internet
- routine health checks, screening and mass immunisations
- where a provider is not in an independent Private Practice
- more than one therapy Service performed by the same provider in any one day
- pharmacy items that do not meet HCF's definition of a Pharmaceutical Item (see the Member Guide for definition)
- fees for completing claim forms and/or reports

- services while a hospital patient, except for eligible oral surgery
- services that had not been provided at time of claim
- where no specific health condition is being treated or in the absence of symptoms, illness or injury (except some Chronic Disease Management Programs and preventative dental services)
- co-payments and gaps for government-funded health services including the co-payment for PBS items
- any service specifically excluded by law such as aromatherapy and homeopathy.

ABOUT AMBULANCE COVER

Medicare doesn't cover the cost of ambulance services and these can be very expensive.

HCF hospital and extras covers emergency ambulance services provided by State Government Ambulance Service Providers. Some levels of cover also include State Government non-emergency ambulance services. This is payable if your doctor requests ambulance transport because your condition requires monitoring and support in transit (up to \$5,000 per person, per calendar year). You can claim ambulance benefits for emergency transport to the nearest appropriate hospital able to provide the level of care you need.

Residents of NSW & ACT (in NSW or ACT)

Emergency ambulances aren't fully covered by the State Government unless you hold certain government concession cards. HCF hospital and extras covers emergency ambulance services provided by State Government ambulance providers to the nearest hospital able to treat you.

Residents of NSW & ACT (interstate)

If you have HCF hospital cover, you're entitled to fully covered State emergency ambulance transport across most of Australia under a levy arrangement. This excludes services in Qld and SA (and also WA for ACT residents) but you may be able to claim under your HCF cover. If you have standalone Corporate Care extras cover, you're fully covered for State emergency ambulance transport across most of Australia.

Residents of Qld

Emergency ambulance services are covered by your State Government Australia-wide and non-emergency ambulance services within Qld. You may be able to claim for services not covered by your state scheme under your HCF cover.

Residents of Tas

Emergency road ambulance services are covered by your State Government across Australia, with the exception of Qld and SA. You may be able to claim for services not covered by your state scheme under your HCF cover.

Residents of Vic, SA, WA & NT

You need either health cover which includes ambulance or an ambulance subscription.

See the Member Guide for more info on Ambulance Cover at hcf.com.au/forms-and-brochures

CHANGES TO COVERS AND PRICING

All information in this brochure was correct at the time of printing. This brochure should be read in conjunction with the HCF Member Guide, a copy of which is available at hcf.com.au or at HCF branches. All capitalised terms in this brochure have the same meaning as, and are defined in, the Member Guide. Please read and retain this brochure for future reference. We reserve the right to make changes to prices, product specifications and other conditions relating to the products contained in this brochure. Please contact us before purchasing any products to make sure you have the latest information available.

YOUR RIGHTS ARE PROTECTED

PRIVATE HEALTH INSURANCE CODE OF CONDUCT

The Private Health Insurance (PHI) Code of Conduct's aim is to improve the standards of practice and service in the private health insurance industry. See a full copy of the code at privatehealth.com.au/codeofconduct For general information about private health insurance, see privatehealth.gov.au



PRIVATE PATIENTS' HOSPITAL CHARTER

We support the Private Patients' Hospital Charter, which outlines what members can expect from doctors, hospitals and their health fund. Visit the Private Health Insurance section for consumers at health.gov.au, or call the Department of Health, Disability and Aged Care on **1800 020 103** for details of the Charter.

We support this by ensuring you:

- receive correct information about private health insurance
- are aware of the internal and external dispute resolution procedures
- can make an informed decision about your cover
- are protected in accordance with the privacy principles.

HAVE A COMPLAINT?

If you have a complaint about any of the products or services we offer, your membership or cover, or if you want to know the status of an existing complaint, contact us for help.

