



# ACTIVE LIFE EXTRAS PRODUCT SUMMARY

as at 1 April 2024

Affordable extras cover for what you need right now to supplement your HCi hospital cover

## features



claim up to \$1,745 per person, per calendar year



easy to switch without new waiting periods\*



fast & easy claiming options

### WITH HCi YOU'LL BE

- ✓ part of our member focussed, not-for-profit health fund
- ✓ able to log into OMS (Online Member Services) at any time to check your cover

Call: **1800 804 950**

Email: **[enquiries@hcilt.com.au](mailto:enquiries@hcilt.com.au)**

Visit: **[hcilt.com.au](http://hcilt.com.au)**

Come into our office: **25 Cattley Street,  
Burnie TAS 7320**

\* Conditions apply



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as at 1 April 2024



This is an overview of our Active Life Extras product. It is not a complete description of the available cover and should be read in conjunction with the [HCi Member Guide](#) and other information available on our [website](#). Claims are payable up to your annual limits, including any sublimits, and only for services approved by HCl and delivered by providers in Australia that are formally recognised by HCl. Waiting periods may apply before claims are payable.

COMMON SERVICES	MAXIMUM CLAIM PER SERVICE	ANNUAL LIMIT <sup>^</sup>	WAITING PERIOD
<b>General dental &amp; major dental</b>		<b>\$550</b>	
Periodic oral examination	\$30		2 mths
Scale & clean	\$55		2 mths
Fluoride treatment	\$20		2 mths
Simple filling	\$65		2 mths
Surgical extraction	\$100		2 mths
Filling one root canal	\$120		12 mths
Full crown veneered	\$500		12 mths
<b>Optical</b>		<b>\$220</b>	<b>6 mths</b>
Prescription glasses or contact lenses	\$220		
Repairs to glasses		\$50 <sup>#</sup>	
<b>Physiotherapy</b>		<b>\$400</b>	<b>2 mths</b>
Physiotherapy/exercise physiology	\$35		
Group physiotherapy	\$15		
Hydrotherapy	\$15		
<b>Alternative treatments</b>		<b>\$400</b>	<b>2 mths</b>
Chiropractic consultations	\$25		
Chiropractic x-rays	\$30		
Osteopathy consultations	\$25		
Remedial massage	\$22		
Acupuncture	\$22		
Chinese medicine consultations	\$22		
<b>Vaccinations</b>		<b>\$175<sup>*</sup></b>	<b>2 mths</b>
Flu vaccine	\$25 - 1 per person per year		
Travel vaccine	\$35		
Other vaccines	\$35		

<sup>^</sup> per calendar year per person (unless stated otherwise)

<sup>\*</sup> For policies for 2 or more people, a vaccinations policy limit of \$350 per calendar year applies

<sup>#</sup> This sublimit forms part of your annual optical limit

## SUITABLE FOR:



singles



couples



families

## AVAILABLE WITH THESE HCi HOSPITAL COVERS:



basic  
plus



bronze  
plus



silver plus  
advantage



silver plus  
secure



gold

## Dental services

This isn't the full list of dental services covered by HCl Active Life Extras, and dental treatment service and reasonability rules may also apply. It's always best to get an itemised quote from your dentist and contact us before treatment to check what you're covered for, and what HCl will pay to understand any out-of-pocket costs.



HCl may change its products, benefits, and terms and conditions from time to time. We will notify members as soon as practicable before any detrimental changes.



# ACTIVE LIFE EXTRAS PRODUCT SUMMARY



## SWITCHING TO HCl?

It's easy to switch to HCl from another fund – and we'll even arrange to cancel your old cover for you!

When you join, tell us about any previous cover and we'll do the rest. We'll recognise any waiting periods already served for equivalent or lower cover providing you join HCl within 60 days of leaving your old fund – waiting periods will apply for higher levels of cover.

## WAITING PERIODS

A waiting period applies when you join HCl, or change your cover to include new or upgraded services. We won't pay claims for relevant items during a waiting period.

## PRIVACY

HCl respects your privacy and is committed to keeping your personal information safe. To obtain more information about HCl's Privacy Policy, refer to our [website](#).

## CLAIMING MADE EASY

Claims can be made using your membership card (through eligible providers), the HCl Claiming App, a claims form or in our office.

We pay claims for covered services if

- any relevant waiting periods are complete
- the provider is HCl recognised and approved
- goods and services are supplied within Australia
- it is claimed within 2 years of the date of service
- a receipt and any required documentation is provided

Our cover doesn't include a few things, such as

- treatments and services provided by a family member or business partner
- non-prescription glasses and sunglasses, or optical consultations
- items for sport, recreation or entertainment
- exercise accessories and equipment
- repeat treatments or services on the same day
- claims above what you paid (eg if you had a discount so paid \$40 instead of \$60, we will only assess a claim for \$40)
- materials or supplies associated with Chinese medicine.

## ADDITIONAL INFORMATION

Our website details all our hospital and extras cover options. You can also find fact sheets, forms and our [member guide](#) on the site.

Some other things worth noting:

- Claims are not payable for services where you may be able to claim compensation, damages or benefits from another source (eg WorkCover).
- Claims are not payable during any period in which your membership is unfinancial (ie not paid at least 2 weeks in advance) or suspended (eg while overseas).
- Vaccination claims require a receipt confirming details of who received what vaccination.

*Joining* HCl is easy!

Membership is open to all Australian residents, and those who have Medicare eligibility. Call us to join instantly, or complete and return our application form.