

## Private Health Information Statement - General treatment policy

### Premier Extras

#### HCI

<https://www.hcilt.com.au>  
enquiries@hcilt.com.au  
1800 804 950

#### Monthly Premium

**\$269.89<sup>#</sup>**

(before any rebate or insurer discount)

Covers two adults & dependants,  
including persons with a disability\*  
(3 or more people, only 2 of whom  
are adults)

Available in Western Australia  
Closed to new members

<sup>#</sup> 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.

\* 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.

### General Treatment Cover

This health insurer does not operate a preferred provider scheme.

This policy  includes General treatment (Extras) cover for

| Treatment               | Waiting period (months) | Benefit limits (per 12 months unless otherwise stated)  | Examples of maximum benefits   |
|-------------------------|-------------------------|---|--|
| General dental          | 2                       | \$1,650 per person  | Periodic oral examination - \$35.00<br>Scale & clean - \$83.00<br>Fluoride treatment - \$25.00<br>Surgical tooth extraction - \$161.00 |
| Major dental            | 12                      | \$1,650 per person<br>(combined limit for major dental, endodontic & orthodontic - <b>Sub-limits apply</b> )  | Full crown veneered - \$800.00   |
| Endodontic              | 12                      |   | Filling of one root canal - \$179.00   |
| Orthodontic             | 12                      |   | Braces for upper & lower teeth, including removal plus fitting of retainer - 100% of charge  |
| Optical                 | 6                       | \$300 per person  | Single vision lenses & frames - \$300.00<br>Multi-focal lenses & frames - \$300.00   |
| Non PBS pharmaceuticals | 2                       | \$1,000 per person<br>( <b>Sub-limits apply</b> )   | Per eligible prescription - \$100.00   |
| Physiotherapy           | 2                       | \$750 per person<br>(combined limit for physiotherapy & exercise physiology)  | Initial visit - \$40.00<br>Subsequent visit - \$40.00  |
| Chiropractic            | 2                       | \$500 per person<br>(combined limit for chiropractic, acupuncture, remedial massage, chinese medicine & osteopathy)   | Initial visit - \$33.00<br>Subsequent visit - \$33.00  |
| Podiatry                | 2                       | \$1,000 per person<br>(combined limit for podiatry, dietetics/dietary advice, eye therapy (orthoptics), occupational therapy, orthotics (podiatric orthoses) & speech therapy - <b>Sub-limits apply</b> ) | Initial visit - \$45.00<br>Subsequent visit - \$45.00  |
| Psychology              | 2                       | \$250 per person  | Initial visit - \$65.00<br>Subsequent visit - \$65.00  |
| Acupuncture             | 2                       | Combined limit - see Chiropractic   | Initial visit - \$33.00<br>Subsequent visit - \$33.00  |
| Remedial massage        | 2                       | Combined limit - see Chiropractic   | Initial visit - \$33.00<br>Subsequent visit - \$33.00  |
| Hearing aids            | 36                      | \$2,000 per person<br>2 appliance(s) every 3 years<br>( <b>Sub-limits apply</b> )   | Hearing aid - \$1,000.00   |

|   |    |   |   |
|---|----|---|---|
| Blood glucose monitors  | 12 | \$500 per person<br>1 appliance(s) every 3 years              | Per monitor - \$500.00                                |
| Audiology   | 2  | \$200 per person  | Initial visit - \$50.00<br>Subsequent visit - \$50.00 |
| Chinese medicine  | 2  | Combined limit - see Chiropractic                             | Initial visit - \$33.00<br>Subsequent visit - \$33.00 |
| Dietetics/dietary advice  | 2  | Combined limit - see Podiatry                                 | Initial visit - \$40.00<br>Subsequent visit - \$40.00 |
| Exercise physiology   | 2  | Combined limit - see Physiotherapy                            | Initial visit - \$40.00<br>Subsequent visit - \$40.00 |
| Eye therapy (orthoptics)  | 2  | Combined limit - see Podiatry                                 | Initial visit - \$40.00<br>Subsequent visit - \$40.00 |
| Health management / Healthy lifestyle   | 2  | \$350 per person<br>(Sub-limits apply)                        | Health management - \$180.00                          |
| Home nursing  | 2  | \$500 per person  | Initial visit - \$50.00<br>Subsequent visit - \$50.00 |
| Occupational therapy  | 2  | Combined limit - see Podiatry                                 | Initial visit - \$40.00<br>Subsequent visit - \$40.00 |
| Orthotics (podiatric orthoses)  | 2  | Combined limit - see Podiatry                                 | Orthotics supply & fit - \$260.00                     |
| Osteopathy  | 2  | Combined limit - see Chiropractic                             | Initial visit - \$33.00<br>Subsequent visit - \$33.00 |
| Speech therapy  | 2  | Combined limit - see Podiatry                                 | Initial visit - \$50.00<br>Subsequent visit - \$50.00 |
| Vaccinations  | 2  | \$250 per person up to \$500 per policy<br>(Sub-limits apply) | Per service - \$30.00                                 |
| Group physio/hydrotherapy session \$20 per service. Flu vaccination 1 per calendar year \$30 per service. Other eligible vaccines \$100 per service. For eligible medicinal cannabis prescriptions a 12 month waiting period applies. |    |   |   |

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

**X** Other treatments - check with your insurer

For further information about this policy see

<https://hcilt.com.au/extras-cover>

## Ambulance cover

Aged Pensioner concession 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 or a subscription through the state ambulance service.

For further information about this policy see

<https://hcilt.com.au/extras-cover>

## Disclaimer

The information contained in this Private Health Information Statement was provided by the insurer and is intended as general information. It may not take into account your particular circumstances. For information please contact the insurer.