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THANKS FOR COMPARING HEALTH INSURANCE

It's a good idea to read through the following pages to learn more about this policy. If you have any questions or need more information, chat with one of our health insurance specialists by calling **1800 46 29 55**.

On the other hand, if you're ready to buy, here's what you need to do:

1. Review the enclosed policy brochure to ensure it meets your health insurance needs
2. Buy direct at **comparethemarket.com.au**; or
3. Call **1800 46 29 55** to speak to one of our Health Insurance Specialists

Thank you for not
getting muddle with
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It is much appreciate!



Need assistance?
Call **1800 46 29 55**

Multicover Only

Product Summary



Health Insurance
Australia
2009 - 2013

Get more with
HCF

Multicover Only extras

	Service category	Description	Benefits range from - to	Limits per person per calendar year
Dental	Diagnostic dental	Examinations – general dentist/specialist dentist	\$30 – \$55	2 services/1 service
		Single film x-rays – initial/subsequent	\$25/\$18	No limit
	Preventative dental	Removal of plaque/calculus	\$36 – \$57	2 services
		Application of fluoride	\$27	1 service
	Fillings	Metallic and tooth coloured (direct)	\$75 – \$140	\$550
	Orthodontics	Accrues at \$440 per year up to \$2,640 maximum lifetime limit for Orthodontist or \$1,000 for General Dentist treatment. Sublimits apply.		
	Oral surgery	Surgical extractions	\$165 – \$240	\$500
		Extractions	\$90 – \$130	
		Occlusal therapy	\$35 – \$250	
	Endodontic Services	Treatment of root canals	\$50 – \$187	
	Periodontic Services	Treatment of tissue surrounding the teeth	\$15 – \$281	
	Dentures	Dentures and components (partial and complete)	\$30 – \$800	\$800 every 3 years
		Maintenance and repair	\$29 – \$120	\$120
	Crowns and bridges	Preparation and placing of crowns and bridges	\$20 – \$635	\$800
Optical	Glasses and contact lenses	Spectacle frames	\$85	\$220
		Spectacle lenses – pair	\$92 – \$180	
		Contact lenses – pair	\$140 – \$220	
Therapies	First/subsequent visits (unless otherwise specified)	Psychology (after Medicare entitlement is exhausted)	\$75 per visit	\$300
		Dietetics	\$45/\$35	\$300
		Podiatry consultation (cannot be used for in-patient services)	\$33/\$25	\$200
		Audiology	\$52/\$35	\$500
		Speech pathology	\$60/\$40	Max \$200 for Audiology
		Occupational Therapy	\$62/\$40	\$500
		Chiropractic	\$32 visits 1 – 2/\$28 visits 3 – 11/\$14 visits 12+	\$500 Sublimit of \$375 each for Chiropractic, Osteopathy and Exercise Physiology
		Osteopathy	\$35 visits 1 – 2/\$29 visits 3 – 11/\$14 visits 12+	
		Exercise Physiology	\$30/\$28	
		Physiotherapy	\$45 visits 1 – 2/\$32 visits 3 – 11/\$17 visits 12+	
		Acupuncture/Chinese Herbal Medicine consultation (CHM)	\$30/\$17	\$200 Max \$100 CHM
		Remedial Massage/Myotherapy	\$30/\$17	\$200
		Naturopathy/Nutrition consultation	\$30/\$17	
		Alexander Technique	\$27/\$20	
		Homoeopathy	\$27/\$17	
Other services	Travel & Accommodation	Minimum 200km+ return trip for medical/hospital treatment when not available locally	Up to \$100 per trip per membership (\$30 per night for accommodation)	\$400 for travel (includes \$200 sublimit for accommodation)
	HCF approved Pharmacy	Per script, after equivalent PBS co-payment subtracted	Up to \$50	\$600
	Artificial aids	HCF approved appliances	\$20 – \$500	\$500
	Hearing aids	Benefits accrue over time and limits renew every five years	Up to \$1,600	\$600 – \$1,600
	Health Management Programs	HCF approved – single/couples or family	Up to \$150	\$150/\$300
	School Accident Cover	Approved ancillary services only	Up to \$800	\$800

Things you need to know

Extras waiting periods

1 day	Emergency ambulance (where not for pre-existing ailments).
2 months	All other services (except where longer waiting periods apply).
6 months	HCF Health Management programs and approved HCF Disease Management programs.
2-12 months	School Accident Cover (depending on service).
12 months	Crowns, bridges, dentures, endodontics, occlusal therapy, surgical extractions, periodontics, prosthodontics, dental bleaching, veneers and orthodontics.
12-24 months	Artificial Appliances (depending on appliance and product). Hearing aids and repairs.

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 waiting period).
- 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 extras cover does not include:

- Psychological and developmental assessments. Where psychology is included in your cover, psychology treatment is only payable when Medicare Australia entitlements 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. pre-payment.
- Fees for completing claim forms and/or reports.
- 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 co-payment 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).

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



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Why **comparethemarket.com.au**?

It's simple; we're here to help you save time and money off your next household bill. One quick search with **comparethemarket.com.au** can bring you results from some of Australia's award winning insurance and utility brands, so you can compare them side-by-side. We don't mark up policies, so if you do choose to purchase a product or service, you'll only be charged the provider's premium or fee.

So whether you're looking for car insurance, home and contents insurance or perhaps a better deal on your energy bill, compare with us. Visit our website for more information.

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 **INCOME**

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 **TRAVEL**

 **ROADSIDE**

 **LIFE**

 **FUEL**

 **HOME**