



# HEALTHY EXTRAS PRODUCT SUMMARY

as at 1 April 2024

Extras cover designed to keep up with you and life's demands, as a supplement to your HCi hospital cover

## features



claim on a range of health management programs



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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This is an overview of our Healthy 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	SUB-LIMIT PER YEAR <sup>^</sup>	ANNUAL LIMIT <sup>^</sup>	WAITING PERIOD
<b>General dental</b>			<b>\$1,100</b>	<b>2 mths</b>
Periodic oral examination	\$35			
Scale & clean	\$65			
Fluoride treatment	\$25			
Simple filling	\$70			
Surgical extraction	\$120			
<b>Major dental</b>			<b>\$1,650</b>	<b>12 mths</b>
Dentures		\$800 every 2 years		
Full crown veneered	\$600			
Filling one root canal	\$145			
Crowns & bridgework		\$700		
Periodontic		\$500		
Implants		\$700		
Orthodontics <sup>#</sup>		\$600		
<b>Optical</b>			<b>\$240</b>	<b>6 mths</b>
Prescription glasses or contact lenses	\$240			
Repairs to glasses		\$50		
<b>Physiotherapy/exercise physiology</b>			<b>\$750</b>	<b>2 mths</b>
Initial visit	\$60			
Subsequent visit	\$29			
Group sessions	\$18			
Hydrotherapy	\$15		\$100	

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

<sup>#</sup> a \$1,800 lifetime limit applies per person.

## 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 Healthy 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.



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COMMON SERVICES	MAXIMUM CLAIM PER SERVICE	SUB-LIMIT PER YEAR <sup>^</sup>	ANNUAL LIMIT <sup>^</sup>	WAITING PERIOD
<b>Pharmaceuticals</b>				<b>\$700</b>
Per eligible prescription	\$75			2 mths
Medical Botox, weight loss, baldness and erectile dysfunction prescriptions	\$75	\$500		2 mths
Medicinal cannabis	\$75			12 mths
<b>Ambulance Cover</b>				
HCl cover may include your approved state based subscription or emergency ambulance trips. Please refer to our website as these rules vary between states.				
<b>Alternative treatments</b>				<b>\$500 2 mths</b>
Chiropractic consultations	\$33			
Chiropractic x-rays	\$40			
Osteopathy consultations	\$33			
Remedial massage	\$27			
Acupuncture	\$27			
Chinese medicine consultations	\$27			
<b>Other treatments</b>				<b>\$1,000 2 mths</b>
Podiatry consultation	\$40	\$400		
Nail surgery		\$100		
Dietetics/dietary advice	\$33	\$200		
Orthoptics (eye therapy)	\$30	\$400		
Occupational therapy session	\$33	\$375		
Orthotics (custom made) - fit & supply	\$200	\$200		
Speech therapy session	\$33	\$400		
<b>Psychology</b>				<b>\$250 2 mths</b>
Consultation	\$60			

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basic plus



bronze plus



silver plus advantage



silver plus secure



gold

## Understanding claim limits

A limit is the maximum you can claim for a specified group of services. Each limit may contain sub limits for specific services. Please see our website for a more detailed explanation.



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<b>Audiology</b>				
Consultation	\$33		\$200	2 mths
Hearing aids*	90% up to \$800 (single) 90% up to \$1,600 (bilateral)		\$1,600/3 yrs	24 mths
Hearing aid repairs		\$120		
<b>Health Management</b>				
Quit smoking program	\$120		\$300	2 mths
Weight loss program	\$120			
Diabetes education session	\$20		\$200	
Approved health screening checks			\$100	
<b>Home nursing*</b>				
	\$40		\$500	2 mths
<b>Medical appliances/surgical footwear</b>				
Blood glucose monitors*	}			12 mths
TENS machine*	}	\$300		12 mths
Nebuliser*	}			12 mths
Blood pressure monitor*	}			12 mths
Sleep apnoea (CPAP) appliances*		\$500		12 mths
Medical devices (eg braces)		\$500		12 mths
Non-surgical prosthesis		\$150		12 mths
Surgical footwear		90% of cost		2 mths
<b>Vaccinations</b>				
			\$250**	2 mths
Flu vaccine	\$25 - 1 per person per year			
Travel vaccine	\$75			
Other vaccines	\$75			

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plus



bronze  
plus



silver plus  
advantage



silver plus  
secure



gold

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

<sup>‡</sup> Only applies to medical treatment, not home help

\* Appliances and hearing aids are payable only once every three years and are covered up to the specified sub-limit. Appliances are subject to receipt of a doctor's letter.

\*\* For policies for 2 or more people, a vaccinations policy limit of \$500 per calendar year applies

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## 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 and health management programs
- pharmaceuticals not needing a prescription, contraceptives, anabolic steroids and drugs not approved in Australia.

## 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.
- Eligible pharmacy claims are paid less the applicable co-payment amount (see our website for details) and must be accompanied by an official pharmacy receipt
- Medical aids, medical botox and medicinal cannabis are only covered when noted as medically necessary in a letter from a suitable health practitioner.

*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.**