

Top Plus

Product Summary



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Key Features	
Excess (per person per calendar year)	Nil, \$250* or \$450
No excess for accident related treatment	✓
No excess for kids	✓
No excess for same day treatment <i>12 month waiting period applies to pre-existing conditions 2 month waiting period applies to all other procedures</i>	✓
Available as hospital cover only (without extras)	Yes (Nil or \$450)

Example hospital procedures at HCF participating private and public hospitals - accommodation, operating theatre, intensive care	
Accident related treatment	✓
Physiotherapy & pharmaceuticals related to admission ^o	✓
Removal of tonsils	✓
Removal of adenoids	✓
Removal of appendix	✓
Hernia treatment	✓
Removal of kidney stones & gall stones	✓
Digestive disorder procedures (e.g. bowel surgery)	✓
Cancer related services (e.g. chemotherapy)	✓
Government approved prostheses for covered services	✓
Heart surgery including diagnostics & therapeutic cardiac procedures	✓
Spinal fusion, spinal scoliosis & disc replacement surgery	✓
Cochlear implant surgery & bone anchored hearing devices [^]	✓
Insulin pump treatments [#]	✓
Dialysis for chronic renal failure	✓
Rehabilitation services	✓
Psychiatric services	✓
Gastric banding and obesity surgery	✓
Assisted reproductive services (e.g. IVF, GIFT)	✓
Pregnancy and birth related services	✓
Hip & knee joint replacement surgery	✓
Cataract and other lens related surgery	✓
Elective cosmetic surgery	⚠
Podiatric surgery by an accredited podiatrist	⚠
Emergency ambulance	✓
Non-emergency ambulance (up to \$5,000)	✓

* \$250 Excess is only available with extras cover.

^o Directly associated with the reason for admission excluding experimental and high cost non-PBS drugs.

[^] Includes associated speech and sound processors including upgrades.

[#] Certified Type C procedures and certified overnight Type C procedures for the treatment of diabetes.

✓ Covered

⚠ Minimal Benefits

Minimal Benefits

If you choose a product which has Minimal Benefits for some procedures, 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 expenses if you have any of these procedures in a private hospital.

To be certain of what you're covered for, always check with HCF before attending any hospital.

Pregnancy and birth related services

To be covered for pregnancy and birth related (obstetrics) services in hospital, make sure your cover includes full benefits for these services.

If not, you may wish to upgrade to a more comprehensive cover 12 months before the planned date of birth to minimise your out of pocket expenses.

If you're expecting, make sure you transfer to a family membership at least two months prior to the birth of the child to ensure the baby is covered from birth.

Hospital benefits and 'the gap'

Hospital benefits are payable to formally admitted hospital patients at the time of the service. If you are a private patient in a non-participating private hospital, you may face a large gap depending on the hospital charges. Prior to treatment, please check with your doctor to obtain Medicare item numbers and call HCF to clarify benefits payable.

Medical Gap: Medicare will cover 75% of the Medicare Benefits Schedule (MBS) fee for medical charges and HCF will cover the remaining 25%.

Some doctors may choose to charge more than the MBS fee, which may result in additional expenses, known as the 'Medical Gap'.

HCF has no-gap arrangements to assist you in eliminating the gap.

Always ask your doctor what your charge will be and if they'll participate in HCF's no-gap arrangement for your procedure. If you still have questions, call HCF on **13 13 34**.

Excess

Excess options means a nominated amount a Member pays per calendar year when admitted to hospital. If hospitalised, the total excess option will apply once per person in a calendar year.

Excess Options available: NIL or \$250

Things you need to know

Hospital waiting periods

1 day	Emergency ambulance (where not for pre-existing ailments).
2 months	Psychiatric, rehabilitation and palliative care. Non emergency ambulance (where not for pre-existing ailments). All other services (except where longer waiting periods apply).
12 months	Pregnancy & birth related services. Pre-existing ailments (excluding psychiatric, rehabilitation and palliative care).

Exclusions

There are a number of situations where a member is not covered by HCF and no Benefits will be payable.

HCF Health Insurance does not cover:

- If a service is listed as an exclusion.
- 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 (eg. motor vehicle or workers compensation), or under an employee benefit scheme.
- Treatment for pre-existing ailments or conditions (within the first 12 months).
- 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 2011 or as amended.
- Emergency room fees.
- 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.
- Claims that do not meet our criteria.

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 Australia.
- 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.
- Respite care.
- 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 prosthesis items in non-participating private hospitals.
- The gap on government approved gap-permitted prostheses items.

You get more with HCF

- We're not-for-profit, so our members get more
- My Health Guardian online program makes it easier for you to look after your health and well-being
- The best no-gap medical coverage of any health fund in every state