

# HCI HEALTHY EXTRAS PRODUCT SUMMARY



Healthy Extras is your gateway to living your best life.

The following snapshot shows some of the benefits of HCI Healthy Extras as at 1 November 2023. If you need more cover, ask us about our other extras options.

Service Category	Waiting periods	Description	Benefit	Annual Limit*
Alternative Therapies	2 months	Chiropractic / Osteopathic	Consultations: \$33 Subsequent Service: \$25	\$500
		Acupuncture	Consultations: \$25	
		Remedial Massage, Chinese Medicine and Myotherapy	Consultations: \$27	
General Dental <small>paid according to the Australian Dental Association item number used. For an itemised quote, please contact us.</small>	2 months	The maximum number of services for which a benefit will be paid on items 011-015 in total and 016-017 in total 2 per year		\$1,100
		Periodic oral examination	\$25	
		Topical application of remineralisation agent	\$16	
		Removal of tooth	\$70	
		Metallic filling 1 surface	\$68	
		Endodontics	\$500	
Major Dental	12 months	Crowns and Bridgework	\$700	\$1,650
		Periodontics	\$500	
		Implants	\$700	
		Dentures	\$800 (payable every 2 years)	
		Orthodontics	Annual limit up to \$600 per person Lifetime limit \$1,800	
Psychology	2 months	Psychological Therapy	Initial Consultation: \$60 Subsequent Consultation: \$50 Group sessions: \$20	\$250
Hearing Tests and Appliances	24 months	Single hearing aid	90% of Cost up to \$800	Up to \$1,600 per 3 years
		Bilateral hearing aid	90% of Cost up to \$1,600	
		Repairs (per year)		Up to \$120
		Audiology (hearing tests)	Initial Consultation: \$33 Subsequent Consultation: \$30	\$200
Pharmacy	2 months	We pay towards eligible costs above the pharmacy co-payment (currently \$30). The co-payment is the Government-set maximum cost for a pharmaceutical item for a general patient.	Per Script: \$75	\$700
	12 months for medicinal cannabis	Excludes items that can be obtained without a prescription, contraceptives, anabolic steroids and drugs not approved in Australia.		
		<b>Medical Botox<sup>^</sup></b> (For treatment of a medical condition)		
Optical	6 months	Prescription glasses and/or Contact lenses	\$240	\$240
Life Choices	2 months	HCI approved Quit Smoking Programs	90% of the cost up to \$120	\$300
		HCI approved Weight Loss Programs	90% of the cost up to \$120	
		Diabetes Education	Consultation: \$20 Annual Sub Limit: \$200	
		Health Screening Checks (please contact us to ensure your health check is eligible and covered)	Annual sub-limit - 90% of cost up to \$100	

\* Annual limits and services per person, per calendar year. ^ For medical botox, medicinal cannabis or medical appliance claims, members must supply a letter from their treating medical practitioner indicating the relevant medical condition. For all pharmacy claims please provide an official pharmacy receipt including the name of the patient, script number, prescribing doctor information, cost, name of medication and dispensed date.

# HCI HEALTHY EXTRAS




Service Category	Waiting Periods	Description	Benefit	Annual Limit*
Home nursing	2 months	For visits by a home nursing provider approved by HCI - not for home help. Only applies to medical treatment (eg wound dressings, administering medicines) prescribed by a doctor.	Per visit: \$40	\$500
Medical Appliances/Surgical Footwear <sup>^</sup> (Limits for same appliance every 3 years)	12 months	Tens Machines, blood glucose monitors, nebulisers, blood pressure monitors* except sleep apnoea appliances	3 year limit for appliances 90% of the cost up to \$300	\$1,000
		Sleep apnoea appliances /C-Pap Machines	3 year limit for appliances 90% of the cost up to \$500	
		Surgical Footwear	90% of the cost up to \$1,000	
		Medical Braces	90% of the cost up to \$500	
		Non Surgical Prosthesis	90% of the cost up to \$150	
Physiotherapy	2 months	Physiotherapy Treatment	Initial Service: \$60 Subsequent Services: \$29 Group sessions: \$18	\$700
Other Therapies	2 months	Podiatry / Chiropody	Initial Consultation: \$40 Subsequent Consultation: \$30 Nail Surgery (not inpatient services): \$100 Annual sub-limit \$400	\$1,000
		Orthotics (custom made)	Annual sub-limit \$200	
		Eye Therapy	Initial Consultation: \$30 Subsequent Consultation: \$25 Group sessions: \$15 Annual sub-limit \$200	
		Speech Therapy	Initial Consultation: \$33 Subsequent Consultation: \$25 Group sessions: \$15 Annual sub-limit \$400	
		Dietetics	Initial Consultation: \$33 Subsequent Consultation: \$30 Annual sub-limit \$200	
		Occupational Therapy	Initial Consultation: \$33 Subsequent Consultation: \$30 Group sessions: \$15 Annual sub-limit \$375	

\* Annual limits and services per person, per calendar year.  
<sup>^</sup>For medical appliance claims, members must supply a letter from their treating medical practitioner indicating the relevant medical condition.


## Want to know more?

Go to [www.privatehealth.gov.au](http://www.privatehealth.gov.au) and view our PHI or visit our website to get a copy of the HCI Guide to cover.

## Claiming made easy

 **HCI membership card**  
 Electronic claiming allows you to instantly claim a HCI extras payment when you pay for a health service. You'll find a card terminal at many dentists, optometrists, chiropractors, physiotherapist and other therapists.

It's easy! Just swipe your HCI member card on a card terminal as you pay. Your claim is assessed and processed on the spot.

 **HCI Claiming App**  
 Download the HCI Claiming App to send us your claim straight from your mobile or tablet.

 **Email - with completed claim form\***  
 Email your claim form and receipt to us at [enquiries@hclitd.com.au](mailto:enquiries@hclitd.com.au)

## It's important to remember:

All accounts and receipts must include name of the person receiving the service, the date, provider details, the appropriate item number and full description for the services/ products being claimed and the cost.

All services/products must be provided by practitioners operating in private practice and are approved by HCI.

Claims must be lodged within two years of the date of services. Payments are calculated on the date of services/products are provided.

You must have HCI hospital cover to open an extras policy.

## Contact us

Call: **1800 804 950**  
 Email: [enquiries@hclitd.com.au](mailto:enquiries@hclitd.com.au)

[www.hclitd.com.au](http://www.hclitd.com.au)  

A Registered Private Health Insurer ABN 43 009 579 088

\*To download claim form, visit [hclitd.com.au/forms](http://hclitd.com.au/forms)