



HCI  
Premier Extras

**\$246.29 / 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 an insurer discount. Check with your insurer for details.

**This policy covers:** Two adults & dependants, including non-student dependants (3 or more people, only 2 of whom are adults).

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/VANM2Y

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> 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> 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> 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> 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"> <li>Initial visit: \$35</li> <li>Subsequent visit: \$35</li> </ul>

✓ Endodontic	12	<b>\$1,650 per person</b> combined limit for endodontic, major dental & orthodontic 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> 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> 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"> <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> sub-limits apply	<ul style="list-style-type: none"> <li>Health management: \$180</li> </ul>
✓ Hearing aids	36	<b>\$2,000 per person</b> 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> combined limit for endodontic, major dental & orthodontic 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> 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> 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"> <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> combined limit for endodontic, major dental & orthodontic 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> 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"> <li>Orthotics supply &amp; fit: \$260</li> </ul>
✓ Osteopathy	2	<b>\$500 per person</b> 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> 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> 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"> <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> 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> 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"> <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> 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://hcilt.com.au/extras-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/extras-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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