

More for Teeth program

The HCF *More for Teeth* program provides benefits for preventive and diagnostic dental services for HCF Members in accordance with these terms and conditions

This document sets out the terms and conditions of participation in the HCF *More for Teeth* program (**Program**). By signing and returning to "HCF More for You program application form" (**Program Application Form**), the Participating Provider offers to participate in the HCF *More for Teeth* program in accordance with these terms and conditions, conditional on acceptance by HCF. On acceptance by HCF, the Participating Provider and HCF will be bound by these terms and conditions (**Agreement**).

Terms and conditions

Effective from 1 July 2015

The information below forms the terms and conditions for the HCF *More for Teeth* program. HCF and the Participating Provider agree to be bound by the following conditions:

1. Definitions

- 1.1** "Member" means a contributor who is a financial member of an HCF health fund with ancillary cover and in the case of a family membership includes any dependant covered by that membership.
- 1.2** "HCF" means The Hospitals Contribution Fund of Australia Limited and any of its Related Bodies Corporate that are registered private health insurers.
- 1.3** "Related Body Corporate" has the meaning given in section 9 of the Corporations Act 2001.
- 1.4** "You", "Your", "Participating Provider" means the Dentist who signs the Program Application Form.

2. Services and Charges

- 2.1** You agree to charge no more than the amounts described in Schedule A, for those specific services when provided to Members.
- 2.2** For services not covered by Schedule A, You are free to charge as per Your existing practices.

3. Benefits

- 3.1** Subject to the Member's entitlement to a benefit under their HCF policy and the HCF fund rules, HCF will provide a benefit up to or equivalent to the amounts listed in Schedule A, subject to agreed indexation, for the duration of the Program.
- 3.2** HCF will review and index the benefits on 1 July for the items listed in Schedule A each year, based on any proportionate change in the following formula:
 - Consumer Price Index (All groups, Index numbers, Sydney*, ABS Catalogue no. 6401.0) x 50% plus Average Weekly Earnings (NSW* Original, ABS Catalogue no. 6302.0) for persons, full-time adult ordinary time earnings (AWOTE) x 50%.
 - as measured for the 12 month period ending 30 June of the year prior to the indexation date.
 - For Queensland benefit rates, statistics for Brisbane and QLD will be used; for Victoria benefit rates, statistics for Melbourne and VIC will be used; for South Australia benefit rates, statistics for Adelaide and SA will be used and for Western Australia, statistics for Perth and WA will be used.

4. Term and Termination of Agreement

4.1 HCF may terminate the Program or Your involvement with the Program, and You may terminate Your involvement with the Program, without cause by either party giving the other party 30 days prior notice in writing.

5. Privacy and Marketing

5.1 HCF handles personal information it collects in accordance with the HCF Privacy Policy which forms part of these terms and conditions. The HCF Privacy Policy explains how the Participating Provider may complain about a privacy breach, how HCF will deal with the complaint and how the Participating Provider can request access to and correction of the personal information HCF holds about them. A copy can be found at hcf.com.au/privacy-policy or obtained by calling 13 13 34.

5.2 The Participating Provider must comply with the Privacy Act 1988 (Cth) as if it were an "organisation" for the purposes of that Act, any applicable State or Territory legislation relating to privacy and the HCF Privacy Policy.

5.3 The Participating Provider consents to HCF using and disclosing the personal information it collects about the Participating Provider, comprising the Participating Provider's name, contact and other practice details, charging information and feedback from any Member surveys about their treatment experience and whether they would recommend the Participating Provider, including through the HCF website, brochures and other promotional literature and activities, to inform Members and prospective Members about the Participating Provider's participation in the Program.

5.4 The Participating Provider will not advertise or utilise any marketing material, logos, trade names or other materials belonging to HCF including representing that the Participating Provider is endorsed by HCF, without obtaining prior approval in writing from HCF.

6. Insurance and Indemnity

6.1 Insurance – The Participating Provider will carry at the Participating Provider's expense throughout the life of the Program professional liability insurance and other insurance necessary to insure the Participating Provider and any employees and contractors against any claim for damages arising by reason of personal injuries or death occasioned directly or indirectly by provision of services.

6.2 Indemnity – The Participating Provider agrees to indemnify, and to keep HCF indemnified against any claims or liabilities whatsoever arising out of any negligence, wrong doing, error or omission on the part of the Participating Provider, their employees and/or contractors.

7. Miscellaneous

7.1 Independent Contractors – The relationship between HCF and the Participating Provider is that of independent contractors. Neither party will be deemed the agent, employee or servant of the other, and no joint venture or partnership will result from participation in the Program.

7.2 Confidentiality – HCF and the Participating Provider agree that the entire contents of this document and any additions or amendments to it, including in relation to Schedule A, are to remain confidential.

7.3 Consequence of termination – These terms and conditions, and in particular clauses 6.1, 6.2 and 7.2, will continue to be effective notwithstanding the termination or expiry of the Program or a Participating Provider's involvement with the Program.

7.4 Entire Understanding – These terms and conditions including any attachments constitute the entire understanding of the parties with respect to the subject matter, and supersede any prior understanding, agreements, promises, negotiations or representations, whether written or oral, related to the Program that are not expressly set forth in these terms and conditions.

7.5 Amendments – This document may be amended by HCF, giving the Participating Provider 30 days prior notice in writing, or automatically upon written notice by HCF if necessary in order to comply with applicable law or regulatory action. Amendments may be posted on the HCF website (hcf.com.au) under the dental provider portal.

7.6 Patient safety – the Participating Provider agrees to adhere to all standards, guidelines and obligations relevant to the dental profession including but not limited to the ADA Guidelines for Infection Control.

More for Teeth program Schedule A

New South Wales/Australian Capital Territory

Effective 1 July 2015 to 30 June 2016

Item number	Services description	Maximum Charge	Maximum Benefit	Maximum item limit on any level of cover
011	Comprehensive oral examination	\$62	\$62	Up to 2 of any of these items per person per year
012	Periodic oral examination	\$55	\$55	
013	Oral examination – limited	\$54	\$54	
022	Intraoral periapical or bitewing radiograph – initial film	\$46	\$46	Up to 4 per person per day
	Intraoral periapical or bitewing radiograph – subsequent film taken at the same date of service	\$34	\$34	
037	Panoramic radiograph	\$117	\$117	Up to 3 per person in any 5 year period
111	Removal of plaque and/or stain	\$62	\$62	Up to 2 of any of these items per person per year
114	Removal of calculus – first visit	\$103	\$103	
115	Removal of calculus – subsequent visit	\$103	\$103	
121	Topical application of fluoride – one treatment	\$48	\$48	Up to 1 per person per year
151	Provision of mouthguard – indirect	\$179	\$179	Up to 2 per person per year

Some members may not receive the Maximum Benefit depending on their level of cover and/or their available entitlements.