



HCI
Basic Plus Hospital \$750 & Basic Extras

\$266.74 / month
(Before Rebate, Discount & Loading)
Available in VIC

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: Two adults (and no-one else).

- This policy exempts you from the Medicare Levy Surcharge.
- This policy provides accident cover - check with insurer for details.
- This policy does not provide benefits for travel or accommodation outside of hospital.

Policy ID: HCI/C1E1/VHAL20

Source: Private Health Information Statement (PHIS)

Hospital Cover

✓ Covered

R Restricted Cover

✗ Not Covered

This policy includes cover for

- | | | |
|---------------------------------|-------------------|-----------------|
| R Blood | R Palliative care | R Sleep studies |
| R Hospital psychiatric services | R Rehabilitation | |

This policy does not include cover for

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

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 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 \$750 per person and \$1500 per policy per year.

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
- 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 (<https://www.health.gov.au/resources/apps-and-tools/medical-costs-finder>) lets you find out more about the cost of specialist medical services.

Other features of this hospital cover

The waiting period for Accident Cover is 2 months. The excess does not apply to any dependants under the age of 18.

For further information about this policy see: <https://hcilt.com.au/packaged-cover>

This health insurer does not operate a preferred provider scheme.

Policy ID: HCI/C1E1/VHAL20 Source: [Private Health Information Statement \(PHIS\)](#)

Extras Cover

This policy **includes** General treatment (Extras) cover for

Treatment & waiting period (months)		Benefit limits per 12 months unless otherwise stated	Examples of maximum benefits
✓ Chiropractic	2	\$175 per person up to \$350 per policy combined limit for chiropractic & osteopathy	<ul style="list-style-type: none"> • Initial visit: \$28 • Subsequent visit: \$28
✓ Exercise physiology	2	\$175 per person up to \$350 per policy combined limit for exercise physiology & physiotherapy	<ul style="list-style-type: none"> • Initial visit: \$28 • Subsequent visit: \$28
✓ General dental	2	\$350 per person up to \$700 per policy	<ul style="list-style-type: none"> • Fluoride treatment: \$20 • Scale & clean: \$55 • Surgical tooth extraction: \$90 • Periodic oral examination: \$33
✓ Optical	6	\$150 per person up to \$300 per policy	<ul style="list-style-type: none"> • Multi-focal lenses & frames: \$150 • Single vision lenses & frames: \$150
✓ Osteopathy	2	\$175 per person up to \$350 per policy combined limit for chiropractic & osteopathy	<ul style="list-style-type: none"> • Initial visit: \$28 • Subsequent visit: \$28
✓ Physiotherapy	2	\$175 per person up to \$350 per policy combined limit for exercise physiology & physiotherapy	<ul style="list-style-type: none"> • Initial visit: \$28 • Subsequent visit: \$28

- ✓ **Vaccinations** 2 **\$100 per person up to \$200 per policy** • Per service: \$25
sub-limits apply

Group physio/hydrotherapy session \$18 per service. Flu vaccination 1 per calendar year \$25 per service. Other vaccines \$25 per service.

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

- | | | |
|---------------------------------|---|----------------------------------|
| ✗ Acupuncture | ✗ Eye therapy (orthoptics) | ✗ Occupational therapy |
| ✗ Ante-natal/Post-natal classes | ✗ Health management / Healthy lifestyle | ✗ Orthodontic |
| ✗ Audiology | ✗ Hearing aids | ✗ Orthotics (podiatric orthoses) |
| ✗ Blood glucose monitors | ✗ Home nursing | ✗ Podiatry |
| ✗ Chinese medicine | ✗ Major dental | ✗ Psychology |
| ✗ Dietetics/dietary advice | ✗ Non PBS pharmaceuticals | ✗ Remedial massage |
| ✗ Endodontic | | ✗ Speech therapy |

For further information about this policy see: <https://hcilt.com.au/packaged-cover>

Ambulance cover

Pensioner Concession Card and Healthcare Card holders are entitled to free clinically necessary ambulance transport. If you are not eligible for a concession and want to be covered, you can purchase insurance from a private health insurer or take out a subscription with the state ambulance service (<https://www.ambulance.vic.gov.au/membership>).

For further information about this policy see: <https://hcilt.com.au/packaged-cover>

Insurer Details



HCI

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Call now 1800 804 950 Sponsor link

HCI

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