

Your guide to choosing the health insurance that gives you **more**.

July 2012



The woman is holding four large red blocks, each with white text. The blocks are arranged in a 2x2 grid around her. The top-left block says 'Not-for-profit'. The top-right block says 'FREE health coaching'. The bottom-left block says 'More than just health insurance'. The bottom-right block says 'More benefits', 'More cover', and 'More savings'.

Not-for-profit

FREE health coaching

More than just health insurance

More benefits
More cover
More savings



Get more with
HCF[®]

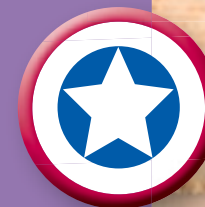
Contents

The HCF difference	4	Extras benefits summary	25
You get more with HCF	5	Stand alone products	28
More for you programs	6	Loyalty benefits	30
Hospital benefits	7	Things you need to know	32
Health and wellbeing services	8	Australian Government rebate, surcharge and incentive	36
Guide to choosing your cover	10	Cash Assist	38
Young singles & couples - under 35	12	More insurance options	44
Planning a family	14	Your privacy	46
Families with kids	16	Branch addresses	47
Singles & couples - 35 to 65	18	How to join	48
Complete peace of mind - over 65	20	Application form	49
Hospital benefits summary	22		

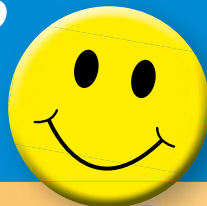
**Compare
HCF hospital
and extras
cover at a
glance.**

See pages
22 to 27

**Families
with kids**
Page 16



**Young singles
& couples -
under 35**
Page 12



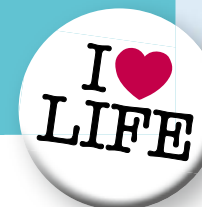
**Singles &
couples -
35 to 65**
Page 18



**Planning
a family**
Page 14



**Complete
peace of mind -
over 65**
Page 20



We'll help you make the Switch to **HCF**. Just call 13 13 34 to find out how.

We'll help you stay healthy, save on health care costs, and help you choose the right level of cover to suit your life stage.

MORE than just health insurance

- HCF Dental and Eyecare Centres offer a range of fully covered services
- My Health Guardian – our unique online program to help you take charge of your own health
- HCF Life's affordable financial relief for when sickness, accidents or unemployment strike.

MORE benefits, MORE cover, MORE savings

- We consistently return more in benefits than the average health fund
- The best full coverage for medical services of any health fund in every state
- Only one hospital excess applies per person per calendar year
- No hospital excess for same day or accident related surgery
- No hospital excess for dependent children.

Because we're not-for-profit, members get more, not shareholders. And, unlike some major funds, we remain fully Australian owned. One more reason you'll be happier with HCF.

MORE cover for important hospital services

When it comes to your health, no one likes surprises. That's why all our hospital products include cover for heart conditions.

HIGHER limits on all extras

We offer some of the highest limits on the important services like dental, optical, physiotherapy, chiropractic and osteopathy.

YOUR CHOICE of doctor

Want a doctor you know and trust? With HCF, it's your choice.

If you choose a doctor who participates in our no-gap arrangements, you can avoid additional costs.

NO-GAP in-hospital medical services

Many doctors charge more than the Medicare Benefits Schedule (MBS) fee and that gap can end up costing you more than you expect in extra charges for in-hospital medical services. You can wipe that gap off your bill. Choose a doctor who participates in HCF's no-gap Medicovert arrangements to make sure you don't pay a gap.

LESS EXCESS if you are hospitalised

An excess is the amount you nominate to pay if you are admitted to hospital. Depending on your level of cover, you can reduce your health cover premium by opting for a higher excess or pay a bit more to get a lower excess. Whatever excess you choose, you're likely to pay less overall with HCF. Because, unlike most other funds, we charge:

- Only one excess per person per calendar year
- No hospital excess for dependent children
- No excess for same-day surgery
- No excess for accidents.

HCF approved health management programs

HCF's health management programs offer a range of benefits to help members lead a fit and healthy life. The programs allow you to claim for:

- Exercise regimes and gym membership fees (doctor's referral required)
- Childbirth / Antenatal (before birth) education
- Lactation consultations
- Learn to swim
- Stress management
- Quit smoking
- Weight management
- Faecal occult blood testing.

This benefit is only available for members on some levels of extras cover who have served the six month waiting period. Before you start on any program, please contact us on 13 13 34 to ensure you are eligible for a benefit and what your annual limits are.

**10%
OFF at
FitnessFirst**

HCF has teamed up with Fitness First to give members a 10% discount on new Fitness First memberships. Terms, conditions and a one-off start-up fee apply. See our website for details.
www.hcf.com.au/memberoffer



More for muscles

All members with extras cover are entitled to one gap-free physiotherapy initial consultation per year with a participating provider for a new health condition subject to their annual limits. We hope that by making the initial consultation fully covered, members will seek early rehabilitation following an injury and therefore recover more quickly.

For more information on the More for muscles program, including a list of participating physiotherapists, please visit www.hcf.com.au/more-for-muscles or call 13 13 34.

More for eyes

All members with extras cover are entitled to free eye health checks through digital retinal imaging from participating providers. This is a process where a photograph is taken of the inside of your eye to determine its health.

In addition, members can choose from a range of fully covered glasses from participating providers subject to their available limits.

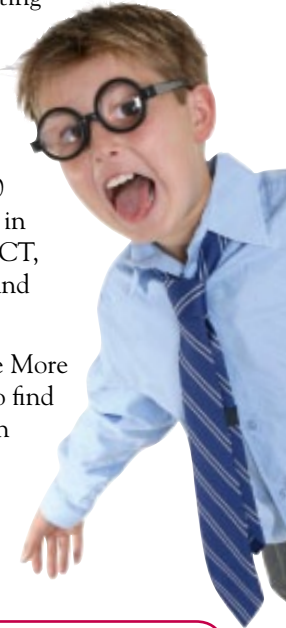
The program is available through HCF EYECARE Centres and participating providers nationwide.

For more details on the More for eyes program, including a list of participating providers, please visit www.hcf.com.au/more-for-eyes or call 13 13 34.

More for teeth

All members with extras cover are eligible for a range of fully covered diagnostic and preventative dental services (e.g. scale and clean) from a participating dentist subject to their available limits. The program is available from our seven Dental Centres throughout Sydney, and over 3,500 participating providers in regional/rural NSW, ACT, Queensland, Victoria and South Australia.

For more details on the More for teeth program, or to find participating dentists in your area, please visit www.hcf.com.au/more-for-teeth or call 13 13 34.



HCF Dental and EYECARE Centres

Blacktown Dental: (02) 9852 2100 Eyecare: (02) 9672 9500	Brookvale Dental: (02) 9907 5600 Eyecare: (02) 9907 5100	Hurstville Dental: (02) 8567 3244 Eyecare: (02) 9585 8400	Sydney Dental: (02) 9290 0555 Eyecare: (02) 9290 0199
Bondi Junction Dental: (02) 9386 2222 Eyecare: (02) 9386 2333	Chatswood Dental: (02) 8448 0144 Eyecare: (02) 8448 0111	Parramatta Dental: (02) 9685 1255 Eyecare: (02) 9893 8344	

Which hospital cover is calling your name?

No matter which cover you choose, you'll always get:

- Cover for accommodation in a public or HCF participating private hospital
- Coronary care
- Physiotherapy and pharmaceuticals related to your admission in a public or HCF participating private hospital
- Ambulance cover (see page 28)
- Cover for Medicare gap (25% of the scheduled fee)
- Access to HCF's no-gap Medcover scheme (see page 5 for more).

And unlike most other funds doesn't exclude any procedures or services where a Medicare benefit is payable. However, to keep benefits relevant (and the premium down), some of our hospital covers pay Minimal benefits on selected services such as:

- Gastric banding and obesity surgery
- Pregnancy and birth related services
- Government approved prostheses

- Assisted reproductive services (e.g. IVF, GIFT)
- Psychiatric services
- Total and partial hip and knee joint replacement
- Rehabilitation services
- Cataract and other lens related procedures
- Dialysis for chronic renal failure.

If you plan on having any of these procedures in a private hospital, talk to us and we'll direct you to the most appropriate level of cover. Read more about what we mean by Minimal benefits on page 32.



To find out more about HCF hospital cover and to compare levels of cover, please go to page 22.

We'll help you take better care of your health

with our health and wellbeing services.

MyHealthGuardian™



It's like having your own personal health coach, 24 hours a day.



A unique program of personalised online health management tools to look after your health and well-being including:

- Well-being assessment - a simple, guided process to assess your overall health and well-being.
- Well-being action plan - use your assessment feedback to put together your online interactive action plan.

- Resource library - puts a wealth of health information at your fingertips, with hundreds of articles, exercises and recipes.

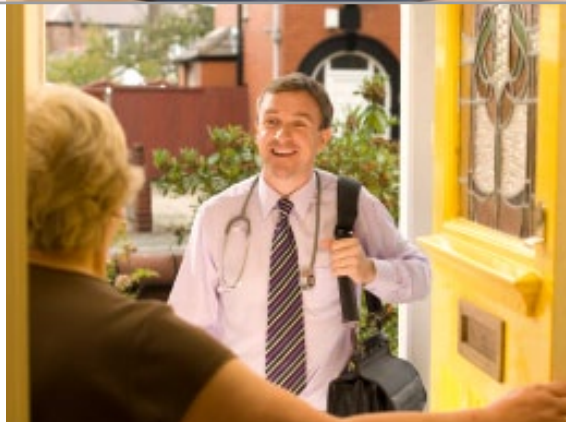
It's available to members 18 years of age or older with hospital and/or extras cover.

Take a virtual tour at www.hcf.com.au/mhg

MyHomeDoctor™



After-hours home general practitioner service for you and your family.



With HCF's new My Home Doctor service, you can call for the doctor in the middle of the night, or on the weekend, and they will come to your house – at no charge to you.

It's available to eligible members with hospital cover who are within the coverage area of the service.

This is currently North, Central and Western Sydney and South-East Queensland.

Find out more at www.hcf.com.au/mhd

MyGlobalSpecialist™



Giving members access to world leading medical experts.



If you or someone on your family membership had a serious illness, wouldn't it be reassuring to know that a leading medical expert was able to review your case?

Your specialist, chosen from a panel of 50,000 worldwide, will:

- review all your medical records

- provide a second opinion and detailed report
- answer any of your questions.

It's available to members on Top Plus Nil excess with either Multicover or Super Multicover. Upgrade to this level of cover and start using this service immediately.

