



HCI  
Premier Extras

**\$198.49 / month**

(Before Rebate, Discount & Loading)

Available in QLD

You may be entitled to an Australian Government Rebate on the above premium. Your premium may also include an insurer discount. Check with your insurer for details.

**This policy covers:** One adult & dependants, including non-student dependants (2 or more people, only one of whom is an adult).

Children (0 - 17), non-classified\* dependant (18 - 22), students (23 - 31) and non-students (23 to 31), as well as persons with a disability who qualify as a child, non-classified\* dependant, student and non-student in these age ranges.

\*Non-classified dependant: Coverage for dependants between 18 & 22

This health insurer does not operate a preferred provider scheme.

Policy ID: HCI/I1/QAOE1Y

Source: Private Health Information Statement (PHIS).

## Extras Cover

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

Note, for treatments marked with \*: A 12 month waiting period applies to eligible medicinal cannabis prescriptions.

| Treatment & waiting period (months) |    | Benefit limits per 12 months unless otherwise stated                                                                                                                                                    | Examples of maximum benefits                                                                       |
|-------------------------------------|----|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------|
| ✓ Acupuncture                       | 2  | <b>\$500 per person</b><br>combined limit for acupuncture, chinese medicine, chiropractic, osteopathy & remedial massage                                                                                | <ul style="list-style-type: none"><li>Initial visit: \$33</li><li>Subsequent visit: \$33</li></ul> |
| ✓ Audiology                         | 2  | <b>\$200 per person</b>                                                                                                                                                                                 | <ul style="list-style-type: none"><li>Initial visit: \$50</li><li>Subsequent visit: \$50</li></ul> |
| ✓ Blood glucose monitors            | 12 | <b>\$500 per person</b>                                                                                                                                                                                 | <ul style="list-style-type: none"><li>Per monitor: \$500</li></ul>                                 |
| ✓ Chinese medicine                  | 2  | <b>\$500 per person</b><br>combined limit for acupuncture, chinese medicine, chiropractic, osteopathy & remedial massage                                                                                | <ul style="list-style-type: none"><li>Initial visit: \$33</li><li>Subsequent visit: \$33</li></ul> |
| ✓ Chiropractic                      | 2  | <b>\$500 per person</b><br>combined limit for acupuncture, chinese medicine, chiropractic, osteopathy & remedial massage                                                                                | <ul style="list-style-type: none"><li>Initial visit: \$33</li><li>Subsequent visit: \$33</li></ul> |
| ✓ Dietetics/dietary advice          | 2  | <b>\$1,000 per person</b><br>combined limit for dietetics/dietary advice, eye therapy (orthoptics), occupational therapy, orthotics (podiatric orthoses), podiatry & speech therapy<br>sub-limits apply | <ul style="list-style-type: none"><li>Initial visit: \$35</li><li>Subsequent visit: \$35</li></ul> |

