



HCI

Bronze Plus Hospital \$750/\$1500 excess with Active Life Extras

**\$372.92 / month**

(Before Rebate, Discount &amp; Loading)

Available in NSW &amp; ACT

You may be entitled to an Australian Government Rebate on the above premium. Your premium may also include a Lifetime Health Cover Loading or an insurer discount. Check with your insurer for details.

**This policy covers:** Two adults (and no-one else).

- This policy exempts you from the Medicare Levy Surcharge.
- This policy provides accident cover - check with insurer for details.
- This policy does not provide benefits for travel or accommodation outside of hospital.

**Policy ID:** HCI/J2B/NBYR20

**Source:** Private Health Information Statement (PHIS)

## Hospital Cover

✓ Covered

R Restricted Cover

✗ Not Covered

### This policy **includes** cover for

- |                                                           |                                 |                                            |
|-----------------------------------------------------------|---------------------------------|--------------------------------------------|
| ✓ Blood                                                   | ✓ Digestive system              | ✓ Male reproductive system                 |
| ✓ Bone, joint and muscle                                  | ✓ Ear, nose and throat          | ✓ Miscarriage and termination of pregnancy |
| ✓ Brain and nervous system                                | ✓ Eye (not cataracts)           | ✓ Pain management                          |
| ✓ Breast surgery (medically necessary)                    | ✓ Gastrointestinal endoscopy    | ✓ Palliative care                          |
| ✓ Chemotherapy, radiotherapy and immunotherapy for cancer | ✓ Gynaecology                   | R Rehabilitation                           |
| ✓ Dental surgery                                          | ✓ Hernia and appendix           | ✓ Skin                                     |
| ✓ Diabetes management (excluding insulin pumps)           | R Hospital psychiatric services | ✓ Sleep studies                            |
|                                                           | ✓ Joint reconstructions         | ✓ Tonsils, adenoids and grommets           |
|                                                           | ✓ Kidney and bladder            |                                            |

### This policy **does not include** cover for

- |                                       |                                   |                                                                  |
|---------------------------------------|-----------------------------------|------------------------------------------------------------------|
| ✗ Assisted reproductive services      | ✗ Implantation of hearing devices | ✗ Plastic and reconstructive surgery (medically necessary)       |
| ✗ Back, neck and spine                | ✗ Insulin pumps                   | ✗ Podiatric surgery (provided by a registered podiatric surgeon) |
| ✗ Cataracts                           | ✗ Joint replacements              | ✗ Pregnancy and birth                                            |
| ✗ Dialysis for chronic kidney failure | ✗ Lung and chest                  | ✗ Weight loss surgery                                            |
| ✗ Heart and vascular system           | ✗ Pain management with device     |                                                                  |

The benefits paid for hospital treatment will depend on the type of cover you purchase and whether your fund has an agreement in place with the hospital in which you are treated. See 'Agreement Hospitals' on [privatehealth.gov.au](http://privatehealth.gov.au) for which hospitals have arrangements with your insurer – <https://privatehealth.gov.au/dynamic/agreementhospitals>.

Under this policy, you may have to pay out-of-pocket costs above what you get from Medicare or your private health insurer. Before you go to hospital, you should ask your doctors, hospital and health insurer about any out-of-pocket costs that may apply to you.

#### The following payments may also apply for hospital admissions

**Excess:** You will have to pay an excess on admission. This is limited to a maximum of \$750 per person and \$1500 per policy per year.

**Co-payments:** No co-payments

#### The following waiting periods for hospital admissions apply to new or upgrading members

##### Waiting periods:

- 2 months for palliative care, rehabilitation and hospital psychiatric treatments, even if pre-existing
- 12 months for other pre-existing conditions
- 2 months for all other treatments

##### Gap Cover

This provider offers 'known gap' or 'no gap' cover for medical bills for this product. The Medical Costs Finder (<https://www.health.gov.au/resources/apps-and-tools/medical-costs-finder>) lets you find out more about the cost of specialist medical services.

##### Other features of this hospital cover

Plastic surgery which is medically necessary and related to the treatment of a skin-related condition is covered under the "Skin" clinical category. The excess does not apply to any dependants under the age of 18.

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

This health insurer does not operate a preferred provider scheme.

Policy ID: HCI/J2B/NBYR20 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 person</b><br>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 person</b><br>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 person</b><br>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 person</b><br>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 person</b><br>combined limit for exercise physiology & physiotherapy                                        | <ul style="list-style-type: none"><li>• Initial visit: \$39</li><li>• Subsequent visit: \$39</li></ul> |

|                           |    |                                                                                                                             |                                                                                                                                                                                                |
|---------------------------|----|-----------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| ✓ <b>General dental</b>   | 2  | <b>\$500 per person</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> |
| ✓ <b>Major dental</b>     | 12 | <b>\$500 per person</b><br>combined limit for endodontic & major dental<br>sub-limits apply                                 | <ul style="list-style-type: none"> <li>Full crown veneered: \$500</li> </ul>                                                                                                                   |
| ✓ <b>Optical</b>          | 6  | <b>\$220 per person</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 person</b><br>combined limit for acupuncture, chinese medicine,<br>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 person</b><br>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 person</b><br>combined limit for acupuncture, chinese medicine,<br>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 person up to \$350 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://hciltd.com.au/packaged-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://hciltd.com.au/packaged-cover>

## Insurer Details



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### HCI

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

 [enquiries@hciltld.com.au](mailto:enquiries@hciltld.com.au)

 1800 804 950

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