Find out more at www.hcf.com.au/mgs

Life stage level of cover:

■ ■ ■ - Medium level of cover ■ ■ ■ - High level of cover ■ ■ ■ - Highest level of cover

Life stage	Suitable for	Product options	Hospital	Extras	Page
Young singles & couples - under 35 	Healthy young singles and couples not planning a family	Top Plus + Multicover. Excess options: Nil, \$150, \$250 or \$450	■ ■ ■	■ ■ ■	12
		Hospital Advanced Savings + General Extras Plus. Excess options: \$250 or \$450	■ ■ ■	■ ■ ■	12
		Young Singles & Couples Cover. Excess: \$450	■ ■ ■	■ ■ ■	12
Planning a family 	Those planning children.	Top Plus + Multicover. Excess options: Nil, \$150, \$250 or \$450	■ ■ ■	■ ■ ■	14
		Top Plus + General Extras Plus. Excess options: Nil, \$150, \$250 or \$450	■ ■ ■	■ ■ ■	14
Families with kids 	Healthy families with children.	Top Plus + Multicover. Excess options: Nil, \$150, \$250 or \$450	■ ■ ■	■ ■ ■	16
		Top Plus + General Extras Plus. Excess options: Nil, \$150, \$250 or \$450	■ ■ ■	■ ■ ■	16
		Hospital Advanced Savings + Multicover. Excess options: \$250 or \$450	■ ■ ■	■ ■ ■	16
Singles & couples - 35 to 65 	Healthy and active singles and couples without dependent kids.	Top Plus + Super Multicover. Excess options: Nil, \$150, \$250 or \$450	■ ■ ■	■ ■ ■	18
		Top Plus + Multicover. Excess options: Nil, \$150, \$250 or \$450	■ ■ ■	■ ■ ■	18
		Fit & Free. Excess options: Nil or \$250	■ ■ ■	■ ■ ■	18
Complete peace of mind - over 65 	Those who would rather leave nothing to chance.	Top Plus + Super Multicover. Excess options: Nil, \$150, \$250 or \$450	■ ■ ■	■ ■ ■	20
		Top Plus Hospital + Multicover. Excess options: Nil, \$150, \$250 or \$450	■ ■ ■	■ ■ ■	20

“Unplanned healthcare costs really cramp my style.

I want cover for the essentials, without putting a strain on my budget.”



Cash Back Cover

Get added protection, with \$2,500 cash back if you suffer an accident or serious illness. Add Cash Back Cover for just \$1 per week for singles. See page 39 for details.



Ideal for young singles and couples wanting top hospital and comprehensive extras cover.

Top Plus and Multicover

Choose nil, \$150, \$250 or \$450 hospital excess. Over \$10,000 in available extras limits per person.

Top-level hospital cover:

- ✓ Our top hospital cover for complete peace of mind
- ✓ Hospital benefits (see page 22)
- ✓ Ambulance (see page 28)
- ✓ Accidents
- ✓ Pregnancy and birth related services
- ✓ Shoulder and knee reconstruction surgery
- ✓ Cataract and other lens surgery
- ✓ Rehabilitation services
- ✓ Gastric banding and obesity surgery
- ✓ Psychiatric services

Comprehensive extras cover:

- ✓ Over \$10,000 in extras limits per person
- ✓ More essential and major dental
- ✓ Plus more optical
- ✓ Higher limits for physio, chiro and osteo
- ✓ Higher limits and benefits for most other services such as remedial massage, acupuncture and more
- ✓ HCF approved health management programs
- ✓ Additional therapies and services
- ✓ Loyalty benefits (see page 30)

**Much
Much
More**

PLUS bonus Permanent Disability from Accident cover (see page 40)

Ideal for healthy young singles and couples wanting comprehensive hospital and generous extras cover.

Hospital Advanced Savings and General Extras Plus

Choose \$250 or \$450 hospital excess. Over \$2,500 in available extras limits per person.

Comprehensive hospital cover:

- ✓ Hospital benefits (see page 22)
- ✓ Ambulance (see page 28)
- ✓ Accidents
- ✓ Shoulder reconstruction surgery
- ✓ Rehabilitation services

Generous extras cover:

- ✓ Over \$2,500 in extras limits per person
- ✓ Essential and selected major dental
- ✓ Optical
- ✓ High limits for physio, chiro and osteo
- ✓ Exercise physiology
- ✓ Remedial massage, acupuncture and more

**Much
More**

Ideal for healthy young singles and couples not planning a family and looking for a cost-effective hospital and extras package.

Young Singles & Couples

\$450 hospital excess. Over \$1,400 in available extras limits per person.

Essential hospital cover:

- ✓ Hospital benefits (see page 22)
- ✓ Ambulance (see page 28)
- ✓ Accidents
- ✓ Shoulder reconstruction and more

Essential extras cover:

- ✓ Over \$1,400 in extras limits per person
- ✓ Essential dental
- ✓ Optical
- ✓ Physio, chiro and osteo
- ✓ Exercise physiology
- ✓ Remedial massage, acupuncture and more

More

These product packages are a recommendation only. To compare hospital and extras products and learn more about what's covered, please refer to pages 22 to 27.

“Having kids means we have to hop to it. We need a plan that can cover us every step of the way, and expand as our family grows.”



Choose this Cash Assist option:
Cash Back Cover gives even more peace of mind
See page 39.



Ideal for those planning children, wanting top-level hospital and comprehensive extras cover.

Top Plus and Multicover

Choose nil, \$150, \$250 or \$450 hospital excess. Over \$10,000 in available extras limits per person.

Top-level hospital cover:

- ✓ Our top hospital cover for complete peace of mind when planning a family
- ✓ Assisted reproductive services (e.g. IVF, GIFT)
- ✓ Pregnancy and birth related services
- ✓ Hospital benefits (see page 22)
- ✓ Ambulance (see page 28)
- ✓ Accidents
- ✓ Hip and shoulder reconstruction
- ✓ Cataract and other lens surgery
- ✓ Rehabilitation services

Comprehensive extras cover:

- ✓ Over \$10,000 in extras limits per person
- ✓ More essential and major dental
- ✓ More optical
- ✓ More for antenatal exercise classes by a registered physiotherapist
- ✓ More for physio, chiro and osteo
- ✓ Plus natural therapies coverage
- ✓ Plus HCF approved health management programs
- ✓ Higher limits and benefits for most services such as remedial massage, school accident cover and vaccinations
- ✓ Additional therapies and services
- ✓ Loyalty benefits (see page 30)

**Much
Much
More**

PLUS bonus Permanent Disability from Accident cover (see page 40)

Ideal for those planning children, wanting top-level hospital and generous extras cover.

Top Plus and General Extras Plus

Choose nil, \$150, \$250 or \$450 hospital excess. Over \$2,500 in available extras limits per person.

Top-level hospital cover:

- ✓ The same top hospital cover as above

Generous extras cover:

- ✓ Over \$2,500 extras limits per person
- ✓ Essential and selected major dental
- ✓ Optical
- ✓ Physio, chiro and osteo
- ✓ Antenatal exercise classes by a registered physiotherapist
- ✓ Remedial massage
- ✓ School accident cover
- ✓ Vaccinations and more

**Much
More**

If you are thinking of becoming pregnant or starting a family, please consider the following:

- Check that your cover includes pregnancy and birth related services.
- Ensure that you have served any relevant waiting periods.

If you are currently on a single or couple membership you will need to transfer to a family membership at least two months prior to your baby's birth. This will ensure that your baby is covered under your membership from their date of birth.

These product packages are a recommendation only. To compare hospital and extras products and learn more about what's covered, please refer to pages 22 to 27.

“Circumstances change faster than a speeding bullet. I want cover for my kids’ changing needs, and security that my family is covered when we really need it.”



Choose this Cash Assist option:
Kids’ Accident Cover for your little daredevils

See page 38.

For families planning more children, or wanting top hospital and comprehensive extras cover.

Top Plus and Multicover

Choose nil, \$150, \$250 or \$450 hospital excess. Over \$10,000 in available extras limits per person.

Top-level hospital cover:

- ✓ Our top hospital cover for complete peace of mind when planning a family
- ✓ Assisted reproductive services (e.g. IVF, GIFT)
- ✓ Pregnancy and birth related services
- ✓ Hospital benefits (see page 22)
- ✓ Ambulance (see page 28)
- ✓ Accidents
- ✓ Hip and shoulder reconstruction
- ✓ Cataract and other lens surgery
- ✓ Rehabilitation services

Comprehensive extras cover:

- ✓ Over \$10,000 in extras limits per person
- ✓ More essential and major dental
- ✓ More optical
- ✓ More for physio, chiro and osteo
- ✓ Plus natural therapies coverage
- ✓ Plus HCF approved health management programs
- ✓ Higher limits and benefits for most services such as remedial massage, school accident cover and vaccinations
- ✓ Additional therapies and services
- ✓ Loyalty benefits (see page 30)

**Much
Much
More**

PLUS bonus Permanent Disability from Accident cover (see page 40)

If you are thinking of becoming pregnant or starting a family, please refer to ‘Planning a family’ on page 15.

For healthy families not planning any more children, wanting top hospital and generous extras cover.

Top Plus and General Extras Plus

Choose nil, \$150, \$250 or \$450 hospital excess. Over \$2,500 in available extras limits per person.

Top-level hospital cover:

- ✓ Same as above

Generous extras cover:

- ✓ Over \$2,500 extras limits per person
- ✓ Essential and selected major dental
- ✓ Optical
- ✓ High limits for physio, chiro and osteo
- ✓ Exercise physiology
- ✓ Remedial massage, acupuncture and more

**Much
More**

For healthy families not planning any more children, wanting comprehensive hospital and extras cover.

Hospital Advanced Savings and Multicover

Choose \$250 or \$450 hospital excess. Over \$10,000 in available extras limits per person.

Comprehensive hospital cover:

- ✓ Hospital benefits (see page 22)
- ✓ Ambulance (see page 28)
- ✓ Accidents
- ✓ Shoulder reconstruction surgery
- ✓ Rehabilitation services

Comprehensive extras cover:

- ✓ Over \$10,000 in extras limits per person
- ✓ More essential and major dental
- ✓ More optical
- ✓ Plus natural therapies coverage
- ✓ Plus HCF approved health management programs
- ✓ More for physio, chiro and osteo
- ✓ Higher limits and benefits for most services such as remedial massage, school accident cover and vaccinations
- ✓ Additional therapies and services
- ✓ Loyalty benefits (see page 30)

More

PLUS bonus Permanent Disability from Accident cover (see page 40)

These product packages are a recommendation only. To compare hospital and extras products and learn more about what’s covered, please refer to pages 22 to 27.



