

✓ Covered	R Restricted Cover	✗ Not Covered
This policy includes cover for		
✓ Back, neck and spine	✓ Ear, nose and throat	✓ Male reproductive system
✓ Blood	✓ Eye (not cataracts)	✓ Miscarriage and termination of pregnancy
✓ Bone, joint and muscle	✓ Gastrointestinal endoscopy	✓ Pain management
✓ Brain and nervous system	✓ Gynaecology	✓ Palliative care
✓ 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	R Hospital psychiatric services	R Rehabilitation
✓ Dental surgery	✓ Implantation of hearing devices	✓ Skin
✓ Diabetes management (excluding insulin pumps)	✓ Joint reconstructions	✓ Sleep studies
✓ Dialysis for chronic kidney failure	✓ Joint replacements	✓ Tonsils, adenoids and grommets
✓ Digestive system	✓ Kidney and bladder	
	✓ Lung and chest	
This policy does not include cover for		
✗ Assisted reproductive services	✗ Pain management with device	✗ Weight loss surgery
✗ Insulin pumps	✗ Pregnancy and birth	

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 of \$250 per admission. This is limited to a maximum of \$250 per person and \$500 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 excess does not apply to any dependants under the age of 18.

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

Insurer Details



HCI

Silver Plus Secure Hospital \$250/\$500 excess

\$456.30 / month

(Before Rebate, Discount & Loading)

Available in VIC

Call now  **1800 804 950**
Sponsor link

HCI

 <https://www.hciltld.com.au> enquiries@hciltld.com.au **1800 804 950**

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