HCi

Silver Plus Secure Hospital - $750/$1500 excess with Active Life Extras

$478.31 / 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 a Lifetime Health Cover Loading or an insurer discount. Check with your insurer for details.

This policy covers: One adult & dependants (2 or more people, only one of whom is an adult).

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Disabled dependant person: Participants in the National Disability Insurance Scheme(NDIS) are considered persons with a disability. Insurers may have a broader definition of persons with a disability. Check with the insurer for details.

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

Policy ID: HCI/J3C/VEVE1P

Source: Private Health Information Statement (PHIS)

Hospital Cover

✓ Covered | R Restricted Cover | ✗ Not Covered

This policy includes cover for

- ✓ Back, neck and spine
- ✓ Blood
- ✓ Bone, joint and muscle
- ✓ Brain and nervous system
- ✓ Breast surgery (medically necessary)
- ✓ Cataracts
- ✓ Chemotherapy, radiotherapy and immunotherapy for cancer
- ✓ Dental surgery
- ✓ Diabetes management (excluding insulin pumps)
- ✓ Dialysis for chronic kidney failure
- ✓ Digestive system
- ✓ Ear, nose and throat
- ✓ Eye (not cataracts)
- ✓ Gastrointestinal endoscopy
- ✓ Gynaecology
- ✓ Heart and vascular system
- ✓ Hernia and appendix
- R Hospital psychiatric services
- ✓ Implantation of hearing devices
- ✓ Joint reconstructions
- ✓ Joint replacements
- ✓ Kidney and bladder
- ✓ Lung and chest
- ✓ Male reproductive system
- ✓ Miscarriage and termination of pregnancy
- ✓ Pain management
- ✓ Palliative care
- ✓ Plastic and reconstructive surgery (medically necessary)
- ✓ Podiatric surgery (provided by a registered podiatric surgeon)
- R Rehabilitation
- ✓ Skin
- ✓ Sleep studies
- ✓ Tonsils, adenoids and grommets

This policy does not include cover for

- ✗ Assisted reproductive services
- ✗ Insulin pumps
- ✗ Pain management with device
- ✗ Pregnancy and birth
- ✗ Weight loss surgery

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 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 of $750 per 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

The excess does not apply to any dependants under the age of 18.

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

This health insurer does not operate a preferred provider scheme.
Policy ID: HCI/J3C/VEVE1P 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	**$400 per person** combined limit for acupuncture, chinese medicine, chiropractic, osteopathy & remedial massage	• Initial visit: $28 • Subsequent visit: $28
✓ Chinese medicine	2	**$400 per person** combined limit for acupuncture, chinese medicine, chiropractic, osteopathy & remedial massage	• Initial visit: $28 • Subsequent visit: $28
✓ Chiropractic	2	**$400 per person** combined limit for acupuncture, chinese medicine, chiropractic, osteopathy & remedial massage	• Initial visit: $28 • Subsequent visit: $28
✓ Endodontic	12	**$500 per person** combined limit for endodontic & major dental	• Filling of one root canal: $120

✓ **Exercise physiology**	2	**$400 per person** combined limit for exercise physiology & physiotherapy	• Initial visit: $39 • Subsequent visit: $39
✓ **General dental**	2	**$500 per person**	• Fluoride treatment: $22 • Scale & clean: $61 • Surgical tooth extraction: $100 • Periodic oral examination: $33
✓ **Major dental**	12	**$500 per person** combined limit for endodontic & major dental sub-limits apply	• Full crown veneered: $500
✓ **Optical**	6	**$220 per person**	• Multi-focal lenses & frames: $220 • Single vision lenses & frames: $220
✓ **Osteopathy**	2	**$400 per person** combined limit for acupuncture, chinese medicine, chiropractic, osteopathy & remedial massage	• Initial visit: $28 • Subsequent visit: $28
✓ **Physiotherapy**	2	**$400 per person** combined limit for exercise physiology & physiotherapy	• Initial visit: $39 • Subsequent visit: $39
✓ **Remedial massage**	2	**$400 per person** combined limit for acupuncture, chinese medicine, chiropractic, osteopathy & remedial massage	• Initial visit: $28 • Subsequent visit: $28
✓ **Vaccinations**	2	**$175 per person up to $350 per policy**	• Per service: $35

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

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

Insurer Details

HCi

Silver Plus Secure Hospital - $750/$1500 excess with Active Life Extras

$478.31 / month

(Before Rebate, Discount & Loading)

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https://www.hciltd.com.au

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