“Living life to the full can leave you exposed. I want to be covered for whatever lies ahead – and stay healthy enough to enjoy it.”

Choose this
Cash Assist
option:
**Permanent
Disability
Benefit Plus**
See page 40.

For those wanting top-of-the-range cover.

Top Plus and Super Multicover

Choose nil, \$150, \$250 or \$450 hospital excess. Over \$11,000 in available extras limits per person.

Top-level hospital cover:

- ✓ Our top hospital cover for complete peace of mind
- ✓ Hospital benefits (see page 22)
- ✓ Ambulance (see page 28)
- ✓ Accidents
- ✓ Pregnancy and birth related services
- ✓ Shoulder and knee reconstruction surgery
- ✓ Cataract and other lens surgery
- ✓ Rehabilitation services
- ✓ Gastric banding and obesity surgery
- ✓ Psychiatric services

Top-level extras cover:

- ✓ Over \$11,000 in extras limits per person
- ✓ More essential and major dental
- ✓ Dentures
- ✓ Even more optical
- ✓ Podiatry consultations
- ✓ Plus HCF approved health management programs
- ✓ Much higher limits and benefits for most services
- ✓ Loyalty benefits (see page 30)

**Much
Much
More**

PLUS bonus Permanent Disability from Accident cover (see page 40)

Ideal for singles and couples wanting top level hospital and comprehensive extras cover.

Top Plus and Multicover

Choose nil, \$150, \$250 or \$450 hospital excess. Over \$10,000 in available extras limits per person.

Top Level hospital cover:

- ✓ The same top hospital cover as above

Comprehensive extras cover:

- ✓ Over \$10,000 in extras limits per person
- ✓ Essential and major dental
- ✓ Optical
- ✓ Natural therapies coverage
- ✓ HCF approved health management programs
- ✓ High limits for physio, chiro and osteo
- ✓ High limits and benefits for most services
- ✓ Additional therapies and services
- ✓ Loyalty benefits (see page 30)

**Much
More**

PLUS bonus Permanent Disability from Accident cover (see page 40)

Ideal for healthy and active singles and couples without dependent kids wanting tailored cover – plus free overseas travel insurance.

Fit & Free

Choose nil or \$250 hospital excess. Over \$3,800 in available extras limits per person.

Comprehensive hospital cover:

- ✓ Hospital benefits (see page 22)
- ✓ Total and partial hip and knee joint replacement
- ✓ Cataract and other lens related procedures
- ✓ Dialysis for chronic renal failure
- ✓ Psychiatric services
- ✓ Ambulance (see page 28)

Tailored extras cover:

- ✓ Over \$3,800 in extras limits per person
- ✓ Essential and selected major dental
- ✓ Optical
- ✓ Podiatry consultations
- ✓ HCF approved health management programs
- ✓ Physio, chiro and osteo
- ✓ Pharmacy and more
- ✓ Loyalty benefits (see page 30)

More

PLUS bonus Overseas travel insurance for persons under 75 (see page 44)

These product packages are a recommendation only. To compare hospital and extras products and learn more about what's covered, please refer to pages 22 to 27.

They say you're as young as you feel. I want to stay feeling young with cover for preventative care, as well as peace of mind about more serious health concerns.

I ♥ LIFE



Ideal for those wanting our top-of-the-range cover.

Top Plus and Super Multicover

Choose nil, \$150, \$250 or \$450 hospital excess. Over \$11,000 in available extras limits per person.

Top-level hospital cover:

- ✓ Our top hospital cover for complete peace of mind
- ✓ Hospital benefits (see page 22)
- ✓ Accidents
- ✓ Total and partial hip and knee joint replacement
- ✓ Cataract and other lens surgery
- ✓ Dialysis for chronic renal failure
- ✓ Rehabilitation services
- ✓ Ambulance (see page 28)
- ✓ Gastric banding and obesity surgery
- ✓ Coronary care and more

Top-level extras cover:

- ✓ Over \$11,000 in extras limits per person
- ✓ More essential and major dental
- ✓ More dentures
- ✓ Loyalty rewards for crowns and bridges
- ✓ More optical
- ✓ More physio, chiro and osteo
- ✓ HCF approved health management programs
- ✓ More for podiatry consultations
- ✓ More for hearing aids
- ✓ Much higher limits and benefits on almost all other services such as pharmacy and blood pressure monitors
- ✓ Loyalty benefits (see page 30)

Much
Much
More

Our most popular top level hospital and comprehensive extras package.

Top Plus and Multicover

Choose nil, \$150, \$250 or \$450 hospital excess. Over \$10,000 in available extras limits per person.

Top-level hospital cover:

- ✓ The same top hospital cover as above

Comprehensive extras cover:

- ✓ Over \$10,000 in extras limits per person
- ✓ Essential and major dental
- ✓ Dentures
- ✓ Optical
- ✓ Physio, chiro and osteo
- ✓ HCF approved health management programs
- ✓ Podiatry consultations
- ✓ Hearing aids
- ✓ High limits and benefits on almost all other services such as pharmacy and blood pressure monitors
- ✓ Loyalty benefits (see page 30)

Much
More

These product packages are a recommendation only. To compare hospital and extras products and learn more about what's covered, please refer to pages 22 to 27.

	Top Plus	Fit & Free	Hospital Advanced Savings	Young Singles & Couples
Would be suitable for...				
Singles & couples - under 35	✓	✓	✓	✓
Planning a family	✓			
Families with kids	✓		✓	
Singles & couples - 35 to 65	✓	✓		
Complete peace of mind – over 65	✓			
Available as hospital cover only (without extras)	Yes, with nil or \$450 excess	No	Yes, with \$450 excess	No
Available with extras cover	Yes, with Multicover or Super Multicover	Yes, with Fit & Free	Yes, with General Extras Plus or Multicover	Yes, with Young singles & couples cover
Excess	\$0, \$150, \$250, \$450	\$0, \$250	\$250, \$450	\$450
Example hospital procedures HCF participating private and public hospitals ✓				
Accommodation, operating theatre, intensive care	✓	✓	✓	✓
Heart surgery	✓	✓	✓	✓
Physio & pharmaceuticals* related to admission	✓	✓	✓	✓
Removal of tonsils	✓	✓	✓	✓
Removal of appendix	✓	✓	✓	✓
Hernias	✓	✓	✓	✓
Back surgery (e.g. slipped disc)	✓	✓	✓	✓
Bowel surgery	✓	✓	✓	✓
Kidney stone & gall stone removal	✓	✓	✓	✓
Digestive disorders (e.g. stomach ulcers)	✓	✓	✓	✓
Govt. approved prostheses	✓	✓	✓	✓
Assisted Reproductive services (e.g. IVF, GIFT)	✓	Minimal benefits	Minimal benefits	Minimal benefits
Pregnancy & birth related services	✓	Minimal benefits	Minimal benefits	Minimal benefits
Psychiatric services	✓	✓	Minimal benefits	Minimal benefits
Total & partial hip and knee joint replacement	✓	✓	Minimal benefits	Minimal benefits
Cataract and other lens related surgery	✓	✓	Minimal benefits	Minimal benefits
Dialysis for chronic renal failure	✓	✓	Minimal benefits	Minimal benefits
Gastric banding and obesity surgery	✓	✓	✓	Minimal benefits
Rehabilitation services	✓	✓	✓	Minimal benefits
Elective cosmetic surgery & podiatric surgery	Minimal benefits	Minimal benefits	Minimal benefits	Minimal benefits

* Excluding experimental and high cost non-PBS drugs. Minimal benefits (see page 32)

Hospital waiting periods	
Psychiatric services	2 months
Rehabilitation services	2 months
Palliative care	2 months
Pre-existing ailments or conditions	12 months
Pregnancy & birth related services	12 months
All other hospital services	2 months

Extras waiting periods (Extras summary, see page 25)	
Health management programs	6 months
Orthodontics	12 months
Oral surgery	
Occlusal therapy	
Endodontics	
Periodontics	
Dentures	
Dental crowns	
Dental bridges	
Dental bleaching	
Prosthodontics	
Veneers	
Artificial appliances e.g. orthopaedic footwear/orthotics	
Pre-existing ailments or conditions	2 years
Hearing aids	
All other extras services	

Waiting periods for Ambulance	
Emergency ambulance (where not for pre-existing ailments)	1 day
Medically necessary non-emergency ambulance (where not for pre-existing ailments)	2 months
Pre-existing ailments	12 months