Call: 13 13 34

Go to: hcf.com.au

Email: service@myhcf.com.au

Write to: HCF GPO Box 4242, Sydney NSW 2001

Visit: a branch, see locations at hcf.com.au/branches

If you aren't satisfied with the resolution of your **health insurance** complaint, you can get in touch with the Commonwealth Ombudsman. They're an independent body that helps resolve complaints and gives advice and information for free.

Call: 1300 362 072

Go to: ombudsman.gov.au

Write to: GPO Box 442, Canberra ACT 2601

If you aren't satisfied with the resolution of your complaint about **life or general insurance (such as pet or travel)**, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA gives free, fair and independent financial services complaint resolution.

Call: 1800 931 678 (free call)

Go to: afca.org.au

Email: info@afca.org.au

Write to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

LIFE INSURANCE CODE OF PRACTICE

HCF Life is bound by the Life Insurance Code of Practice, which sets out the Australian life insurance industry's key commitments and obligations to customers. For further information, visit fsc.org.au



OUR PRIVACY STATEMENT

Your privacy matters to us and we're committed to protecting your privacy.

We collect your personal information including sensitive information such as health information from you and/or the policyholder who is responsible for your policy and/or from other third parties detailed in our Privacy Policy, so we can:

- comply with applicable laws
- manage our relationship with you
- record your treatment
- provide health or other insurance-related products and services to you (including through third parties)
- manage and pay claims and benefits
- assess your insurance, health and related lifestyle needs
- investigate fraudulent or improper claims and assess risks
- research and develop products, services and benefits that may better serve your needs
- assess your possible interest in, and tell you about, such products and services
- administer our business and deal with complaints.

We may share or disclose your personal information to third parties or individuals, some of which may be located overseas, including:

- to the policyholder, if you are a dependant or another member (e.g. partner or children) on the policy, for the purposes of your HCF membership. Our contract with the policyholder requires us to have full and free communication with the policyholder on all aspects of the policy, including the benefits claimed by any member under the policy
- to organisations that deliver services on our behalf or to us, such as third parties that we contract to assess or process claims, administer programs that we develop for the benefit of members, research companies contracted by us (to ask your opinions on improving the HCF Group's service, benefits or product offerings), third party vendors who place targeted online ads for us on their sites and mailing houses

- other service providers, for example, our advisors for the purposes of obtaining legal advice or our technology providers
- between companies within the HCF group of companies
- fraud-prevention agencies, government bodies and regulators, including law enforcement bodies such as the police, professional associations and industry bodies
- health service providers (where it's used to improve their ability to provide you with health services)
- other insurers or reinsurers, including other health insurers where you have moved your insurance to or from HCF
- where disclosure is otherwise authorised or required by, or under, applicable laws or any other legal or regulatory process
- other members and the public, such as where we publish details of our analysis of claims data and charges including out-of-pocket (gap) costs charged by health service providers for different treatments (no members will be identified).

We don't normally give personal information about you to anyone who's not on your membership. **You'll need to give us written permission if you want someone who's not covered by your membership, such as a friend or carer, to deal with us on your behalf.**

If you don't provide personal information we request, we may not be able to provide you with our products or services, including health insurance.

You can ask us at any time to stop direct marketing to you by calling **13 13 34** or by logging in to online member services at **hcf.com.au/members** and updating your preferences.

For more about the personal information we collect and how we handle it, how to access and update your information, or how to make a complaint and how we respond to complaints, read our Privacy Policy at **hcf.com.au/privacy** or visit a branch.

New policyholders: please make sure all members on your policy are made aware of the HCF Privacy Policy.



HCF CORPORATE CARE YOUR WORK AND LIFE COVERED

Ready to take the next step? Join HCF to get great value cover now. Switching your health fund takes less than 15 minutes. We'll take care of the rest, including communicating with your previous fund.

All you need to do is:

1. Choose or create the HCF cover that's right for you.
2. Call **1800 880 049**, email corporatesales@hcf.com.au or visit a branch.
3. Leave the rest to us.

The Hospitals Contribution Fund of Australia Ltd
ABN 68 000 026 746 AFSL 241 414

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Postal Address: GPO Box 4242, Sydney NSW 2001



1800 880 049



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