

## Private Health Information Statement - Combined policy

### Silver Plus Advantage 500 & Active Life Extras

#### HCI

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

#### Monthly Premium

**\$751.34<sup>#</sup>**

(before any rebate, loading or discount)

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

Available in Queensland

<sup>#</sup> 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 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.

\* 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.

### Hospital cover

This policy exempts you from the Medicare Levy Surcharge.

This policy provides benefits for travel or accommodation (outside of hospital) - check with your insurer for details.

This policy does not provide accident cover.

#### ✓ Covered

For information on what is covered under each category, see <https://privatehealth.gov.au/categories>

#### R Restricted

Restricted categories partially cover your hospital costs as a private patient in a public hospital. You may incur significant expenses in a private room or private hospital.

#### ✗ Not Covered

These categories are not covered by this policy.

This policy ✓ includes cover for

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

This policy ✗ does not include cover for

|             |                 |                               |
|-------------|-----------------|-------------------------------|
| ✗ Cataracts | ✗ Insulin pumps | ✗ 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](https://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 \$500 per admission. This is limited to a maximum of \$500 per person and \$1000 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
- 12 months for pregnancy and birth (obstetrics)
- 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](#) lets you find out more about the cost of specialist medical services.

### Other features of this hospital cover

Great value hospital cover for peace of mind. HCl will waive any applicable excess on dependants under 18 years of age.

For further information about this policy see

<https://www.hcilt.com.au/hospital-cover/>

## 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                       | \$500 per person  | Periodic oral examination - \$33.00<br>Scale & clean - \$65.00<br>Fluoride treatment - \$22.00<br>Surgical tooth extraction - \$120.00 |
| Major dental     | 12                      | \$500 per person<br>(combined limit for major dental & endodontic - <b>Sub-limits apply</b> )                       | Full crown veneered - \$500.00   |
| Endodontic       | 12                      |   | Filling of one root canal - \$125.00   |
| Optical          | 6                       | \$220 per person  | Single vision lenses & frames - \$220.00<br>Multi-focal lenses & frames - \$220.00   |
| Physiotherapy    | 2                       | \$400 per person<br>(combined limit for physiotherapy & exercise physiology)  | Initial visit - \$45.00<br>Subsequent visit - \$45.00  |
| Chiropractic     | 2                       | \$400 per person<br>(combined limit for chiropractic, acupuncture, remedial massage, chinese medicine & osteopathy) | Initial visit - \$35.00<br>Subsequent visit - \$35.00  |
| Acupuncture      | 2                       |   | Initial visit - \$35.00<br>Subsequent visit - \$35.00  |
| Remedial massage | 2                       |   | Initial visit - \$35.00<br>Subsequent visit - \$35.00  |

|   |   |   |   |
|---|---|---|---|
| Chinese medicine  | 2 |   | Initial visit - \$35.00<br>Subsequent visit - \$35.00 |
| Exercise physiology   | 2 | Combined limit - see Physiotherapy      | Initial visit - \$45.00<br>Subsequent visit - \$45.00 |
| Osteopathy  | 2 | Combined limit - see Chiropractic       | Initial visit - \$35.00<br>Subsequent visit - \$35.00 |
| Vaccinations  | 2 | \$175 per person up to \$350 per policy | Per service - \$30.00                                 |
| Group physio/hydrotherapy session \$20 per service. Flu vaccination 1 per calendar year \$30 per service. Other eligible vaccines \$40 per service. |   |   |   |

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

|                                  |                      |   |
|----------------------------------|----------------------|---|
| <b>X</b> Blood glucose monitors  | <b>X</b> Orthodontic | <b>X</b> Other treatments - check with your insurer |
| <b>X</b> Hearing aids            | <b>X</b> Podiatry    |   |
| <b>X</b> Non PBS pharmaceuticals | <b>X</b> Psychology  |   |

For further information about this policy see

<https://www.hcilt.com.au/hospital-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://www.hcilt.com.au/hospital-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.