		Benefits and annual limits (annual limits per person per calendar year, unless otherwise specified)						Waiting periods for extras (see page 24)				
Service Category		Description	Super Multicover		Multicover		Fit & Free		General Extras Plus		Young Singles & Couples	
DENTAL	Diagnostics	Examinations – general dentist	\$32 - \$76	2 services	\$30 - \$55	2 services	\$30 - \$55	2 services	\$30 - \$55	2 services	\$30 - \$55	2 services
		Examinations – specialist dentist	\$32 - \$76	1 service	\$30 - \$55	1 service	\$30 - \$55	1 service	\$30 - \$55	1 service	\$30 - \$55	1 service
		Single film x-rays – initial / subsequent	\$29/\$25	No limit	\$25/\$18	No limit	\$25/\$18	No limit	\$25/\$18	No limit	\$25/\$18	No limit
	Preventative	Remove plaque & calculus	\$36 - \$63	2 services	\$33 - \$57	2 services	\$33 - \$57	2 services	\$33 - \$57	2 services	\$33 - \$57	2 services
		Application of fluoride	\$25	1 service	\$25	1 service	\$25	1 service	\$25	1 service	\$25	1 service
	Fillings	Metallic and tooth coloured (direct)	\$97 - \$156	\$550	\$73 - \$118	\$550	\$73 - \$118	\$550	\$61 - \$115	\$400	\$61 - \$115	\$400
	Orthodontics	Maximum accrual = lifetime limit for Orthodontist (General Dentist)	Accrues at \$440 per year. Up to \$2,640* for Orthodontist (\$1,000 General Dentist). ♥		Accrues at \$440 per year. Up to \$2,640* for Orthodontist (\$1,000 General Dentist). ♥				Accrues at \$250 per year. Up to \$1,500* for Orthodontist (\$1,000 General Dentist). ♥			
	Oral surgery	Surgical extractions	\$160 - \$260	\$500	\$140 - \$220	\$500	\$140 - \$220	\$500	\$100 - \$170	\$300	\$100 - \$170	\$300
		Extractions	\$100 - \$130		\$80 - \$100		\$80 - \$100		\$60 - \$80		\$60 - \$80	
		Occlusal therapy	\$35-\$300		\$35-\$250		\$35-\$250					
	Endodontic Services	Treatment of root canals	\$60 - \$170		\$50 - \$150		\$50 - \$150		\$38 - \$130			
	Periodontic Services	Treatment of tissue around teeth	\$15 - \$305		\$10 - \$260		\$10 - \$260					
	Dentures	Complete dentures and components	\$25 - \$800	\$800 over 3 years	\$18 - \$800	\$800 over 3 years						
		Maintenance and repair	\$37 - \$200	\$200	\$29 - \$120	\$120						
	Crowns & bridges	Preparation and placing	\$55 - \$635	\$800 - \$1,200 ♥	\$50 - \$625	\$800	\$50 - \$625	\$800				
OPTICAL	Spectacles & contacts	Spectacle frames	\$135	\$250	\$85	\$220	\$85	\$250	\$75	\$180	\$75	\$180
		Spectacle lenses - pair	\$130 - \$250		\$92 - \$180		\$92 - \$180		\$80 - \$140		\$80 - \$140	
		Contact lenses - pair	\$140 - \$250		\$140 - \$220		\$140 - \$220		\$140 - \$180		\$140 - \$180	
THERAPIES	First / subsequent visits (unless otherwise specified)	Psychology (after Medicare exhausted)	\$80 per visit	\$600	\$75 per visit	\$300	\$75 per visit	\$300				
		Dietetics	\$55/\$40	\$350	\$45/\$35	\$300	\$45/\$30	\$300 Max. \$200 for Foot Orthotics				
		Podiatry services	\$38/\$34	\$400	\$33/\$25	\$200	\$38/\$34					
		Audiology	\$58/\$40	\$350	\$52/\$35	\$500 Max. \$200 Audiology	\$52/\$35					
		Speech therapy	\$83/\$51	\$500	\$60/\$40		\$60/\$40					
		Occupational therapy	\$72/\$50	\$600	\$62/\$40	\$500	\$62/\$40		\$40/\$30	\$500 Max. \$200 Speech Occupational Max. \$200 for EP Max. \$100 for Remedial, Massage, Myotherapy, Acupuncture and CHM	\$40/\$30	
		Chiropractic	\$42 visits 1-2, \$33 visits 3-11, \$18 visits 12+	\$600 - \$1,200 ♥ Max. \$600 each for Chiro, Osteo. Max. \$300 for EP	\$32 visits 1-2, \$28 visits 3-11, \$14 visits 12+	\$600 - \$1,200 ♥ Max. \$600 each for Chiro, Osteo. Max. \$250 for EP	\$40 First visit, \$35 visits 2-6, \$20 visits 7+	\$28 visits 1-2, \$20 visits 3-11, \$10 visits 12+	\$30 First visit, \$20 visits 2-6, \$10 visits 7+			
		Osteopathy	\$45 visits 1-2, \$35 visits 3-11, \$18 visits 12+		\$35 visits 1-2, \$29 visits 3-11, \$14 visits 12+		\$40 First visit, \$35 visits 2-6, \$20 visits 7+	\$30 visits 1-2, \$20 visits 3-11, \$10 visits 12+	\$30 First visit, \$20 visits 2-6, \$10 visits 7+			
		Exercise Physiology (EP)	\$40/\$33		\$30/\$28		\$30/\$28	\$25/\$20	\$25/\$20			
	First / subsequent visit	Physiotherapy	\$53 visits 1-2, \$38 visits 3-11, \$18 visits 12+	\$600-\$1,200 ♥	\$45 visits 1-2, \$32 visits 3-11, \$17 visits 12+	\$600-\$1,200 ♥	\$45 First visit, \$40 visits 2-6, \$22 visits 7+		\$33 visits 1-2, \$20 visits 3-11, \$10 visits 12+		\$30 First visit, \$25 visits 2-6, \$10 visits 7+	
		Acupuncture / Chinese Herbal Medicine consultation (CHM)	\$40/\$25	\$600 Max. \$250 per therapy. Max. \$100 for CHM	\$30/\$17	\$200 Max. \$100 CHM	\$27/\$20	\$300	\$22/\$10		\$25/\$20	
		Remedial massage / Myotherapy	\$40/\$25		\$30/\$17		\$27/\$20		\$22/\$10		\$25/\$20	
		Naturopathy / Nutrition consultation	\$40/\$25		\$30/\$17		\$27/\$20					
		Alexander Technique	\$40/\$25		\$27/\$20		\$27/\$20					
	Homoeopathy	\$40/\$25	\$27/\$17									
OTHER	Travel & accommodation for hospital treatment	200km+ return trip	Up to \$100 per trip, per membership (\$30 per night accomodation)	\$400 (\$200 accomm. sublimit)	Up to \$100 per trip, per membership (\$30 per night accomodation)	\$400 (\$200 accomm. sublimit)						
	HCF approved pharmacy	After PBS equivalent co-payment subtracted	Up to \$50 per script	\$700	Up to \$50 per script	\$600	Up to \$50 per script	\$500	Up to \$50 per script	\$500	Up to \$50 per script	\$200
	Artificial aids	Approved appliances	\$20 - \$500	\$600	\$20 - \$500	\$500						
	Hearing aids	Every 5 years (depending on length of membership)	Up to \$1,800	\$800-\$1,800 ♥	Up to \$1,600	\$600-\$1,600 ♥						
	Health Management programs	HCF approved - single / family, couple	Up to \$200	\$200/\$400	\$150	\$150/\$300	\$200	\$200/\$400				
	School accident Cover	Approved ancillary services only	Up to \$800	\$800	Up to \$800	\$800			Up to \$400	\$400		

* Members receive \$1,720 for full upper and lower braces on Super Multicover and Multicover and \$1,200 on General Extras at a specialist orthodontist

♥ Loyalty benefits. See page 30.

Where benefit and annual limit is blank = not covered.

“Hmmm – great assortment.
What if I just
want a piece,
and not the
whole package.”

Looking for protection
from certain healthcare
costs, but happy to
pay your own way for
others?
Just pick and choose
from our selection of
stand-alone covers.



PRODUCT	OPTIONS	COVERS YOU FOR
Hospital only	Top Plus (Nil or \$450 excess) or Hospital Advanced Savings (\$450 excess)	<p>Top Plus</p> <ul style="list-style-type: none"> • Top level hospital cover for peace of mind. • Ambulance cover included (see below). <p>Hospital Advanced Savings</p> <ul style="list-style-type: none"> • Comprehensive hospital cover for just in case. • Ambulance cover included (see below). <p>For more information see page 22, call us on 13 13 34 or visit www.hcf.com.au for a product summary.</p>
Hospital only	Overseas Visitor Health Cover (Nil, \$500 or \$1,000 excess)	<p>Overseas Visitor Health Cover</p> <ul style="list-style-type: none"> • Designed for visitors to Australia with the right to work. It meets the requirements for health insurance for 457 visa applicants as set by the Department of Immigration. • Top level hospital cover for peace of mind. • Ambulance cover included (see below). • Super Multicover and Multicover extras can be added to provide a comprehensive extras cover (see table page 25). <p>For more information call us on 13 13 34 or visit www.hcf.com.au for a product summary.</p>
Extras only	Multicover Only	<p>Multicover Only</p> <p>A comprehensive level of extras cover including:</p> <ul style="list-style-type: none"> • General dental, • Orthodontics, • Dentures, • Crowns and bridges, • Optical, • Physiotherapy (annual limit \$600, loyalty benefits do not apply), • Chiropractic and Osteopathy (annual limit \$500, loyalty benefits do not apply), • Ambulance cover included (see below). <p>For more information call us on 13 13 34 or visit www.hcf.com.au for a product summary.</p>
Ambulance only	Ambulance Cover	<p>With all HCF hospital and/or extras covers you receive:</p> <ul style="list-style-type: none"> • Full cover for emergency ambulance services with State Government road or air services where you require hospital or on-the-spot treatment in Australia. • Up to \$5,000 per person per calendar year for State Government medically necessary non-emergency ambulance services where your doctor requests ambulance transport because your condition requires monitoring and support in transit. • Ambulance Cover is available without hospital or extras cover to residents of NSW, ACT, VIC, NT & SA. • QLD and TAS residents are covered by their State Government schemes. Cover is not available to WA residents. <p>For more information on Ambulance cover call us on 13 13 34 or visit www.hcf.com.au for a product summary.</p>

More rewards for members

The longer you remain a member, the greater your extras benefits can become. On selected covers the amount you can claim for many of our extras benefits will increase each year up to a maximum limit to reward your loyalty to HCF. These increased limits are outlined below.

Waiting periods apply when you join, upgrade your cover, reduce your excess or rejoin after a break in cover. Waiting periods also apply to new dependants unless switching from another fund or policy where they've served equivalent waiting periods.

Orthodontics	
Products	Loyalty limits
Super Multicover and Multicover	Limits accrue at \$440 per year up to \$1,000 for a general dentist or \$2,640 for treatment by an orthodontist (per lifetime).
General Extras Plus	Limits accrue at \$250 per year up to \$1,000 for a general dentist or \$1,500 for treatment by an orthodontist (per lifetime).

Note: Loyalty benefit applies whether extras product is stand-alone or packaged with hospital.

Physiotherapy, Chiropractic, Osteopathy and Exercise Physiology	
Products	Loyalty limits
Super Multicover and Multicover	Limits accrue at \$120 per year up to \$1,200. Sublimits apply for chiropractic, osteopathy and exercise physiology.

Note: Loyalty benefit only applies when these extras product are taken with a hospital product.

Hearing aids		
Products	Length of membership	Loyalty limits
Super Multicover	Up to 2 years 2 and up to 5 years 6-9 years 10-14 years 15-19 years 20+ years	Nil \$800 \$1,100 \$1,400 \$1,800 \$1,800
Multicover	Up to 2 years 2 and up to 5 years 6-9 years 10-14 years 15-19 years 20+ years	Nil \$600 \$800 \$1,000 \$1,200 \$1,600

Note: Loyalty benefit applies whether extras product is stand-alone or packaged with hospital.



Pre-existing ailments or conditions

A pre-existing ailment, illness or condition is one where the signs or symptoms existed during the six months before a member joined or upgraded to a higher level of cover, even though a diagnosis may not have been made.

If there is any doubt as to whether an ailment or condition is pre-existing, a medical practitioner appointed by HCF will examine information provided by your doctor, together with other relevant claim details.

