

HCi PREMIER EXTRAS PRODUCT SUMMARY



Premier Extras provides comprehensive extras cover alongside Gold or Silver Plus Hospital Cover, to give an extensive range of services. The following list some of the benefits of HCi Premier Extras as at 1 November 2023.

Service category	Waiting periods	Description	Examples of maximum claim amounts	Annual limit*
General dental paid according to the Australian Dental Association item number used. For an itemised quote, please contact us.	2 months	Periodic oral examination	\$40	\$1,650 sublimits apply
		Topical application of remineralisation agent	\$25	
		Removal of tooth	\$105	
		Metallic filling 1 surface	\$104	
Major dental	12 months	Crowns and bridgework	Up to \$1,000	\$1,650 sublimits apply
		Periodontics	Up to \$700	
		Implants	Up to \$1,000	
		Dentures (every two years)	Up to \$1,200	
		Orthodontics	Annual limit \$900 per person Lifetime limit \$2,700	
Hearing tests and appliances	24 months	Single hearing aid	90% of cost up to \$1,200	\$2,000 every 3 years
		Bilateral hearing aid	90% of cost up to \$2,000	
		Repairs (per year)	90% of cost up to \$120	\$120
		Audiology (hearing tests)	Initial Consultation: \$50 Subsequent Consultation: \$40	\$200
Optical	6 months	Glasses and/or Contact lenses	up to \$300	\$300
Laser eye surgery (LASIK and ASLA eye surgery) For laser eye surgery performed in a registered day surgery facility.	12 months	1 year	Nil	Nil
		2 years	90% of the cost	Up to \$500
		3 years		Up to \$1,000
		4+ years		Up to \$1,500
Life choices	2 months	Approved Quit Smoking programs	up to \$180	\$350
		Approved Weight Loss programs	up to \$180	
		Diabetes education	Annual sub-limit - up to \$200 Consultation - \$20	
		Diabetes Australia membership	\$36	
		Health screening checks	Annual sub-limit - 90% of cost up to \$250	
Non-surgical prostheses [^]	12 months	Items prescribed by a specialist or doctor, including breast prosthesis and surgical stockings.	90% of the cost	Up to \$200 every 3 years
Medical appliances [^] (Limits for same appliance every 3 years)	12 months	Medical appliances [^] prescribed by a specialist or doctor, including tens machine, nebuliser, glucose monitor, or blood pressure monitor.	90% of the cost	Up to \$500 every 3 years
		CPAP machine [^] Your Doctor will diagnose you and determine your eligibility	90% of the cost	Up to \$700 every 3 years
Pharmacy	2 months 12 months for medicinal cannabis	For 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. Excludes items that can be obtained without a prescription, contraceptives, anabolic steroids and drugs not approved in Australia.	Per Script: \$100 Annual sub-limit of \$600 applies to prescriptions for: weight loss, baldness, male erectile dysfunction and medical botox [^]	\$1,000

* Annual limits and services per person, per calendar year.

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Service category	Waiting periods	Description	Benefit	Annual limit*
Other therapies	2 months	Podiatry / Chiropody	Initial Consultation: \$42 Subsequent Consultation: \$36 Nail Surgery (not inpatient): \$100 Annual sub-limit \$400	\$1,000 sublimits apply
		Orthotics (custom made)	Annual sub-limit \$260	
		Eye therapy	Initial Consultation: \$30 Subsequent Consultation: \$25 Group sessions: \$10 Annual sub-limit \$375	
		Speech Therapy	Initial Consultation: \$50 Subsequent Consultation: \$30 Group sessions: \$10 Annual sub-limit \$375	
		Occupational Therapy	Initial Consultation: \$40 Subsequent Consultation: \$30 Group sessions: \$10 Annual sub-limit \$375	
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: \$50	\$500
Physiotherapy	2 months	Physiotherapy treatment	Consultation: \$38 Group sessions: \$18 Annual sub-limit \$700	\$750
Psychology	2 months	Psychological Therapy	Initial consultation: \$60 Subsequent Consultation: \$50 Group sessions: \$20	\$250
Surgical footwear & custom made support appliances	2 months	For surgical footwear & custom made support appliances prescribed by a specialist or doctor, and individually made by an HCI-approved provider.	90% of cost	Up to \$1,000
Alternative therapies	2 months	Chiropractic	Consultations: \$33 X-rays by a registered chiropractor or osteopath: \$65	\$500
		Osteopathy		
		Acupuncture		
		Remedial Massage, Chinese Medicine & Myotherapy		

*Annual limits and services stated are 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 patient's name, script number, prescribing doctor information, cost, name of medication and dispensed date on it.

It's easy to make a claim...

- HCI membership card**
Just swipe your card to instantly claim a HCI extras benefit when you pay for a health service with a participating health care provider.
- HCI Claiming App**
Download the HCI Claiming App to send us your claim straight from your mobile or tablet.
- Email**
Just email your recipe and a completed claim form* to us

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 approved by HCI.

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

Contact us

Call: **1800 804 950**
Email: enquiries@hcltd.com.au
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