



HCI  
Active Life Extras

**\$45.63 / 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:** Only one person.

This health insurer does not operate a preferred provider scheme.

Policy ID: HCI/I1C/VALO10

Source: Private Health Information Statement (PHIS).

## Extras Cover

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

Treatment & waiting period (months)		Benefit limits per 12 months unless otherwise stated	Examples of maximum benefits
✓ Acupuncture	2	<b>\$400 per policy</b> combined limit for acupuncture, chinese medicine, chiropractic, osteopathy & remedial massage	<ul style="list-style-type: none"> <li>Initial visit: \$28</li> <li>Subsequent visit: \$28</li> </ul>
✓ Chinese medicine	2	<b>\$400 per policy</b> combined limit for acupuncture, chinese medicine, chiropractic, osteopathy & remedial massage	<ul style="list-style-type: none"> <li>Initial visit: \$28</li> <li>Subsequent visit: \$28</li> </ul>
✓ Chiropractic	2	<b>\$400 per policy</b> combined limit for acupuncture, chinese medicine, chiropractic, osteopathy & remedial massage	<ul style="list-style-type: none"> <li>Initial visit: \$28</li> <li>Subsequent visit: \$28</li> </ul>
✓ Endodontic	12	<b>\$500 per policy</b> combined limit for endodontic & major dental	<ul style="list-style-type: none"> <li>Filling of one root canal: \$120</li> </ul>
✓ Exercise physiology	2	<b>\$400 per policy</b> combined limit for exercise physiology & physiotherapy	<ul style="list-style-type: none"> <li>Initial visit: \$39</li> <li>Subsequent visit: \$39</li> </ul>
✓ General dental	2	<b>\$500 per policy</b>	<ul style="list-style-type: none"> <li>Fluoride treatment: \$22</li> <li>Scale &amp; clean: \$61</li> <li>Surgical tooth extraction: \$100</li> <li>Periodic oral examination: \$33</li> </ul>
✓ Major dental	12	<b>\$500 per policy</b> combined limit for endodontic & major dental sub-limits apply	<ul style="list-style-type: none"> <li>Full crown veneered: \$500</li> </ul>
✓ Optical	6	<b>\$220 per policy</b>	<ul style="list-style-type: none"> <li>Multi-focal lenses &amp; frames: \$220</li> <li>Single vision lenses &amp; frames: \$220</li> </ul>

✓ <b>Osteopathy</b>	2	<b>\$400 per policy</b> combined limit for acupuncture, chinese medicine, chiropractic, osteopathy & remedial massage	<ul style="list-style-type: none"> <li>Initial visit: \$28</li> <li>Subsequent visit: \$28</li> </ul>
✓ <b>Physiotherapy</b>	2	<b>\$400 per policy</b> combined limit for exercise physiology & physiotherapy	<ul style="list-style-type: none"> <li>Initial visit: \$39</li> <li>Subsequent visit: \$39</li> </ul>
✓ <b>Remedial massage</b>	2	<b>\$400 per policy</b> combined limit for acupuncture, chinese medicine, chiropractic, osteopathy & remedial massage	<ul style="list-style-type: none"> <li>Initial visit: \$28</li> <li>Subsequent visit: \$28</li> </ul>
✓ <b>Vaccinations</b>	2	<b>\$175 per policy</b>	<ul style="list-style-type: none"> <li>Per service: \$35</li> </ul>

Group physio/hydrotherapy session \$18 per service. Flu vaccination 1 per calendar year \$25 per service. Other eligible vaccines \$35 per service.

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

- |                                 |                                         |                                  |
|---------------------------------|-----------------------------------------|----------------------------------|
| ✗ Ante-natal/Post-natal classes | ✗ Health management / Healthy lifestyle | ✗ Orthodontic                    |
| ✗ Audiology                     | ✗ Hearing aids                          | ✗ Orthotics (podiatric orthoses) |
| ✗ Blood glucose monitors        | ✗ Home nursing                          | ✗ Podiatry                       |
| ✗ Dietetics/dietary advice      | ✗ Non PBS pharmaceuticals               | ✗ Psychology                     |
| ✗ Eye therapy (orthoptics)      | ✗ Occupational therapy                  | ✗ Speech therapy                 |

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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Private Health Information Statement is available from the Private Health Insurance Ombudsman website at <https://privatehealth.gov.au/dynamic/Premium/PHIS/HCI/I1C/VALO10>