Important considerations – hospital cover

In-patient services

Hospital benefits are payable when you're admitted to hospital for treatment. These are called 'in-patient' services, and only in-patient services are covered by your hospital cover.



Minimal benefits

What do we mean by 'Minimal benefits'?

If you choose a product which has Minimal benefits for some procedures (such as pregnancy and birth-related services), then you'll be covered in a public hospital shared room, but your private hospital costs won't be fully covered.

This means you may face significant personal expense if you have any of these procedures in a private hospital.

For procedures attracting Minimal benefits in a private hospital, HCF would:

- Pay a small amount towards your accommodation;
- Pay for government approved prosthesis list items; and
- Not pay operating theatre expenses, or labour ward charges.

In addition, there are some services where doctor's charges are not payable (for example, elective cosmetic surgery and surgery by an accredited podiatrist). For these, HCF will only pay a very small amount towards the total cost of the procedure (and no doctor's charges). This only applies to services which do not attract a benefit from Medicare.

What's not covered or included

There are a number of situations where HCF health insurance does not cover you:

- Claims made two years or more after date of service.
- When you or your dependants have the right to recover the costs from a third party other than us, including an authority, another insurer (e.g. motor

vehicle or workers compensation), or under an employee benefit scheme.

- Treatment for pre-existing ailments or conditions.
- Goods and services received during any period where your payment is in arrears, your membership is suspended or you are within waiting periods.
- Treatment that we deem inappropriate or not reasonable, after receiving independent medical or clinical advice.
- Any service where the treatment does not meet the standards in the Private Health Insurance Accreditation Rules 2008 or as amended.
- Services that are not delivered face to face, such as online or telephone consultations, unless you are participating in one of our chronic disease management or health improvement programs such as My Health Guardian.
- Goods or services supplied by a provider not recognised by us.
- Goods or services provided outside Australia which do not meet the requirements under the Act.

In addition, HCF hospital cover does not include:

- Medical Gap and hospital benefits for excluded items or procedures and/or when the claim is not approved for payment by Medicare.
- Private room accommodation for same-day procedures.
- Experimental treatments.
- Experimental and high cost non-PBS drugs.
- Procedures normally performed in the doctor's surgery or as an outpatient.
- Private hospital emergency room fees.
- Respite care.

PLEASE NOTE

this is not a comprehensive list of items not covered under hospital or extras cover. Please call 13 13 34 to check what you are covered for prior to going to hospital or for treatment.

- Nursing home-type patients are limited to benefits set by the Commonwealth Department of Health and Ageing.
- Special nursing i.e. your own private nurse.
- Luxury room surcharge.
- Donated blood and blood products and donated blood collection and storage.
- PBS pharmaceutical benefits in non-participating private hospitals.
- Pharmaceuticals (including PBS pharmaceuticals benefits) and other sundry supplies not directly associated with the reason for admission.
- Take home items e.g. crutches, toothbrushes and drugs.
- Personal convenience items e.g. phone calls newspapers, magazines and beauty salon services.
- Massage and aromatherapy services.
- Some services provided while in hospital by non-hospital providers.
- Where a service is excluded from the payment of benefits in a hospital, any associated items (e.g. medical gap, prosthesis, pharmacy) are also excluded.
- The gap on government approved prostheses in non-participating private hospitals.
- The gap on government approved gap-permitted prostheses items.

In addition, HCF extras cover does not include:

- Psychological and developmental assessments. Where psychology is included in your cover, psychology treatment is only payable when your GP has prescribed a Mental Health Plan under Medicare and your psychology entitlements from Medicare for that year are exhausted.
- Goods and services while a hospital patient except for eligible oral surgery.
- Pharmacy items that are not on our Approved Pharmacy list e.g. items listed on the PBS, items prescribed without an illness, items that are available without a prescription, or items that are not TGA approved.
- Goods or services that had not been provided at time of claim e.g. prepayment.
- Fees for completing claim forms and/or reports.
- Goods and/or services received overseas or purchased from overseas including items sourced over the internet.
- Where no specific health condition is being treated or in the absence of symptoms, illness or injury.
- Routine health checks, screening and mass immunisations.
- More than one therapy service performed by the same provider in any one day.
- Co-payments and gaps for government funded health services e.g. the copayment for PBS items.
- Where a provider is not in an independent private practice.

- More than one of the following therapies received on the same day (physiotherapy, chiropractic and osteopathy).
- Claims that do not meet our criteria.

Who can be covered?

Prior to taking out health insurance, please make sure you understand who can be covered under your policy.

Detailed information of who can be covered under your policy can be found in the HCF Member Guide or at www.hcf.com.au. Follow the link to the FAQ's section and look under 'who does my membership cover'.

Cover for your dependants

Your children are automatically covered at no extra cost under your family cover until the day before they turn 22, provided they are not married or in a defacto relationship.

If your children are full-time students aged between 22 and 24, are not married or in a defacto relationship and are primarily reliant on you for maintenance and support, you can register them as Student dependants, and they will be covered for no extra cost until the day before they turn 25.

If your children are not full-time students, you can also continue to cover them until they turn 25 with extended family cover, provided they are not married or in a defacto relationship. You can take out this cover for a surcharge of about 25% of your existing premium.

Extended family cover is available with Hospital Advanced Savings or Top Plus.

Three ways your rights are protected

1. Private Health Insurance Code of Conduct

HCF supports the Private Health Insurance Code of Conduct by ensuring:



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

For a full copy of the code, visit www.privatehealth.com.au/codeofconduct.php

2. Private Patients Hospital Charter

HCF also supports the Private Patients Hospital Charter, which outlines what members can expect from doctors, hospitals and their health fund. For a copy of the Charter, phone 13 13 34 or visit the Private Health Insurance section for consumers at www.health.gov.au.

3. Private Health Insurance Ombudsman

Should any problem arise concerning your HCF membership, contact us directly so that it can be resolved as quickly as possible. An Internal Dispute Resolution Officer has been appointed to independently review complaints. If your complaint is not dealt with satisfactorily, you can also contact the Private Health Insurance Ombudsman, an independent body formed to help resolve complaints and provide advice and information.

To contact the Ombudsman:

Call 1800 640 695
Visit www.phio.org.au
Write to Private Health Insurance Ombudsman, Suite 2202, 580 George St, Sydney NSW 2000.



Australian Government Rebate on private health insurance

The Australian Government provides an income tested rebate to help make private health cover more affordable.

While most people will receive the full rebate, income testing will reduce the rebate for singles earning \$84,001 and over per year and couples/families earning \$168,001 and over combined per year.

The rebate levels range from:

- 0-30% for people aged below 65
- 0-35% for people aged 65-69
- 0-40% for people aged 70 and above.

The rebate is available to people with hospital, extras or ambulance cover, and registered with Medicare.

You can elect to take the rebate either as:

- a reduced premium; or

- a cash rebate from a Medicare office; or
- a tax offset credit in your annual tax return.

Using the table below, work out your tier to see how the changes will affect you. To avoid a potential tax liability, contact us and tell us which tier you are in so we can adjust your rebate.

We will issue you with a Private Health Insurance Statement after the end of each financial year, which advises your rebates received or rebates you may be entitled to claim.

Medicare Levy Surcharge

The Medicare levy surcharge is an Australian Government initiative designed to encourage high income earners to take responsibility for their health care.

It applies to those earning a taxable income \$84,001 and over per year for singles and \$168,001 and over for couples/families.

For families, the incomes threshold is increased by \$1,500 per child, after the first child, e.g. a family with two children can earn \$169,500 before the surcharge applies (these thresholds are as at 1 July 2012).

If you don't hold private hospital cover and you're classified as a higher income earner, from 1 July 2012, you may be charged up to an additional 1.5% surcharge (of your taxable income) on your Medicare levy when your tax return is assessed.

Please see the table for more details.

When calculating your income for the above purposes you need to include taxable income, fringe benefits, reportable superannuation contributions, net financial investment loss and more. Please consult the Australian Taxation Office at www.ato.gov.au for further information on what counts as declarable income.

Members are strongly advised to seek independent financial taxation advice when calculating the above.

Lifetime Health Cover

Lifetime Health Cover (LHC) is an Australian Government initiative designed to reward life-long membership of private health insurance.

A person who takes out hospital cover by 1 July following their 31st birthday, and maintains this cover, will be charged

lower insurance costs throughout their life than someone who takes out hospital cover after 1 July following their 31st birthday. For each year their age exceeds 31, a person will pay an additional 2% loading on their standard premium, up to a maximum of 70%.

For example, Bob turned 31 on 1 August 2010 and only took out hospital cover on 4 July 2011. As Bob was 31 at 1 July 2011, he will pay an additional loading of 2% on his standard premium.

If you held private hospital cover at 1 July 2000, and have continued to hold it, you will not be affected.

If you are 31 or over, cancelling your hospital cover will have an effect on your LHC status.

Members who have paid an LHC loading on their private health insurance for 10 continuous years, will be entitled to have the loading removed.

People who benefit from the removal of the loading, and then leave private health insurance to rejoin in the future, will be subject to the LHC loading at the rate that would have applied had the loading not been removed.

We will issue a yearly policy summary in July, which will outline your level of cover and LHC status.

For further details, visit www.hcf.com.au, come into one of our branches, call us on 13 13 34 or email service@hcf.com.au.

Type of Member	INCOME			
	No change	Tier 1	Tier 2	Tier 3
Singles	\$84,000 or less	\$84,001 - \$97,000	\$97,001 - \$130,000	\$130,001 or more
Families*	\$168,000 or less	\$168,001 - \$194,000	\$194,001 - \$260,000	\$260,001 or more
Age^	REBATE			
Under 65	30%	20%	10%	0%
65-69	35%	25%	15%	0%
Over 70	40%	30%	20%	0%
	SURCHARGE			
All ages	0.0%	1.0%	1.25%	1.5%

*For families with more than one dependent child, the relevant threshold is increased by \$1,500 for each child after the first child.

^ If calculating for families, the eldest family member's age is taken.

Cash Assist provides greater cover

Now that you've selected the right hospital and extras options, you should think about topping up your cover with one or more of these Cash Assist options. They offer you cash assistance to help you recover from accidents and illnesses.

You can choose an option that protects your kids, too.

Combined Product Disclosure Statement and Financial Services Guide

Product Disclosure Statement

This is a Product Disclosure Statement for Cash Assist insurance products and the Bonus \$10,000 Permanent Disability from Accident Benefit sold by HCF and issued by HCF Life Insurance Company Pty Limited.

Cash Assist options are available to permanent Australian residents between 16 and 60 with the exception of Kids' Accident Cover which is available for children under 17.

