

Top Plus

This is a summary only. For more information, please call Health Link on 1800 808 026 or refer to our main brochure.

Excess options available:

Nil
\$250 per person per calendar year

There is no excess for same day surgery or accidents.

If you have family cover you will not have to pay an excess for dependant children who are hospitalised.

Top Plus

HCF participating private hospitals and public hospitals

Accommodation	✓
Operating Theatre services (in an HCF participating private hospital)	✓
Intensive Care	✓
Coronary Care	✓
Prostheses (100% cover for no-gap prosthesis list items. There are a small number of prosthesis that will attract a gap)	✓
Physiotherapy (100% for HCF participating private hospitals)	✓
Pharmaceuticals in hospital (Directly associated with the reason for admission. Excluding experimental and high cost – non PBS drugs)	✓
Pregnancy & birth related services	✓
Psychiatric services	✓
Assisted Reproductive Services (e.g. IVF, GIFT etc)	✓
Total & partial hip & knee joint replacement surgery	✓
Cataract & other lens related surgery	✓
Dialysis for chronic renal failure	✓
Elective cosmetic surgery	Reduced benefits
Surgery by accredited podiatrist	Reduced benefits
Ambulance (State Government services only. QLD and TAS residents are covered under their state ambulance scheme.)	✓
Extended family cover available	✓

Reduced benefits mean that no medical benefits (doctor's charges) are payable and only a proportion of hospital benefits are covered.

Important information relating to HCF Hospital cover

Hospital waiting periods

1 day	Emergency Ambulance
2 months	Psychiatric, rehabilitation and palliative care.
	All other treatments except where there's a longer waiting period. Non-emergency ambulance
12 months	Treatments for pre-existing ailments excluding psychiatric, rehabilitation and palliative care.
	Pregnancy and birth related services

Waiting periods may need to be served before benefits are paid, and apply to:

- New members
- Existing HCF members who upgrade. You will need to serve the necessary waiting periods for the higher benefit entitlement
- Members who transfer from another fund who have not already completed the required waiting period for equivalent benefits.
- New dependants (unless they transfer from another fund and have completed the required waiting periods)

Waiting periods vary according to the type of treatment or service you receive.

Pregnancy & 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 planning your pregnancy 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.

Pre-existing ailments

A pre-existing ailment is a condition or illness where signs or symptoms existed anytime during the six months prior to when 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 is pre-existing, a medical practitioner appointed by HCF will examine information provided by your doctor, together with other relevant claim details.

Hospital benefits and "the gap"

Hospital benefits are payable to persons who are 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 and this is when you may face 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.

Conditions applying to all hospital covers

HCF hospital cover does not apply to the following:

- Procedures normally performed in the doctors surgery or as an outpatient
- Medical Gap and hospital benefits for excluded items or procedures and/or when the claim is not approved for payment by Medicare Australia
- Nursing home-type patients are limited to benefits set by the Commonwealth Department of Health and Ageing
- Private room accommodation for same-day procedures
- Personal convenience items e.g. phone calls newspapers, magazines and Beauty Salon services
- Massage and aromatherapy services
- Respite care
- Take home items e.g. crutches, toothbrushes and drugs
- Experimental treatments
- Experimental and high cost non-PBS drugs
- Private hospital emergency room fees
- Donated blood, blood products and blood collection and storage
- Special nursing e.g. your own private nurse
- Pharmaceuticals (including PBS pharmaceutical benefits) and other sundry supplies not directly associated with the reason for admission
- Some services provided while in hospital by non-hospital providers
- Telephone or online consultations
- Luxury room surcharge
- All PBS pharmaceutical benefits in non-participating hospitals