



HCi GOLD HOSPITAL PRODUCT SUMMARY



Gold Hospital ensures you can have total confidence in your hospital cover.

This summary provides an overview of the services and treatments provided by our Gold Hospital cover. You should read this together with our Guide to Cover, available from our website.

This policy includes:

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

FEATURES:

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



Covered for up to 100% for hospital accommodation costs



Hospital Cover for Pregnancy and Birth procedures



GOLD HOSPITAL INCLUDES:

- ✓ \$250, \$500 and \$750 excess options, per person
- ✓ No exclusions or limitations when it comes to the necessary treatment.
- ✓ No excess for eligible dependent children under the age of 18 years.

Need extras cover?

Ask about our Premier Extras available with Gold Hospital cover



HCI - Gold Hospital Cover



THINGS YOU NEED TO KNOW

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 while you are serving a waiting period.

12 months	for pre-existing conditions
2 months	for palliative care, rehabilitation and hospital psychiatric treatments, even if pre-existing condition
2 months	for all other treatments

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).

Excess

This is the amount you pay towards any overnight hospital admission before we pay any benefits. There are three excess levels on this cover: \$250, \$500 and \$750. Generally, the higher your excess, the lower your premium. The excess applies per adult, per calendar year. Some hospitals may require you to pay the excess at the time of admission.

Medicare Levy Surcharge

This policy exempts you from the Medicare Levy Surcharge (MLS).

Hospital Accommodation Costs

HCI covers you for up to 100% of accommodation costs and theatre fees on eligible services in contracted hospitals and day surgery facilities in Australia.

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: hcilt.com.au/search-hospital.

It's important to remember that as an Australian resident, Medicare covers public hospital treatment and emergency patients will normally go to a public hospital with Intensive Care Units.

Medical Costs

Under the Commonwealth Medical Benefits Schedule (CMBS) fees are determined and accordingly split between HCI and Medicare.

Between HCI and Medicare we cover 100% of the CMBS. 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 CMBS fee HCI cannot cover these expenses.

Gap Costs

In the event you need specialist care in hospital your doctor can use HCI's Access Gap Cover. Access Gap is a simple billing system that aims to eliminate out-of-pocket expenses all together, or reduce them considerably. Through Access Gap your doctor can let you know exactly what you have to pay prior to treatment.

Travel and Accommodation

This policy does not provide cover or benefits for travel and accommodation outside of hospital.

What's Not Covered?

- Outpatient 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 are 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.

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.

Contact us

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