Kids' Accident Cover (KAC)

Only \$3.90 per child per month.

Pays up to \$100,000 if your child (under 17) is accidentally injured, 24 hours a day, anywhere in Australia provided the accident results in impairment immediately or permanent disability within six months. The sum is paid regardless of any liability or damages claimed and covers impairments detailed in the table opposite.

Kids' Accident Cover Benefits

Impairments	Benefits \$100,000 Maximum
Broken or fractured bones	
Skull	
– compound or depressed fracture	\$2,000
– hairline fracture	\$1,000
Spine	
– fractured vertebrae	\$2,000
– chipped vertebrae	\$400
Neck	\$2,000
Hip, pelvis or jaw	\$1,500
Leg, ankle or knee	
– compound (open)	\$1,000
– simple (closed)	\$500
Shoulder or cheekbone	\$600
Arm, elbow or wrist	
– compound (open)	\$500
– simple (closed)	\$250
Ribs	\$500
Nose or collarbone	\$400
Foot other than toe	\$200
Hand (other than finger or thumb)	\$200
Burns	
– second degree	\$400
– third degree	\$650
Wounds	
requiring more than three stitches	
– per stitch	\$10
Internal injuries	
Rupture of internal chest or abdominal organ	\$500
Permanent disabilities	
Total and permanent paralysis of all limbs	\$100,000

Total and permanent paralysis of both legs and the lower part of the body	\$50,000
Permanent loss of all sight in both eyes	\$50,000
Permanent loss of all sight in one eye	\$3,000
Permanent and total loss of use of both hands or both feet	\$30,000
Permanent and total loss of use of one hand or one foot	\$3,000
Permanent loss of all hearing in both ears	\$50,000
Permanent loss of all hearing in one ear	\$3,000
Permanent and total loss of use of one thumb of either hand	\$500

Cash Back Cover

Only \$4.30 for singles OR \$8.65 for families per month.

Pays you a cash benefit of \$2,500 if you or any person covered by your membership suffers an accident that requires surgery in an operating theatre within six months of the date of the accident.

You also receive \$2,500 for malignant cancer, chronic kidney failure, heart disease requiring bypass surgery, heart attack, stroke, or any disease requiring a major organ transplant.

A maximum of \$10,000 is payable for single cover and \$20,000 for family cover if you or your family have a number of accidents or illnesses during the life of the policy.

Permanent Disability Benefit Plus

Only \$4.30 for singles OR \$8.65 for families per month.

Pays you a cash benefit in the event you or any person covered by your membership has an accident which results in one of the disablements listed in the following table. Up to \$100,000 is paid for you and your spouse, and up to \$10,000 is paid for each of your children. A maximum of \$100,000 for singles and \$200,000 for families is payable during the life of the policy.

The disablement must occur within six months of the date of the accident.

Plus your HCF contributions will be paid up to \$1,000 for singles and \$2,000 for families if you are unable to work due to accident, sickness or involuntary unemployment.

Permanent Disability Benefit Plus benefits

Disablement	Benefit	
	Contributor or spouse	Other persons
Total and permanent paralysis of all limbs	\$100,000	\$10,000
Total and permanent paralysis of both legs and the lower part of the body	\$100,000	\$10,000
Permanent loss of all sight in both eyes	\$100,000	\$10,000

Permanent loss of all sight in one eye	\$50,000	\$5,000
Permanent and total loss of use of both hands or both feet	\$100,000	\$10,000
Permanent and total loss of use of one hand or one foot	\$50,000	\$5,000
Permanent loss of all hearing in both ears	\$100,000	\$10,000
Permanent loss of all hearing in one ear	\$50,000	\$5,000
Permanent and total loss of use of one thumb of either hand	\$40,000	\$4,000

Bonus \$10,000 Permanent Disability from Accident Benefit

If you choose a package with Multicover or Super Multicover, you will be covered for a benefit of \$10,000 if you are permanently and totally disabled in an accident that occurred after your cover commenced. Cover is provided by a group policy issued by HCF Life and copies are available on request.

To be able to claim, at the time of the accident you must:

- Be in paid employment
- Be under the age of 65
- Not have suffered the disablement as a result of drug or alcohol abuse, professional sport or deliberate self-injury

- Not be covered for the accident by workers compensation or third party liability insurance
- Not be receiving a discount under a corporate group plan.

Totally and permanently disabled means the disablement has lasted for at least 12 months and will completely prevent you, for the rest of your life, from engaging in any occupation for which you are suited by your education, training or experience.

You do not pay a premium in respect of the bonus \$10,000 accident benefit as this benefit is provided at no extra cost.

Exclusions

For all these 'Cash Assist' products, benefits are not paid for:

- Pre-existing conditions
- Events on or before the first day of cover
- Events that occur outside Australia
- Professional sport, military service, racing or private aviation
- War, hostility, civil commotion, terrorism or insurrection
- Events resulting from intentional self-injury, illegal acts and drugs or alcohol.

For each of these products, benefits are not paid (NP) for certain additional events:

Insure your income if you're unable to work due to illness or injury.

Ask about our Income Assist Insurance by calling 13 13 34 or visit www.hcf.com.au

Event/reason for claim	Kids Accident Cover	Cash Back Cover	Permanent Disability Benefit Plus
Condition within first two months of cover		NP	
Conditions covered by workers compensation, third party insurance or social security benefits		NP	NP
Surgery for diagnostic purposes or not in an operating theatre		NP	
AIDS	NP	NP	
Intentional act by adult person living with child	NP		
Event resulting in death within seven days	NP		NP

For HCF Contributions Insurance the contributions component of the Permanent Disability Benefit Plus benefits is not paid for:

- The first 30 days you are not working
- Pregnancy, childbirth, infertility, contraceptive procedures and related conditions
- AIDS
- Events resulting from intentional self-injury, illegal acts and drugs or alcohol
- Events that occur outside Australia or within the first two months of cover
- Pre-existing conditions in the first 12 months of cover
- Unemployment in the first 12 months with your employer.

When cover ceases

Cash Assist policies and Bonus Permanent Disability from Accident Benefit expire when the total amount payable has been

paid or when your premiums fall two months in arrears. With the exception of Kids' Accident Cover, where benefits expire at age 17, all Cash Assist policies and the Bonus Permanent Disability from Accident Benefit provide cover up to age 65.

Premiums

Premiums may only increase if this applies to all policyholders for the product and we will provide one month's notice to you. Your premium will also include any stamp duty charged by your state government, as well as any taxes that may be levied by state and federal governments.

Additional information

Select any of these options on your HCF application and you will promptly receive a Policy Document with full details on your benefits.

A copy is available upon request. Your cover is automatic once we receive your application and payment instructions.

You have 30 days to review your policy. Should it not meet your needs, simply advise us in writing to cancel the policy and you will receive a full refund, provided you have not made a claim.

Taxation

Usually premiums are not tax deductible and benefits are paid free of personal tax. This is a general statement based on present laws and their interpretation. Individual circumstances may vary and you should consult a professional tax adviser in relation to your individual circumstances.

Protecting your privacy

For information on the HCF Group Privacy Policy, please see page 46.

Protecting your rights

If you have a complaint about your HCF Life policy, please contact our Policy Service Team on 13 13 34 and we will attempt to resolve it promptly. If you are dissatisfied with our response, you can contact the Financial Ombudsman Service. This is an independent body that is available to you free of charge.

The Service's address is:
The Financial Ombudsman Service,
GPO Box 3, Melbourne VIC 3001.

The phone number is 1300 78 08 08.

The Hospitals Contribution Fund
of Australia Limited
ABN 68 000 026 746
AFSL No. 241 414
403 George Street Sydney
Telephone 13 13 34
Dated: 22 June 2012

Financial Services Guide

This Financial Services Guide (FSG) relates to the services provided by HCF in relation to the Cash Assist options and the Bonus \$10,000 Permanent Disability from Accident Benefit issued by HCF Life Insurance Company Pty Limited.

This guide is designed to assist you in deciding whether to use any of the services offered by HCF relating to the HCF Life products as set out in this FSG. It contains information about remuneration paid to HCF and its staff for the services offered and how complaints against HCF in relation to these services are dealt with.

If HCF offers or arranges to issue you with any of these products we will provide you with a Product Disclosure Statement relating to that product.

This sets out the significant features of the product and will assist you to compare and make informed decisions about the product.

HCF provides general advice about the suitability of these products for the needs of members. This means we do not take account of individual objectives,

financial situation or needs. You should, before acting on that advice, consider the appropriateness of the advice, having regard to your objectives, financial situation or needs. Please read the Product Disclosure Statement before deciding to purchase any of these products.

HCF is licensed to provide general advice about, and arrange the issue of, life and general insurance products. HCF Life is a wholly owned subsidiary of HCF. When HCF issues you with a policy for a Cash Assist option, we do so under a binder that authorises us to enter into that contract of insurance on behalf of HCF Life.

The bonus \$10,000 Accident Benefit is provided by HCF Life through a group policy issued to HCF. You do not pay a premium in respect of the bonus \$10,000 accident benefit as this benefit is provided at no extra cost as part of Multicover and Super Multicover.

HCF Life receives the premiums paid for the Cash Assist options. HCF receives monthly commissions from HCF Life in relation to the Cash Assist options: 40% of the first year's premium, plus an additional commission of 80% of HCF Life's underwriting profit each financial year, calculated as premiums less claims and expenses. HCF staff receive an incentive depending on the number of Cash Assist option policies they sell.

This will not exceed 20% of the first year's premium. HCF Life receives an annual premium of \$2.34 per single and \$4.68 per family from HCF for the bonus \$10,000 Accident Benefit. This is paid by us and is not an extra cost to you. HCF is a not-for-

profit organisation and all of the income it receives is applied for the benefit of its members.

HCF and HCF Life are each responsible for the entire contents of this Combined Financial Services Guide (FSG) and Product Disclosure Statement.

HCF holds Professional Indemnity insurance that complies with the compensation requirements of Section 912B of the Corporations Act. This includes cover for claims in relation to the conduct of representatives and employees who no longer work for HCF, but who did at the time of the relevant conduct.

Should you have a complaint about any of the services HCF offers in relation to the HCF Life products in this FSG please contact us on 13 13 34 and we will endeavour to resolve it as quickly as possible. If we have not resolved your complaint within 45 days or you are not satisfied with our response, you can contact the Financial Ombudsman Service on 1300 780 808 or by post at GPO Box 3, Melbourne VIC 3001.

This is an independent body available to you free of charge.

The Hospitals Contribution Fund
of Australia Limited
ABN 68 000 026 746
AFSL No. 241 414
403 George Street Sydney
Telephone 13 13 34
Dated: 22 June 2012

More financial protection for you, your family, even your pets.

