

Adding more value to health cover – improved benefits from 1 January 2007

The HCI Board is acutely aware of the need to ensure members receive value for money with their chosen level of health cover.

Ancillary product benefit levels are regularly monitored to ensure they keep pace with increases in health care provider charges. Following a recent review the Board decided to introduce some new benefits as well as increase benefits for a large number of items covered by the Premier Extras product.

The new and improved benefits are shown in the table below.

Benefit structure and description																						
New Items																						
Laser Eye surgery	<p>Up to \$1,000 per person per calendar year with the benefit level depending upon years of membership of the Premier Extras product.</p> <table style="margin-left: 40px;"> <tr> <td>1 year</td> <td style="text-align: right;">\$ nil</td> </tr> <tr> <td>2 years</td> <td style="text-align: right;">\$ 500</td> </tr> <tr> <td>3 years</td> <td style="text-align: right;">\$ 750</td> </tr> <tr> <td>4+ years</td> <td style="text-align: right;">\$ 1,000</td> </tr> </table>	1 year	\$ nil	2 years	\$ 500	3 years	\$ 750	4+ years	\$ 1,000													
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First Aid Training	<p>Up to \$75 per person payable upon completion of a Level 2 Senior First Aid course. Up to \$30 per person payable upon completion of an approved refresher course.</p>																					
Improved Dental Benefits																						
General dental	<p>90% of cost up to a set benefit per item, whichever is the lesser amount, with no annual or lifetime limits. Examples of the set benefits payable for some commonly used items are:</p> <table style="margin-left: 40px;"> <tr> <td>011</td> <td>Comprehensive initial examination</td> <td style="text-align: right;">\$ 32.00</td> </tr> <tr> <td>012</td> <td>Periodic examination</td> <td style="text-align: right;">\$ 30.00</td> </tr> <tr> <td>114</td> <td>Removal of calculus – first visit</td> <td style="text-align: right;">\$ 55.00</td> </tr> <tr> <td>115</td> <td>Removal of calculus – subsequent visit</td> <td style="text-align: right;">\$ 50.00</td> </tr> <tr> <td>121</td> <td>Topical fluoride application</td> <td style="text-align: right;">\$ 20.00</td> </tr> <tr> <td>511</td> <td>Metallic filling - one surface</td> <td style="text-align: right;">\$ 66.00</td> </tr> <tr> <td>512</td> <td>Metallic filling - two surfaces</td> <td style="text-align: right;">\$ 85.00</td> </tr> </table>	011	Comprehensive initial examination	\$ 32.00	012	Periodic examination	\$ 30.00	114	Removal of calculus – first visit	\$ 55.00	115	Removal of calculus – subsequent visit	\$ 50.00	121	Topical fluoride application	\$ 20.00	511	Metallic filling - one surface	\$ 66.00	512	Metallic filling - two surfaces	\$ 85.00
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Major dental	<p>90% of cost up to a set benefit per item, whichever is the lesser amount, with annual limits applying to each major dental treatment category.</p> <p>Orthodontic treatment Up to \$500 per annum per person plus an additional benefit in the first year of treatment depending upon the number of years of membership of the Premier Extras product. The additional benefits are:</p> <table style="margin-left: 40px;"> <tr> <td>3 years membership</td> <td style="text-align: right;">up to \$450</td> </tr> <tr> <td>4 years membership</td> <td style="text-align: right;">up to \$600</td> </tr> <tr> <td>5+ years membership</td> <td style="text-align: right;">up to \$750</td> </tr> </table> <p>Annual benefit maximums are calculated on a rolling year basis beginning on the date the course of orthodontic treatment commenced.</p> <p>Dentures Maximum benefit per person increased to \$750. The 3 year claiming limit for dentures is reduced to 2 years.</p> <p>Crowns & Bridgework Annual maximum benefit per person increased to \$1,000.</p> <p>Periodontics Annual maximum benefit per person increased to \$700.</p>	3 years membership	up to \$450	4 years membership	up to \$600	5+ years membership	up to \$750															
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Optical	<p>90% of cost up to a set benefit per item, whichever is the lesser amount, with annual limits applying to each treatment category.</p> <p>Increase glasses benefits as follows:</p> <table style="margin-left: 40px;"> <tr> <td>Single</td> <td style="text-align: right;">up to \$200</td> </tr> <tr> <td>Bifocal</td> <td style="text-align: right;">up to \$220</td> </tr> <tr> <td>Multifocal</td> <td style="text-align: right;">up to \$250</td> </tr> </table>	Single	up to \$200	Bifocal	up to \$220	Multifocal	up to \$250															
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Other Extras

Items with new benefits for initial and group consultations.	Initial	Consultations Subsequent	Group
Chiropractic	\$32	\$28	na
Osteopathy	\$32	\$28	na
Physiotherapy	\$32	\$28	\$15
Psychology	\$60	\$50	\$20
Speech Therapy	\$50	\$30	\$10
Eye Therapy (Orthoptics)	\$30	\$25	\$10
Occupational Therapy	\$40	\$30	\$10
Dietetics	\$35	\$30	na
Podiatry / Chiropody	\$30	\$27	na
Audiology (hearing tests)	\$50	\$40	na
Natural Therapy	\$28	\$28	na
Acupuncture	\$30	\$30	na

Hearing Aids

90% of cost up to \$1,200 for a single hearing aid payable every 3 years.

90% of cost up to \$2,000 for bilateral hearing aids payable every 3 years.

Hearing Aid repairs

90% of cost up to \$120 per annum.

Audiology (hearing tests)

Maximum benefit per person per annum of \$200.

Home Nursing

90% of cost up to \$25 per visit.

Maximum benefit per person per annum increased to \$500.

Health Screening Checks

90% of cost up to \$100 per consultation.

Maximum benefit per person per annum increased to \$250.

Orthotic Castings

Maximum benefit per person per annum increased to \$100.

Non Surgical Prosthesis

90% of cost to a maximum of \$500 per person per annum.

Surgical Footwear

90% of cost to a maximum of \$1,000 per person per annum.

Medical Appliances

90% of cost up to individual item benefit limits.

Weight Loss Programs

90% of cost to a maximum of \$150 per person per annum.

Quit Smoking Programs

90% of cost to a maximum of \$150 per person per annum.

Travel & Accommodation

Benefit per night for accommodation increased to \$50.

Rate per km travelled increased to 15 cents.

Maximum benefit per trip for accommodation and travel increased to \$125.

More detail about the Extras product changes that come into effect on 1st January 2007 will be in the 2007 Guide to Cover which will available in March 2007.

Office Operating Hours

Please note the following public holidays and office closures over the Christmas / New Year period.

Friday 22 December	Open	8.45am to 12 noon
Monday 25 December	Christmas Day holiday	Closed
Tuesday 26 December	Boxing Day holiday	Closed
Wednesday 27 December	Open	8.45am to 4.30pm
Thursday 28 December	Open	8.45am to 4.30pm
Friday 29 December	Open	8.45am to 12 noon
Monday 1 January 2007	New Years Day holiday	Closed

Seasons greetings

The Board and staff at HCI wish all members and their families a safe, happy and prosperous Christmas and New Year period.

Some articles in this newsletter are compiled from material obtained externally. The views expressed in the newsletter are not necessarily those of Health Care Insurance. Although we make every effort to ensure information is correct at time of publication, we accept no responsibility for its accuracy. Health related articles are intended for general information only and should no be interpreted as medical advice. Please consult your doctor.

