



HCI
Premier Extras

\$191.89 / month
(Before Rebate, Discount & Loading)
Available in SA

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 (2 or more people, only one of whom is an adult).

Disabled dependant person: Participants in the National Disability Insurance Scheme (NDIS) are considered persons with a disability. Insurers may have a broader definition of persons with a disability. Check with the insurer for details.

This health insurer does not operate a preferred provider scheme.

Policy ID: HCI/I1/SEHG1P

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	\$500 per person combined limit for acupuncture, chinese medicine, chiropractic, osteopathy & remedial massage	<ul style="list-style-type: none"> Initial visit: \$33 Subsequent visit: \$33
✓ Audiology	2	\$200 per person	<ul style="list-style-type: none"> Initial visit: \$50 Subsequent visit: \$50
✓ Blood glucose monitors	12	\$500 per person	<ul style="list-style-type: none"> Per monitor: \$500
✓ Chinese medicine	2	\$500 per person combined limit for acupuncture, chinese medicine, chiropractic, osteopathy & remedial massage	<ul style="list-style-type: none"> Initial visit: \$33 Subsequent visit: \$33
✓ Chiropractic	2	\$500 per person combined limit for acupuncture, chinese medicine, chiropractic, osteopathy & remedial massage	<ul style="list-style-type: none"> Initial visit: \$33 Subsequent visit: \$33
✓ Dietetics/dietary advice	2	\$1,000 per person combined limit for dietetics/dietary advice, eye therapy (orthoptics), occupational therapy, orthotics (podiatric orthoses), podiatry & speech therapy sub-limits apply	<ul style="list-style-type: none"> Initial visit: \$35 Subsequent visit: \$35
✓ Endodontic	12	\$1,650 per person combined limit for endodontic, major dental & orthodontic sub-limits apply	<ul style="list-style-type: none"> Filling of one root canal: \$179

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

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

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

South Australia has a subscription service to cover ambulance within the state, with an additional fee to cover interstate travel (<http://www.saambulance.com.au/ProductsServices/AmbulanceCover.aspx>).

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

Insurer Details



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Call now  **1800 804 950**
Sponsor link

HCI

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

 enquiries@hcilttd.com.au

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