Medical Trauma Insurance

When a serious accident or illness strikes, the cost goes far beyond medical care. You want cash in hand to keep bills at bay, hold on to what's precious, and be able to concentrate on getting better.

HCF Medical Trauma Insurance is a simple, low-cost policy that pays you an extra cash lump sum – your choice of \$25,000 or \$50,000 – in the event of serious illness or accident.

Medical Trauma Insurance includes:

- Cover for over 40 major medical conditions
- No complex questionnaires or medical examinations
- Available to Australian permanent residents aged 18 to 54
- An ideal complement to your HCF private health cover and Medicare.

Get the details

We recommend that you read the Medical Trauma Insurance Product Disclosure Statement which is available by calling 13 13 34 or visit www.hcf.com.au/medicaltrauma before deciding to buy or continue to hold this product.

Medical Trauma Insurance is issued by HCF Life Insurance Company Pty Ltd.

HCF Travel Insurance

When you travel overseas, Australian health cover does not protect you.

As an HCF member, you get 10% off HCF International Travel Insurance. It provides:

- Worldwide emergency assistance
- A range of benefits for overseas medical and hospital expenses
- Legal assistance
- Compensation for journey delays or lost luggage, and more.

Get the details

We recommend that you read the Travel Insurance Product Disclosure Statement and Financial Services Guide which is available by calling 13 13 34 or visit www.hcf.com.au before deciding to buy or continue to hold this product.

The HCF Travel Insurance Policy is issued by QBE Insurance (Australia) Limited (ABN 78 003 191 035) (AFSL 239 545) (QBE).

BONUS

Fit & Free (see page 19)
includes **FREE** travel insurance
for persons under 75

The Hospitals Contribution Fund of Australia Limited (HCF) has obtained overseas travel insurance under a Master Policy issued by Chartis Australia Insurance Limited (Chartis), ABN 93 004 727 753, AFSL 381686. It is intended that this overseas travel insurance cover will remain in place while you remain a Fit & Free policy holder; however we reserve the right to remove or alter the cover by giving you 30 days notice. The terms, conditions and exclusions of the overseas travel insurance are specified in the Fit & Free overseas travel insurance 'Conditions of Use' and may be amended from time to time. The 'Conditions of Use' document must be reviewed to ensure that the overseas travel insurance meets your needs.

The 'Conditions of Use' document is available at www.hcf.com.au/fitandfree or by calling 13 13 34.

HCF Pet Insurance

As an HCF member you also get 10% off HCF Pet Insurance. If your dog or cat is suddenly or unexpectedly injured or becomes ill, pet insurance can help pay for veterinary expenses.

- Choice of two comprehensive covers
- Up to 80% of covered veterinary expenses (less an annual excess that you choose) Visit www.hcf.com.au/petinsurance for more information.

Get the details

We recommend that you consider the Pet Insurance Product Disclosure Statement and Financial Services Guide which is available by calling 1800 630 681 or visit www.hcf.com.au/petinsurance before deciding to buy or continue to hold this product.

HCF Pet Insurance is issued by The Hollard Insurance Company Pty Ltd (Hollard). (ABN 78 090 584 73, AFSL 241 436)

PLEASE

be sure to read and consider the Product Disclosure Statement for each product to make sure it's right for you.

Your privacy is protected

HCF Privacy Policy

HCF is committed to best practice privacy protection.

HCF collects your personal information so that we can comply with laws, manage our relationship with you, record your treatment, provide health insurance and related products and services to you, assess your insurance, health and related lifestyle needs, investigate fraudulent or improper claims, develop products and services that may better serve those needs, and assess your possible interest in such products and services.

The types of organisations to whom we disclose personal information include:

- Health service providers, if it is used to improve their ability to provide you with health services
- Research companies contracted to HCF to ask your opinion on improving HCF's service, benefits or product offerings
- Australian Government agencies.

Each of these organisations is required to keep your personal information confidential. You may request information we have collected about you by calling us on 13 13 34. HCF reserves the right to charge a reasonable cost for processing your request including photocopying, administration and postage.

How HCF collects, uses and keeps your personal information secure is described in the HCF Privacy Policy.

To view the HCF Privacy Policy:

- Visit the HCF website – www.hcf.com.au
- Visit your local branch
- All new HCF members will receive a copy of the privacy policy with their membership card.

PLEASE

read and retain this brochure for future reference. However, note that some of the information in this brochure may be incorrect due to product changes, which may have occurred since it was printed.

Please contact HCF on 13 13 34 prior to purchasing any HCF products to ensure that you have the latest information available.

HCF reserves the right to make changes to prices, product specifications and other conditions relating to the products contained in this brochure.

Adelaide
Shop 1
49 Gawler Place
Adelaide SA 5000

Albury
Shop 8
495-499 Dean Street
Albury NSW 2640

Armidale
186 Beady Street
Armidale NSW 2350

Bankstown
Level 2, Centro Bankstown
Stacey Street
Bankstown NSW 2200

Bathurst
117 George Street
Bathurst NSW 2795

Bega
201 Carp Street
Bega NSW 2550

Belconnen
Shop 138
Westfield Belconnen
Belconnen NSW 2617

Blacktown
Shop 3005
Westpoint Shopping Centre
Blacktown NSW 2148

Bondi Junction
438 Oxford Street
Bondi Junction NSW 2022

Bowral
Shop 3, Corbett Plaza
14 Wingecarribee Street
Bowral NSW 2576

Brisbane
Shop G7/8
MacArthur Central
Cnr. Queen and Edward Street
Brisbane QLD 4000

Brookvale
Cnr Pittwater Road &
Condamine Street
Brookvale NSW 2100

Burwood
99 Burwood Road
Burwood NSW 2134

Campbelltown
Shop 69
Campbelltown Mall 271
Queen Street
Campbelltown NSW 2560

Canberra
128 Bunda Street, Civic
Canberra NSW 2601

Castle Hill
Shop 459
Castle Towers
Castle Hill NSW 2154

Chadstone*
Chadstone Shopping Centre
1341 Dandenong Road
Chadstone VIC 3148

Charlestown
Level 1, Shop 121A
Charlestown Square
Charlestown NSW 2290

Chatswood
Level 2, Shop 254
Westfield Chatswood
Chatswood NSW 2067

Chermside*
Level 1, Westfield Chermside
Cnr Gympie and Hamilton
Roads
Chermside QLD 4032

Coffs Harbour
3 Harbour Drive
Coffs Harbour NSW 2450

Cootamundra
214 Parker Street
Cootamundra NSW 2590

Deniliquin
1B 344 Cressy Street
Deniliquin NSW 2710

Doncaster*
Ground Level
Westfield Doncaster
619 Doncaster Road
Doncaster VIC 3108

Dubbo
244 Macquarie Street
Dubbo NSW 2830

Erina
Shop T62 Erina Fair
Erina NSW 2250

Garden City*
Lower Ground
Cnr Logan & Kessels Roads
Upper Mt Gravatt QLD 4122

George Street
403 George Street
Sydney NSW 2000

Grafton
Shop T68 Shoppingworld
(The Link)
52-74 Fitzroy Street
Grafton NSW 2460

Griffith
370 Banna Avenue
Griffith NSW 2680

Hornsby
Shop 2
16 Hunter Street
Hornsby NSW 2077

Hurstville
237 Forest Road
Hurstville NSW 2220

Leeton
76 Pine Avenue
Leeton NSW 2705

Lismore
89 Molesworth Street
Lismore NSW 2480

Liverpool
Shops 21 & 22
Liverpool Plaza
165 Macquarie Street
Liverpool NSW 2170

Maitland
411 High Street
Maitland NSW 2320

Marion*
Level 2, 297 Diagonal Road
Oaklands Park
Marion SA 5046

Melbourne
330 Collins Street
Melbourne VIC 3000

Miranda
Shop 1005, Westfield Miranda
The Kingsway
Miranda NSW 2228

North Ryde
Shop 50, Macquarie Centre
Herring Road
North Ryde NSW 2113

North Sydney
P47, Northpoint Centre
100 Miller Street
North Sydney NSW 2060

Nowra
Shop 2
Nowra Mall
Kingham Street
Nowra NSW 2541

Orange
Cnr Summer & Anson Streets
Orange NSW 2800

Pagewood
Shop 179
Westfield Eastgardens
Eastgardens NSW 2035

Parramatta
Shop 1139/1140
Westfield Parramatta
Parramatta NSW 2150

Penrith
Shop 2
Riley Street
Penrith NSW 2750

Port Macquarie
Shop 50
Port Central
40-42 Horton Street
Port Macquarie NSW 2444

Robina*
Level 3 Robina Town Centre
Robina Town Centre Drive
Robina QLD 4226

Roselands
Shop F16
Roselands Shopping Centre
Roselands NSW 2196

Southland*
Level 1
Westfield Southland
1239 Nepean Highway
Cheltenham VIC 3192

Tamworth
Shop 3 City Plaza
Peel Street
Tamworth NSW 2340

Tweed Heads
Shop 26 Tweed Mall
Tweed Heads NSW 2485

Wagga Wagga
Shop 28, Sturt Mall
Wagga Wagga NSW 2650

Woden
Shop 35
Westfield Woden
Woden NSW 2606

Wollongong
140 Crown Street Mall
Wollongong NSW 2500

*These branches do not accept cash payments for premiums or pay cash for claims.

How to join

Ready for **MORE** benefits, cover and savings and **LESS** worry, all at an affordable price?
Then get more by joining HCF.

To apply:

- **CALL** 13 13 34 between 8am and 8pm, Monday to Friday, or 9am-5pm on weekends (AEST).
- **VISIT** any one of our 50 branches. See www.hcf.com.au to find a location near you.
- **JOIN ONLINE** at www.hcf.com.au
- **COMPLETE** the attached application form.
- **ASK** one of our sales representatives to come to your workplace by emailing corporatesales@hcf.com.au



Want MORE from your current fund? Making the switch couldn't be simpler.

We'll take care of all the paperwork for you. Say goodbye to your current fund and enjoy the benefits of HCF cover with no additional waiting periods for similar levels of cover.

Just call 13 13 34 to find out how.



