



REST EASY WITH OUR NO-GAP JOINTS PROGRAM

HCF's No-Gap Joints program for primary hip and knee replacements gives eligible members' peace of mind with no out-of-pocket costs* from hospital admission through to discharge and post-surgery rehab, with participating private hospitals and clinicians.

WHAT'S INCLUDED

- ✓ Participating surgeon costs for primary hip or knee replacement surgery*.
- ✓ Inpatient diagnostics including pathology and radiology while in hospital.
- ✓ Hospital services including accommodation and theatre, and costs related to anaesthetists and theatre support to assist with the surgery.
- ✓ Rehabilitation organised by the participating hospital if clinically required.
- ✓ Continuity of care with the hospital coordinating your care from admission through to post-surgery rehab.



* Eligible members will need to have HCF hospital cover that includes primary hip and knee replacements for 12 months (excluding Overseas Visitors Health Cover). Members will be accepted into the program in line with clinical criteria by the participating clinician and hospital on a patient-by-patient basis. Excludes any policy excess payable.

* Excludes any hospital excess payable.

* This doesn't include pre-surgical consultations but includes post-surgical consults.

NO-GAP JOINTS PROGRAM

FREQUENTLY ASKED QUESTIONS

How do I know if I'm eligible for the No-Gap Joints program?

Eligible members that have held HCF hospital cover including primary hip and knee replacements for at least 12 months are covered for No-Gap Joints, once they're accepted into the program in line with clinical criteria by a participating surgeon and hospital (excludes Overseas Visitors Health Cover members). Please visit the participating hospital's website to see the list of surgeons and hospital involved in the program.

Will I have any out-of-pocket costs?

Our No-Gap Joints program covers eligible members on their primary hip or knee replacement journey from hospital admission through to discharge and post-surgery rehab, with participating private hospitals and clinicians.

HCF members who are eligible to participate in the program won't have any out-of-pocket costs except for any hospital policy excess (an excess may apply depending on your level of cover and if you're claiming for the first time in a calendar year), or any additional services. If there are complications during your hospital admission that require additional care or services beyond what's included in the No-Gap Joints program, there may also be additional costs.

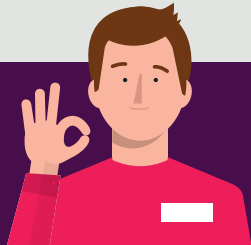
If I change cover or move health funds, is there a waiting period?

Yes, the program is only available once you've held hospital cover that includes primary hip and knee replacements with HCF for 12 months (excluding Overseas Visitors Health Cover).



How do I find a participating surgeon?

We're pleased to partner with surgeons participating through Vermont Private Hospital to make your primary hip or knee replacement experience as easy and affordable as possible.

Eligible members need to be accepted into the program in line with clinical criteria by a participating surgeon and hospital.



Want to learn more?

 **13 13 34**  hcf.com.au/nogapjoints

Note: As part of our No-Gap Joints program we may email you a short survey about your experiences with HCF and the program. Hearing your feedback will help us improve the services we offer you and other members.