



BASIC EXTRAS **PRODUCT SUMMARY**

as at 1 February 2024

Affordable extras cover for just the basics, designed for fit and healthy singles or couples to supplement their Basic Plus or Bronze Plus hospital cover

features



claim up to \$850 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@hcilttd.com.au**

Visit: **hcilttd.com.au**

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

* Conditions apply



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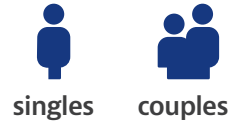


This is an overview of our Basic Extras product. It is not a complete description of the available cover and should be read in conjunction with the [HCi Member Guide](#) and other information available on our [website](#). Claims are payable up to your annual limits and only for services approved by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

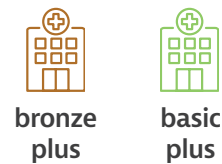
COMMON SERVICES	MAXIMUM CLAIM PER SERVICE	ANNUAL LIMIT [^]	WAITING PERIOD
General Dental		\$350	2 mths
Periodic oral examination	\$30		
Scale & clean	\$50		
Fluoride treatment	\$20		
Simple filling	\$55		
Surgical extraction	\$90		
Optical		\$150	6 mths
Prescription glasses or contact lenses	\$150		
Physical therapies		\$250	2 mths
Physiotherapy/exercise physiology	\$25		
Chiropractic	\$25		
Osteopathy	\$25		
Group physiotherapy or hydrotherapy	\$15		
Vaccinations		\$100	2 mths
Flu vaccine	\$25 - 1 per person per year		
Travel vaccine	\$25		
Other vaccines	\$25		


[^] per calendar year per person (unless stated otherwise)

SUITABLE FOR:



AVAILABLE WITH THESE HCl HOSPITAL COVERS:



Dental services 

This isn't the full list of dental services covered by HCl Basic 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.



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SWITCHING TO HcI?

It's easy to switch to HcI 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 HcI 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 HcI, or change your cover to include new or upgraded services. We won't pay claims for relevant items during a waiting period.

PRIVACY

HcI respects your privacy and is committed to keeping your personal information safe. To obtain more information about HcI's Privacy Policy, refer to hcilt.com.au

CLAIMING MADE EASY

Claims can be made using your membership card (through eligible providers), the HcI 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 HcI 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
- chiropractic x-rays, or 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 accept a claim for \$40).

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 can 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).

Joining HcI 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.