Get more with
HCF[®]

The Hospitals Contribution Fund of Australia Limited. ABN 68 000 026 746
HEAD OFFICE: 403 George Street, Sydney NSW 2000
Telephone: 13 13 34. Postal Address: GPO Box 4242, Sydney NSW 2001
Email: service@hcf.com.au Internet: www.hcf.com.au

HCF Online Application for health insurance

(Please mark 'X')

Join HCF health fund – new to private health insurance (complete sections 1-8, excluding 7) ☐

Transfer to HCF health fund from another fund (complete sections 1-8) ☐

Add people to my membership (complete sections 1, 2 and 8) ☐

Change my level of cover (complete sections 1, 3 and 8) ☐

Change my payment details (complete sections 1, 6 and 8) ☐

Office Use Only

July 12

Corp Source code

Deal code

Rate code

Sales Source code

HCF Membership No.

1 a) Your personal details (PLEASE USE CAPITAL LETTERS AND A BLACK PEN)

To be completed by the Policyholder – see section 8 for definition

Title	First name	Middle initial
<input type="text"/>	<input type="text"/>	<input type="text"/>
Surname	Sex (Please mark 'X')	
<input type="text"/>	M <input type="checkbox"/> F <input type="checkbox"/>	
Home address:		
Unit No.	Street No.	Street name
<input type="text"/>	<input type="text"/>	<input type="text"/>
Suburb	State	Postcode
<input type="text"/>	<input type="text"/>	<input type="text"/>
Phone - home	Phone - work	Mobile
<input type="text"/>	<input type="text"/>	<input type="text"/>
Postal address (if different from your home address)		
<input type="text"/>		
Suburb	State	Postcode
<input type="text"/>	<input type="text"/>	<input type="text"/>
Email		
<input type="text"/>	<input type="text"/>	<input type="text"/>
Date of birth (DD MM YYYY)	Date you wish your membership to commence (DD MM YYYY)	
<input type="text"/>	<input type="text"/>	

b) Choose your cover requirement (Please mark 'X')

Couple/Family (go to Section 2) ☐

Single Parent Family (go to Section 2) ☐

Extended Family Cover (available for options which include Top Plus or Hospital Advanced Savings) (go to Section 2) ☐

Single (go to Section 3) ☐

Retain my existing products ☐

2 Other persons to be covered (Use another form if space is insufficient)

If you are unsure of who can be covered on your membership, please see FAQs at hcf.com.au

First name	First name
<input type="text"/>	<input type="text"/>
Surname	Surname
<input type="text"/>	<input type="text"/>
Date of birth (DD MM YYYY)	Date of birth (DD MM YYYY)
<input type="text"/>	<input type="text"/>
Sex (Please mark 'X')	Sex (Please mark 'X')
M <input type="checkbox"/> F <input type="checkbox"/>	M <input type="checkbox"/> F <input type="checkbox"/>
Relationship	Relationship
<input type="text"/>	<input type="text"/>
First name	First name
<input type="text"/>	<input type="text"/>
Surname	Surname
<input type="text"/>	<input type="text"/>
Date of birth (DD MM YYYY)	Date of birth (DD MM YYYY)
<input type="text"/>	<input type="text"/>
Sex (Please mark 'X')	Sex (Please mark 'X')
M <input type="checkbox"/> F <input type="checkbox"/>	M <input type="checkbox"/> F <input type="checkbox"/>
Relationship	Relationship
<input type="text"/>	<input type="text"/>

3 HCF product choices (Please mark 'X')

HCF Package Options

(Please see the HCF Brochure for further information)

<input type="checkbox"/> Top Plus + Super Multicover	\$0 <input type="checkbox"/> \$150 <input type="checkbox"/> \$250 <input type="checkbox"/> \$450 <input type="checkbox"/>	Hospital excess options
<input type="checkbox"/> Top Plus + Multicover	\$0 <input type="checkbox"/> \$150 <input type="checkbox"/> \$250 <input type="checkbox"/> \$450 <input type="checkbox"/>	
<input type="checkbox"/> Top Plus + General Extras Plus	\$0 <input type="checkbox"/> \$150 <input type="checkbox"/> \$250 <input type="checkbox"/> \$450 <input type="checkbox"/>	
<input type="checkbox"/> Fit and Free	\$0 <input type="checkbox"/> \$250 <input type="checkbox"/>	
<input type="checkbox"/> Hospital Advanced Savings + Multicover	\$250 <input type="checkbox"/> \$450 <input type="checkbox"/>	
<input type="checkbox"/> Hospital Advanced Savings + General Extras Plus	\$250 <input type="checkbox"/> \$450 <input type="checkbox"/>	
<input type="checkbox"/> Young Singles and Couples	\$450 <input type="checkbox"/>	

HCF Stand Alone Products

Hospital excess options

<input type="checkbox"/> Multicover	
<input type="checkbox"/> Top Plus	\$0 <input type="checkbox"/> \$450 <input type="checkbox"/>
<input type="checkbox"/> Hospital Advanced Savings	\$450 <input type="checkbox"/>
<input type="checkbox"/> Ambulance	

Cash Assist

(Please see the HCF Brochure for further information)

- ☐ Cash Back Cover
- ☐ Permanent Disability Benefit Plus*
- ☐ Kids' Accident Cover†

*Name of person to be covered for Permanent Disability Benefit Plus

†Name/s of children to be covered by Kids' Accident Cover

(Use another form if space is insufficient)

+

4 Australian Government Rebate as reduced premiums

If all people on this health policy are listed on a Medicare Card or entitled to a Medicare card, you may apply for the Australian Government Rebate on private health insurance as a reduced premium. Please complete the relevant details below:

Your Medicare card number

Sex (Please mark 'X')

M ☐ F ☐

Date of birth (DD MM YYYY)

Your name as it appears in the Medicare card

First name

Surname

Nominate your rebate tier – for information on which rebate level you should select refer to the HCF main brochure.

Age	No change	Tier 1	Tier 2	Tier 3
Under 65	30% <input type="checkbox"/>	20% <input type="checkbox"/>	10% <input type="checkbox"/>	0% <input type="checkbox"/>
65-69	35% <input type="checkbox"/>	25% <input type="checkbox"/>	15% <input type="checkbox"/>	0% <input type="checkbox"/>
70+	40% <input type="checkbox"/>	30% <input type="checkbox"/>	20% <input type="checkbox"/>	0% <input type="checkbox"/>

5 Reimbursing of claims

To have your claims paid directly into your bank account, please complete the following:

Account name

BSB No.

Account No.

6 Payment method (Please mark 'X')

HCF offers you a number of easy ways to pay your premiums. Please fill out one of the options below to pay your premiums automatically.

Ezipay Direct Debit (please complete Section 6a) ☐

Credit Card Authority (please complete Section 6b) ☐

Group Payroll Deduction (please complete Section 6c) ☐

a) Ezipay Direct Debit Request

I/We authorise The Hospitals Contribution Fund of Australia Limited User ID Number 245164 to arrange for funds to be debited from my/our account and as prescribed below through the Bulk Electronic Clearing System (BECS).

(Please mark 'X')

Weekly ☐ Fortnightly ☐ Monthly* ☐ Quarterly* ☐ Half yearly* ☐ Yearly* ☐

(DD MM YYYY)

Please debit on the day* of the month. First debit* to occur on
(*Please nominate day: **Debit dates of 28, 29, 30, 31 are only available for weekly and fortnightly debits**)

Details of account to be debited (all details must be supplied)

Name of financial institution

BSB No.

Account No.

Branch

Account holder name (first initial and surname)

This authorisation is to remain in force in accordance with the terms described in the HCF Direct Debit Customer Service Agreement.

b) Credit Card Authority

Cardholder name (exactly as it appears on your card)

Type of card (Please mark 'X')

Visa ☐ Mastercard ☐ American Express ☐

Debit frequency (Please mark 'X')

Monthly* ☐ Quarterly* ☐ Half yearly* ☐ Yearly* ☐

Credit card No.

Expiry date (MM YY)

Please debit my account on the day* of the month
(*Please nominate day: **Debit dates of 28, 29, 30 and 31 are not available**)

This authorisation is to remain in force in accordance with the terms described in the HCF Direct Debit Customer Service Agreement.

c) Group Payroll Deduction Authority

Payroll deductions are available only when your employer has an arrangement with HCF.

Employer's name

Payroll or employee ID

I hereby authorise my employer to deduct from my wages or salary. (Please mark 'X')

Weekly ☐ Fortnightly ☐ Monthly ☐ Quarterly ☐ Half yearly ☐ Yearly ☐

Employee's personal details

Title

First name

Middle initial

Membership No.
(if already a member)

Surname

Date marking the end of the first
deduction pay period (DD MM YYYY)

Total contribution
deductions (if known)

Other contribution details

If you are currently paying for other HCF memberships please give their details below:

Full name

Health \$

Cash

Assist \$

Total \$

Membership No.

7 Interfund transfer (Complete this section if you have been registered with an Australian Registered health fund at any time since 1 July 2000)

Complete the following details and we'll take care of the transfer for you.

I authorise HCF to terminate my membership with my existing health fund and obtain details concerning (Please mark 'X'):

Myself ☐ All persons covered ☐

If you have a direct debit arrangement with your existing health fund please remember to personally advise your bank or your pay office (if you pay by payroll deduction) to cancel your deductions.

Title	First name	Middle initial	Date of birth (DD MM YYYY)
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Surname			
<input type="text"/>			
Name of existing health fund		Membership No.	
<input type="text"/>		<input type="text"/>	
Home address:			
Unit No.	Street No.	Street name	
<input type="text"/>	<input type="text"/>	<input type="text"/>	
Suburb		State	Postcode
<input type="text"/>		<input type="text"/>	<input type="text"/>
			Cancellation effective from (DD MM YYYY)
			<input type="text"/>

Please note: Due to privacy reasons, your existing health fund may send you the clearance certificate, which you will need to forward to HCF.

8 Declaration (Please read and sign)

I acknowledge and agree that:

- I have the authority to provide the information and act on behalf of other persons to be covered under the policy;
- The Policyholder is the person responsible for payment of the contribution rates, the ongoing maintenance of the policy, and the receipt of all policy correspondence;
- I am bound by the Health Fund rules of The Hospitals Contribution Fund of Australia Limited (available in HCF branches);
- HCF deals with personal information of all members in accordance with the HCF Privacy Policy (available on the HCF website and in HCF branches).

I confirm that I have read and understand:

- this declaration and the information relating to my product choice and privacy;
- the Product Disclosure Statement and Financial Services Guide provided to me with this application, for any Cash Assist options I have chosen.

I agree that my insurance will commence once my application is accepted.

I declare the information provided to be true and correct.

I have understood the following conditions – please mark 'X' in all boxes once you have understood these:

Hospital excess ☐ Pregnancy & birth related services ☐ Waiting periods ☐ Pre-existing ailments or conditions ☐

Signature

X

Date (DD MM YYYY)