

Private Health Information Statement - General treatment policy

Healthy Extras

HCI

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

Monthly Premium

\$172.74[#]

(before any rebate or insurer discount)

Covers one adult & dependants,
including non-student dependants
(2 or more people, only one of
whom is an adult)

Available in Queensland
Closed to new members

[#] 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 children, students up to and including the age of 31 and non-students up to and including the age of 31, as well as persons with a disability who qualify as a child, student or non-student in these age ranges.

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 | \$1,100 per person (Sub-limits apply) | Periodic oral examination - \$39.00 Scale & clean - \$72.00 Fluoride treatment - \$28.00 Surgical tooth extraction - \$130.00 |
| Major dental | 12 | \$1,650 per person (combined limit for major dental, endodontic & orthodontic - Sub-limits apply) | Full crown veneered - \$600.00 |
| Endodontic | 12 | | Filling of one root canal - \$150.00 |
| Orthodontic | 12 | | Braces for upper & lower teeth, including removal plus fitting of retainer - 100% of charge |
| Optical | 6 | \$240 per person | Single vision lenses & frames - \$240.00 Multi-focal lenses & frames - \$240.00 |
| Non PBS pharmaceuticals | 2 | \$700 per person (Sub-limits apply) | Per eligible prescription - \$75.00 |
| Physiotherapy | 2 | \$700 per person (combined limit for physiotherapy & exercise physiology) | Initial visit - \$60.00 Subsequent visit - \$60.00 |
| Chiropractic | 2 | \$500 per person (combined limit for chiropractic, acupuncture, remedial massage, chinese medicine & osteopathy) | Initial visit - \$40.00 Subsequent visit - \$40.00 |
| Podiatry | 2 | \$1,000 per person (combined limit for podiatry, dietetics/dietary advice, eye therapy (orthoptics), occupational therapy, orthotics (podiatric orthoses) & speech therapy - Sub-limits apply) | Initial visit - \$45.00 Subsequent visit - \$45.00 |
| Psychology | 2 | \$250 per person | Initial visit - \$70.00 Subsequent visit - \$70.00 |
| Acupuncture | 2 | Combined limit - see Chiropractic | Initial visit - \$40.00 Subsequent visit - \$40.00 |
| Remedial massage | 2 | Combined limit - see Chiropractic | Initial visit - \$40.00 Subsequent visit - \$40.00 |
| Hearing aids | 36 | \$1,600 per person 2 appliance(s) every 3 years (Sub-limits apply) | Hearing aid - \$800.00 |

| | | | |
|---|----|--|---|
| Blood glucose monitors | 12 | \$300 per person 1 appliance(s) every 3 years (Sub-limits apply) | Per monitor - \$300.00 |
| Audiology | 2 | \$200 per person | Initial visit - \$35.00 Subsequent visit - \$35.00 |
| Chinese medicine | 2 | Combined limit - see Chiropractic | Initial visit - \$40.00 Subsequent visit - \$40.00 |
| Dietetics/dietary advice | 2 | Combined limit - see Podiatry | Initial visit - \$45.00 Subsequent visit - \$45.00 |
| Exercise physiology | 2 | Combined limit - see Physiotherapy | Initial visit - \$60.00 Subsequent visit - \$60.00 |
| Eye therapy (orthoptics) | 2 | Combined limit - see Podiatry | Initial visit - \$45.00 Subsequent visit - \$45.00 |
| Health management / Healthy lifestyle | 2 | \$300 per person (Sub-limits apply) | Health management - \$120.00 |
| Home nursing | 2 | \$500 per person | Initial visit - \$45.00 Subsequent visit - \$45.00 |
| Occupational therapy | 2 | Combined limit - see Podiatry | Initial visit - \$45.00 Subsequent visit - \$45.00 |
| Orthotics (podiatric orthoses) | 2 | Combined limit - see Podiatry | Orthotics supply & fit - \$200.00 |
| Osteopathy | 2 | Combined limit - see Chiropractic | Initial visit - \$40.00 Subsequent visit - \$40.00 |
| Speech therapy | 2 | Combined limit - see Podiatry | Initial visit - \$45.00 Subsequent visit - \$45.00 |
| Vaccinations | 2 | \$250 per person up to \$500 per policy (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 \$75 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

Ambulance cover is provided by the State government for Queensland residents (<https://www.ambulance.qld.gov.au/>). This includes cover whilst interstate.

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.