|                                         |    |                                                                                                                                                                                                         |                                                                                                                                                                                                |
|-----------------------------------------|----|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| ✓ Endodontic                            | 12 | <b>\$1,650 per person</b><br>combined limit for endodontic, major dental & orthodontic<br>sub-limits apply                                                                                              | <ul style="list-style-type: none"> <li>Filling of one root canal: \$179</li> </ul>                                                                                                             |
| ✓ Exercise physiology                   | 2  | <b>\$750 per person</b><br>combined limit for exercise physiology & physiotherapy                                                                                                                       | <ul style="list-style-type: none"> <li>Initial visit: \$38</li> <li>Subsequent visit: \$38</li> </ul>                                                                                          |
| ✓ Eye therapy (orthoptics)              | 2  | <b>\$1,000 per person</b><br>combined limit for dietetics/dietary advice, eye therapy (orthoptics), occupational therapy, orthotics (podiatric orthoses), podiatry & speech therapy<br>sub-limits apply | <ul style="list-style-type: none"> <li>Initial visit: \$30</li> <li>Subsequent visit: \$30</li> </ul>                                                                                          |
| ✓ General dental                        | 2  | <b>\$1,650 per person</b>                                                                                                                                                                               | <ul style="list-style-type: none"> <li>Fluoride treatment: \$25</li> <li>Scale &amp; clean: \$77</li> <li>Surgical tooth extraction: \$161</li> <li>Periodic oral examination: \$35</li> </ul> |
| ✓ Health management / Healthy lifestyle | 2  | <b>\$350 per person</b><br>sub-limits apply                                                                                                                                                             | <ul style="list-style-type: none"> <li>Health management: \$180</li> </ul>                                                                                                                     |
| ✓ Hearing aids                          | 36 | <b>\$2,000 per person</b><br>sub-limits apply                                                                                                                                                           | <ul style="list-style-type: none"> <li>Hearing aid: \$1000</li> </ul>                                                                                                                          |
| ✓ Home nursing                          | 2  | <b>\$500 per person</b>                                                                                                                                                                                 | <ul style="list-style-type: none"> <li>Initial visit: \$50</li> <li>Subsequent visit: \$50</li> </ul>                                                                                          |
| ✓ Major dental                          | 12 | <b>\$1,650 per person</b><br>combined limit for endodontic, major dental & orthodontic<br>sub-limits apply                                                                                              | <ul style="list-style-type: none"> <li>Full crown veneered: \$800</li> </ul>                                                                                                                   |
| ✓ Non PBS pharmaceuticals               | 2  | <b>\$1,000 per person</b><br>sub-limits apply                                                                                                                                                           | <ul style="list-style-type: none"> <li>Per eligible prescription: \$100</li> </ul>                                                                                                             |
| ✓ Occupational therapy                  | 2  | <b>\$1,000 per person</b><br>combined limit for dietetics/dietary advice, eye therapy (orthoptics), occupational therapy, orthotics (podiatric orthoses), podiatry & speech therapy<br>sub-limits apply | <ul style="list-style-type: none"> <li>Initial visit: \$40</li> <li>Subsequent visit: \$40</li> </ul>                                                                                          |
| ✓ Optical                               | 6  | <b>\$300 per person</b>                                                                                                                                                                                 | <ul style="list-style-type: none"> <li>Multi-focal lenses &amp; frames: \$300</li> <li>Single vision lenses &amp; frames: \$300</li> </ul>                                                     |
| ✓ Orthodontic                           | 12 | <b>\$1,650 per person</b><br>combined limit for endodontic, major dental & orthodontic<br>sub-limits apply                                                                                              | <ul style="list-style-type: none"> <li>Braces for upper &amp; lower teeth, including removal plus fitting of retainer: \$900</li> </ul>                                                        |
| ✓ Orthotics (podiatric orthoses)        | 2  | <b>\$1,000 per person</b><br>combined limit for dietetics/dietary advice, eye therapy (orthoptics), occupational therapy, orthotics (podiatric orthoses), podiatry & speech therapy<br>sub-limits apply | <ul style="list-style-type: none"> <li>Orthotics supply &amp; fit: \$260</li> </ul>                                                                                                            |
| ✓ Osteopathy                            | 2  | <b>\$500 per person</b><br>combined limit for acupuncture, chinese medicine, chiropractic, osteopathy & remedial massage                                                                                | <ul style="list-style-type: none"> <li>Initial visit: \$33</li> <li>Subsequent visit: \$33</li> </ul>                                                                                          |

|                           |   |                                                                                                                                                                                                         |                                                                                                    |
|---------------------------|---|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------|
| ✓ <b>Physiotherapy</b>    | 2 | <b>\$750 per person</b><br>combined limit for exercise physiology & physiotherapy                                                                                                                       | <ul style="list-style-type: none"><li>Initial visit: \$38</li><li>Subsequent visit: \$38</li></ul> |
| ✓ <b>Podiatry</b>         | 2 | <b>\$1,000 per person</b><br>combined limit for dietetics/dietary advice, eye therapy (orthoptics), occupational therapy, orthotics (podiatric orthoses), podiatry & speech therapy<br>sub-limits apply | <ul style="list-style-type: none"><li>Initial visit: \$42</li><li>Subsequent visit: \$42</li></ul> |
| ✓ <b>Psychology</b>       | 2 | <b>\$250 per person</b>                                                                                                                                                                                 | <ul style="list-style-type: none"><li>Initial visit: \$60</li><li>Subsequent visit: \$60</li></ul> |
| ✓ <b>Remedial massage</b> | 2 | <b>\$500 per person</b><br>combined limit for acupuncture, chinese medicine, chiropractic, osteopathy & remedial massage                                                                                | <ul style="list-style-type: none"><li>Initial visit: \$33</li><li>Subsequent visit: \$33</li></ul> |
| ✓ <b>Speech therapy</b>   | 2 | <b>\$1,000 per person</b><br>combined limit for dietetics/dietary advice, eye therapy (orthoptics), occupational therapy, orthotics (podiatric orthoses), podiatry & speech therapy<br>sub-limits apply | <ul style="list-style-type: none"><li>Initial visit: \$50</li><li>Subsequent visit: \$50</li></ul> |
| ✓ <b>Vaccinations</b>     | 2 | <b>\$250 per person up to \$500 per policy</b><br>sub-limits apply                                                                                                                                      | <ul style="list-style-type: none"><li>Per service: \$100</li></ul>                                 |

Group physio/hydrotherapy session \$18 per service. Flu vaccination 1 per calendar year \$25 per service. Other eligible vaccines \$100 per service. For eligible medicinal cannabis prescriptions a 12 month waiting period applies.

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

✗ Ante-natal/Post-natal classes

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

## Ambulance cover

Ambulance cover is provided by the State government for Queensland residents (<https://www.ambulance.qld.gov.au>). This includes cover whilst interstate.

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

## Insurer Details



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Premier Extras

**\$198.49 / month**

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Available in QLD

Call now  **1800 804 950**  
Sponsor link

HCI

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

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 **1800 804 950**

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