



HCI
Premier Extras

\$184.70 / 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: 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/VAOH1Y

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	- Initial visit: \$33 - Subsequent visit: \$33
✓ Audiology	2	\$200 per person	- Initial visit: \$50 - Subsequent visit: \$50
✓ Blood glucose monitors	12	\$500 per person	Per monitor: \$500
✓ Chinese medicine	2	\$500 per person combined limit for acupuncture, chinese medicine, chiropractic, osteopathy & remedial massage	- Initial visit: \$33 - Subsequent visit: \$33
✓ Chiropractic	2	\$500 per person combined limit for acupuncture, chinese medicine, chiropractic, osteopathy & remedial massage	- 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	- Initial visit: \$35 - Subsequent visit: \$35

✓ Endodontic	12	\$1,650 per person combined limit for endodontic, major dental & orthodontic sub-limits apply	Filling of one root canal: \$179
✓ Exercise physiology	2	\$750 per person combined limit for exercise physiology & physiotherapy	- 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	- Initial visit: \$30 - Subsequent visit: \$30
✓ General dental	2	\$1,650 per person	- 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	Health management: \$180
✓ Hearing aids	36	\$2,000 per person sub-limits apply	Hearing aid: \$1000
✓ Home nursing	2	\$500 per person	- Initial visit: \$50 - Subsequent visit: \$50
✓ Major dental	12	\$1,650 per person combined limit for endodontic, major dental & orthodontic sub-limits apply	Full crown veneered: \$800
✓ Non PBS pharmaceuticals	2	\$1,000 per person sub-limits apply	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	- Initial visit: \$40 - Subsequent visit: \$40
✓ Optical	6	\$300 per person	- 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	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	Orthotics supply & fit: \$260
✓ Osteopathy	2	\$500 per person combined limit for acupuncture, chinese medicine, chiropractic, osteopathy & remedial massage	- Initial visit: \$33 - Subsequent visit: \$33
✓ Physiotherapy	2	\$750 per person combined limit for exercise physiology & physiotherapy	- 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	- Initial visit: \$42 - Subsequent visit: \$42
✓ Psychology	2	\$250 per person	- Initial visit: \$60 - Subsequent visit: \$60
✓ Remedial massage	2	\$500 per person combined limit for acupuncture, chinese medicine, chiropractic, osteopathy & remedial massage	- 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	- Initial visit: \$50 - Subsequent visit: \$50
✓ Vaccinations	2	\$250 per person up to \$500 per policy sub-limits apply	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://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.hciltld.com.au>

 enquiries@hciltld.com.au

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