HCi

Basic Plus Hospital $750/$1500 excess with Healthy Extras

$392.64 / 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: 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/J4/VDWD20

Source: Private Health Information Statement (PHIS)

Hospital Cover

✓ Covered | R Restricted Cover | ✗ Not Covered

This policy includes cover for

- R Blood
- R Hospital psychiatric services
- R Palliative care
- R Rehabilitation
- R Sleep studies

This policy does not include cover for

- ✗ Assisted reproductive services
- ✗ Back, neck and spine
- ✗ 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
- ✗ Implantation of hearing devices
- ✗ Insulin pumps
- ✗ Joint reconstructions
- ✗ Joint replacements
- ✗ Kidney and bladder
- ✗ Lung and chest
- ✗ Male reproductive system
- ✗ Miscarriage and termination of pregnancy
- ✗ Pain management
- ✗ Pain management with device
- ✗ Plastic and reconstructive surgery (medically necessary)
- ✗ Podiatric surgery (provided by a registered podiatric surgeon)
- ✗ Pregnancy and birth
- ✗ Skin
- ✗ Tonsils, adenoids and grommets
- ✗ 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 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

The waiting period for Accident Cover is 2 months. 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/J4/VDWD20 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: $37 • Subsequent visit: $37
✓ **Audiology**	2	**$200 per person**	• Initial visit: $33 • Subsequent visit: $33
✓ **Blood glucose monitors**	12	**$300 per person** sub-limits apply	• Per monitor: $300
✓ **Chinese medicine**	2	**$500 per person** combined limit for acupuncture, chinese medicine, chiropractic, osteopathy & remedial massage	• Initial visit: $37 • Subsequent visit: $37
✓ **Chiropractic**	2	**$500 per person** combined limit for acupuncture, chinese medicine, chiropractic, osteopathy & remedial massage	• 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	• Initial visit: $33 • Subsequent visit: $33
✓ **Endodontic**	12	**$1,650 per person** combined limit for endodontic, major dental & orthodontic sub-limits apply	• Filling of one root canal: $145
✓ **Exercise physiology**	2	**$700 per person** combined limit for exercise physiology & physiotherapy	• 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	• Initial visit: $30 • Subsequent visit: $30
✓ **General dental**	2	**$1,100 per person** sub-limits apply	• 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	• Health management: $120
✓ **Hearing aids**	36	**$1,600 per person** sub-limits apply	• Hearing aid: $800
✓ **Home nursing**	2	**$500 per person**	• Initial visit: $40 • Subsequent visit: $40
✓ **Major dental**	12	**$1,650 per person** combined limit for endodontic, major dental & orthodontic sub-limits apply	• Full crown veneered: $600
✓ **Non PBS pharmaceuticals**	2	**$700 per person** sub-limits apply	• 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	• Initial visit: $33 • Subsequent visit: $33
✓ **Optical**	6	**$240 per person**	• 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	• 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	• Orthotics supply & fit: $200
✓ **Osteopathy**	2	**$500 per person** combined limit for acupuncture, chinese medicine, chiropractic, osteopathy & remedial massage	• Initial visit: $37 • Subsequent visit: $37
✓ **Physiotherapy**	2	**$700 per person** combined limit for exercise physiology & physiotherapy	• 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	• Initial visit: $40 • Subsequent visit: $40
✓ **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: $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	• Initial visit: $33 • Subsequent visit: $33
✓ **Vaccinations**	2	**$250 per person up to $500 per policy** sub-limits apply	• 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://hciltd.com.au/packaged-cover

Ambulance cover

In VIC this policy provides:

Emergency: Unlimited with a waiting period of 2 months.

Call-out fees: Will be paid for each attendance, including emergency treatment without transport to hospital.

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

Insurer Details

HCi

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