



HCI
Healthy Extras

\$222.49 / month
(Before Rebate, Discount & Loading)
Available in NSW & ACT

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/I1B/NBFF2Y

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: \$37 Subsequent visit: \$37
✓ Audiology	2	\$200 per person	<ul style="list-style-type: none"> Initial visit: \$33 Subsequent visit: \$33
✓ Blood glucose monitors	12	\$300 per person sub-limits apply	<ul style="list-style-type: none"> Per monitor: \$300
✓ Chinese medicine	2	\$500 per person combined limit for acupuncture, chinese medicine, chiropractic, osteopathy & remedial massage	<ul style="list-style-type: none"> Initial visit: \$37 Subsequent visit: \$37
✓ Chiropractic	2	\$500 per person combined limit for acupuncture, chinese medicine, chiropractic, osteopathy & remedial massage	<ul style="list-style-type: none"> Initial visit: \$37 Subsequent visit: \$37
✓ 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: \$33 Subsequent visit: \$33

✓ 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: \$145
✓ Exercise physiology	2	\$700 per person combined limit for exercise physiology & physiotherapy	<ul style="list-style-type: none"> Initial visit: \$60 Subsequent visit: \$60
✓ 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	\$1,100 per person sub-limits apply	<ul style="list-style-type: none"> Fluoride treatment: \$28 Scale & clean: \$72 Surgical tooth extraction: \$120 Periodic oral examination: \$39
✓ Health management / Healthy lifestyle	2	\$300 per person sub-limits apply	<ul style="list-style-type: none"> Health management: \$120
✓ Hearing aids	36	\$1,600 per person sub-limits apply	<ul style="list-style-type: none"> Hearing aid: \$800
✓ Home nursing	2	\$500 per person	<ul style="list-style-type: none"> Initial visit: \$40 Subsequent visit: \$40
✓ 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: \$600
✓ Non PBS pharmaceuticals	2	\$700 per person sub-limits apply	<ul style="list-style-type: none"> Per eligible prescription: \$75
✓ 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: \$33 Subsequent visit: \$33
✓ Optical	6	\$240 per person	<ul style="list-style-type: none"> Multi-focal lenses & frames: \$240 Single vision lenses & frames: \$240
✓ 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: \$600
✓ 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: \$200
✓ Osteopathy	2	\$500 per person combined limit for acupuncture, chinese medicine, chiropractic, osteopathy & remedial massage	<ul style="list-style-type: none"> Initial visit: \$37 Subsequent visit: \$37

✓ Physiotherapy	2	\$700 per person combined limit for exercise physiology & physiotherapy	<ul style="list-style-type: none"> Initial visit: \$60 Subsequent visit: \$60
✓ 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: \$40 Subsequent visit: \$40
✓ 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: \$37 Subsequent visit: \$37
✓ 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: \$33 Subsequent visit: \$33
✓ Vaccinations	2	\$250 per person up to \$500 per policy sub-limits apply	<ul style="list-style-type: none"> Per service: \$75

Group physio/hydrotherapy session \$18 per service. Flu vaccination 1 per calendar year \$25 per service. Other eligible vaccines \$75 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

Health Care Concession Card, Pensioner Concession Card, and Commonwealth Seniors Health Card 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.

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

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