

# Private Health Information Statement - Combined policy

## HealthClub Silver Plus

### HCF

<http://www.hcf.com.au>  
[service@hcf.com.au](mailto:service@hcf.com.au)  
 13 13 34

### Monthly Premium

**\$710.68<sup>#</sup>**

(before any rebate, loading or discount)

Covers one adult & dependants (2 or more people, only one of whom is an adult)

Available in Victoria  
 Closed to new members

<sup>#</sup> You may be entitled to an Australian Government rebate on the above premium. Your premium may also include a Lifetime Health Cover loading or an insurer discount. Check with your insurer for details.

This policy covers children and other dependants up to and including the age of 21, students up to and including the age of 30, as well as persons with a disability who qualify as a child or other dependant or student in these age ranges.

## Hospital cover

This policy exempts you from the Medicare Levy Surcharge.

This policy provides accident cover and benefits for travel or accommodation (outside of hospital) - check with your insurer for details.

### ✓ Covered

For information on what is covered under each category, see <https://privatehealth.gov.au/categories>

### R Restricted

Restricted categories partially cover your hospital costs as a private patient in a public hospital. You may incur significant expenses in a private room or private hospital.

### ✗ Not Covered

These categories are not covered by this policy.

## This policy ✓ includes cover for

✓ Assisted reproductive services	✓ Eye (not cataracts)	✓ Pain management
✓ Back, neck and spine	✓ Gastrointestinal endoscopy	✓ Pain management with device
✓ Blood	✓ Gynaecology	✓ Palliative care
✓ Bone, joint and muscle	✓ Heart and vascular system	✓ Plastic and reconstructive surgery (medically necessary)
✓ Brain and nervous system	✓ Hernia and appendix	✓ Podiatric surgery (provided by a registered podiatric surgeon - limited benefits)
✓ Breast surgery (medically necessary)	✓ Implantation of hearing devices	✓ Pregnancy and birth
✓ Cataracts	✓ Insulin pumps	✓ Rehabilitation
✓ Chemotherapy, radiotherapy and immunotherapy for cancer	✓ Joint reconstructions	✓ Skin
✓ Dental surgery	✓ Joint replacements	✓ Sleep studies
✓ Diabetes management (excluding insulin pumps)	✓ Kidney and bladder	✓ Tonsils, adenoids and grommets
✓ Dialysis for chronic kidney failure	✓ Lung and chest	R Hospital psychiatric services
✓ Digestive system	✓ Male reproductive system	
✓ Ear, nose and throat	✓ Miscarriage and termination of pregnancy	

## This policy ✗ does not include cover for

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

Under this policy, you may have to pay out-of-pocket costs above what you get from Medicare or your private health insurer. Before you go to hospital, you should ask your doctors, hospital and health insurer about any out-of-pocket costs that may apply to you.

The following payments may also apply for hospital admissions

**Excess:** You will have to pay an excess on admission. This is limited to a maximum of \$250 per person and \$500 per policy per year.

Excess payments do not apply to hospital admissions for accidents or dependants.

**Co-payments:** No co-payments

The following waiting periods for hospital admissions apply to new or upgrading members

**Waiting periods:**

- 2 months for palliative care, rehabilitation and hospital psychiatric treatments, even if pre-existing
- 12 months for other pre-existing conditions
- 12 months for pregnancy and birth (obstetrics)
- 2 months for all other treatments

Gap Cover

This provider offers '[known gap](#)' or '[no gap](#)' cover for medical bills for this product.

The [Medical Costs Finder](#) lets you find out more about the cost of specialist medical services.

Other features of this hospital cover

Comprehensive hospital cover packaged with a wide range of extras. No excess for accident related treatment and dependants under 25. Includes travel and accommodation benefits for hospital stays and cover for unlimited emergency ambulance trips. See fund rules for more information. Access to over 100 exclusive offers through HCF Thank You program. For more information visit: [www.hcf.com.au/thankyou](http://www.hcf.com.au/thankyou).

General Treatment Cover

Our nationwide network of No-Gap participating providers gives you access to comprehensive extras cover at an affordable price. Find out more See <https://www.hcf.com.au/locations/find-a-participating-provider>.

