



**HCI**  
Basic Plus Hospital \$750 excess

**\$81.37 / month**  
(Before Rebate, Discount & Loading)  
Available in WA

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:** Only one person.

- 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/H1C/WDPY10

**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](http://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 \$750 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/hospital-cover>

## Ambulance cover

Aged Pensioner concession holders are entitled to free ambulance transport services. If you are not eligible for a concession and want to be covered, you can purchase insurance from a private health fund or a subscription through the state ambulance service.

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

## Insurer Details



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Call now  **1800 804 950**  
Sponsor link

**HCI**

 <https://www.hcilt.com.au>

 [enquiries@hcilt.com.au](mailto:enquiries@hcilt.com.au)

 **1800 804 950**

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Private Health Information Statement is available from the Private Health Insurance Ombudsman website at <https://privatehealth.gov.au/dynamic/Premium/PHIS/HCI/H1C/WDPY10>