



HCi BASIC PLUS HOSPITAL PRODUCT SUMMARY



Health Care Insurance

Low cost hospital cover for the basics, plus Accident cover

This summary provides an overview of the services and treatments provided by our Basic Plus Hospital cover (currently only available for couples and singles) purchased on or after 12 October 2023.

You should read this together with our Guide to Cover, available from our website.

This policy includes restricted cover for:

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|-------------------------------|
| Blood |
| Hospital psychiatric services |
| Palliative care |
| Rehabilitation |
| Sleep studies |

RESTRICTED SERVICES

A Restricted Service is a service where we pay the minimum benefit set by the Government towards hospital accommodation.

For Restricted Services as a private patient in a public hospital, we will pay minimum shared room benefits. If you're treated in a private hospital for a Restricted Service, you may incur substantial out-of-pocket expenses.

EXCLUDED SERVICES

An Excluded Service (see page 2 for a list of excluded services) is a service that we won't pay any benefits towards, including any hospital accommodation or medical services.

Waiting Periods

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

Transferring from another health fund? We'll look after you when you transfer to HCi by honouring any waiting periods you've already served on equivalent cover. If your transfer includes an upgrade of cover, then the waiting periods below will apply to any new or upgraded services.

| | |
|-----------------|--|
| 2 months | for accident cover, palliative care, rehabilitation and hospital psychiatric treatments, even if a pre-existing condition. |
|-----------------|--|

Pre-Existing Conditions

Pre-existing conditions are ailments, illnesses or conditions where signs or symptoms existed during the 6 months prior to joining HCi (or upgrading your cover).

FEATURES:

Access to more than 500 private hospitals and 30,000 doctors across Australia



Accident Cover



Available to singles and couples



BASIC PLUS HOSPITAL INCLUDES:

- ✓ A \$750 excess per person to keep your premiums low
- ✓ Added benefit of Accident Cover in case you have an accident that requires hospitalisation for medical treatment
- ✓ Private room accommodation (if available)

For more information on HCi's Accident Cover visit www.hcilt.com.au/accident-cover

Accident cover, just in case

Because you just never know when you'll need it

For peace of mind, ask us about HCi Hospital cover today!



HCi - Basic Plus Hospital Cover



THINGS YOU NEED TO KNOW

This policy excludes:

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|---|
| Assisted reproductive services |
| Brain and nervous system |
| Bone, joint and muscle |
| Cataracts |
| Chemotherapy, radiotherapy and immunotherapy for cancer |
| Dialysis for chronic kidney failure |
| Ear, nose and throat |
| Eye (not cataracts) |
| Gastrointestinal endoscopy |
| Gynaecology |
| Hernia & Appendix |
| Implantation of hearing devices |
| Joint replacements |
| Joint reconstructions |
| Kidney and bladder |
| Lung and chest |
| Digestive system |
| Male reproductive system |
| Miscarriage and termination of pregnancy |
| Pain management |
| Insulin pumps |
| Breast surgery (medically necessary) |
| Diabetes management (excluding insulin pumps) |
| Heart and vascular system |
| Back, neck and spine |
| Plastic and reconstructive surgery (medically necessary) |
| Dental surgery |
| Pain management with device |
| Podiatry surgery (provided by a registered podiatric surgeon) |
| Pregnancy and birth |
| Skin |
| Tonsils, adenoids and grommets |
| Weight loss surgery |

Hospital Accommodation Costs

HCi covers you for up to 100% of accommodation fees and theatre fees on eligible services in contracted hospitals and day surgery facilities in Australia. Relevant medical treatment relating to an accident will be covered for up to 90 days following the date of the accident.

On restricted services you are likely to have out-of-pocket costs, as HCi will pay only up to the set government fee for your hospital accommodation.

HCi reserves the right to make changes to its products, benefits, terms and conditions from time to time. HCi will notify members a reasonable time in advance of any changes that might be detrimental to the members' interests.

Excess

This is the amount you pay towards your hospital admission (same-day or overnight) before we pay any benefits. There is only one excess level on this cover - \$750.

The excess applies per adult, per calendar year. Some hospitals may require you to pay the excess at the time of admission.

Hospital Network Access

HCi has agreements with more than 500 private hospitals and day surgery hospital facilities around Australia. For a comprehensive list of our contracted hospitals in your local area visit hciltld.com.au/search-hospital.

Remember that Medicare covers public hospital treatment for Australian residents and emergency patients normally go to a public hospital with an Intensive Care Unit.

Medical Costs

Under the Commonwealth Medical Benefits Schedule (MBS) fees are determined and paid accordingly by HCi and Medicare.

Between HCi and Medicare we cover 100% of the MBS. Prior to treatment it is imperative to discuss with your doctor if there will be any out of pocket expenses. If your doctor charges over the MBS fee HCi cannot cover these expenses.

Medicare Levy Surcharge (MLS)

This policy exempts you from the MLS.

Travel and Accommodation

This policy does not provide cover or benefits for travel and accommodation related to a hospital admission.

What's Not Covered?

- Out-patient services including treatment received in an emergency department or within a doctor's room who operates outside of the hospital. Your hospital cover does not cover you until you are 'admitted' to the hospital
- Cosmetic surgery
- Extra services beyond the hospital treatment plan
- Personal expenses while in hospital, such as phone calls, newspapers and tv rental.
- Hospital benefits where the professional services performed is not eligible for Medicare.
- Pharmaceutical items supplied or prescribed on discharge.
- Medical Gap
- Surgically implanted prostheses gap

Always check with the hospital and your doctor before proceeding with a hospital booking to ensure you will be covered and to discuss what costs you may incur.

Contact us

Freecall: **1800 804 950**

Email: enquiries@hciltld.com.au

www.hciltld.com.au



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