This policy  includes General treatment (Extras) cover for

*Note, for items marked with an asterisk \*: Includes 100% back on 2 dental check-ups, prescription glasses and free digital retinal imaging with an eye test, and 100% back on an initial physio, chiro, osteo and podiatry consult, at participating providers and subject to annual limits.*

Treatment	Waiting period (months)	Benefit limits (per 12 months unless otherwise stated)	Examples of maximum benefits
General dental*	2	\$400 per person	Periodic oral examination - \$33.00 Scale & clean - \$67.00 Fluoride treatment - \$27.00
Major dental	12	\$750 per person	Surgical tooth extraction - \$210.00 Full crown veneered - \$650.00
Endodontic	12	\$400 per person (combined limit for endodontic & other services)	Filling of one root canal - \$148.00
Orthodontic	12	\$400 per person \$1,800 lifetime limit	Braces for upper & lower teeth, including removal plus fitting of retainer - \$400.00
Optical*	2	\$200 per person	Single vision lenses & frames - 100% of charge Multi-focal lenses & frames - 100% of charge

Non PBS pharmaceuticals	2	\$600 per person (combined limit for non pbs pharmaceuticals & vaccinations)	Per eligible prescription - \$50.00
Physiotherapy*	2	\$700 per person (combined limit for physiotherapy, dietetics/dietary advice, eye therapy (orthoptics), occupational therapy & speech therapy)	Initial visit - \$51.00 Subsequent visit - \$47.00
Chiropractic*	2	\$350 per person (combined limit for chiropractic, exercise physiology & osteopathy)	Initial visit - \$37.00 Subsequent visit - \$32.00
Podiatry*	2	\$200 per person	Initial visit - \$36.00 Subsequent visit - \$30.00
Acupuncture	2	\$300 per person (combined limit for acupuncture, remedial massage & chinese medicine)	Initial visit - \$40.00 Subsequent visit - \$30.00
Remedial massage	2		Initial visit - \$40.00 Subsequent visit - \$30.00
Chinese medicine	2		Initial visit - \$35.00 Subsequent visit - \$20.00
Dietetics/dietary advice	2	Combined limit - see Physiotherapy	Initial visit - \$45.00 Subsequent visit - \$45.00
Exercise physiology	2	Combined limit - see Chiropractic	Initial visit - \$32.00 Subsequent visit - \$32.00
Eye therapy (orthoptics)	2	Combined limit - see Physiotherapy	Initial visit - \$40.00 Subsequent visit - \$32.00
Health management / Healthy lifestyle	2	\$150 per person up to \$300 per policy	Health management - \$150.00
Occupational therapy	2	Combined limit - see Physiotherapy	Initial visit - \$62.00 Subsequent visit - \$62.00
Orthotics (podiatric orthoses)	12	\$120 per person	Orthotics supply & fit - \$120.00
Osteopathy*	2	Combined limit - see Chiropractic	Initial visit - \$47.00 Subsequent visit - \$39.00
Speech therapy	2	Combined limit - see Physiotherapy	Initial visit - \$60.00 Subsequent visit - \$60.00
Vaccinations	2	Combined limit - see Non PBS pharmaceuticals	Per service - \$50.00

General dental includes basic fillings & preventative dental. Preventative & diagnostic dental have service limits which are not included in the annual limit. In chair teeth whitening treatment provided by a dentist, endodontic, periodontic & oral surgery have a combined limit of \$400. A service limit of an in-chair treatment -max 8 teeth/session; applies every 36 months. Crowns, bridges & dentures have a combined limit of \$750. Dentures limit renews every 3 years from the date of service. Orthodontic accrues at \$400 per calendar year, up to lifetime limit of \$1,800 for Orthodontist (Accrues \$300 per calendar year, up to lifetime limit of \$1500 for General Dentist). HCF-approved Online Cognitive Behavioural Therapy courses with a separate annual limit per person/ per policy.

This policy **X** does not include General treatment (Extras) cover for

<b>X</b> Blood glucose monitors	<b>X</b> Psychology
<b>X</b> Hearing aids	<b>X</b> Other treatments - check with your insurer

Other features of this general treatment cover

Health Dollars Loyalty Rewards accrue for 4 years up to a max of \$150 per person /\$300 per family policy, per anniversary year. Health Dollars can be used to reduce hospital excess or top up current extras benefits.

**Ambulance cover**

In Victoria this policy provides:

**Emergency:** Unlimited with a waiting period of 1 day.

**Call-out fees:** will be paid for each attendance, including emergency treatment without transport to hospital.

Other features of this ambulance cover

[PrivateHealth.gov.au](http://PrivateHealth.gov.au)

PolicyID: HCF/J13/VFIQ1D

Date statement issued: 01 April 2026

Page 3 of 4

If you are a resident of VIC and you don't have an ambulance subscription with your state ambulance service and aren't offered cover under another arrangement, you have unlimited emergency ambulance services provided by state Ambulance Service Providers.

For further information about this policy see

<https://www.hcf.com.au/faqs/faqs-cover#what-is-ambulance-cover>

#### Disclaimer

The information contained in this Private Health Information Statement was provided by the insurer and is intended as general information. It may not take into account your particular circumstances. For information please contact the insurer.