



PREMIER EXTRAS **PRODUCT SUMMARY**

as at 1 April 2024

Comprehensive extras with an extensive range of services to supplement your HCi Gold or Silver Plus hospital cover

features



access to a range of additional 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@hciltd.com.au**

Visit: **hciltd.com.au**

Come into our office: **25 Cattley Street,
Burnie TAS 7320**

** Conditions apply*



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as at 1 April 2024



This is an overview of our Premier 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 [^]	ANNUAL LIMIT [^]	WAITING PERIOD
General dental			\$1,650	2 mths
Periodic oral examination	\$35			
Scale & clean	\$77			
Fluoride treatment	\$25			
Simple filling	\$88			
Surgical extraction	\$161			
Major dental			\$1,650	12 mths
Filling one root canal	\$136			
Full crown veneered	\$800			
Dentures		\$1,200 every 2 years		
Crowns & bridgework		\$1,000		
Periodontics		\$700		
Implants		\$1,000		
Orthodontic braces for upper & lower, incl. fitting retainer [#]	90% up to \$900	\$900		
Optical			\$300	6 mths
Prescription glasses or contact lenses	\$300			
Repairs to glasses		\$50		
Physiotherapy/exercise physiology			\$750	2 mths
Consultations	\$38	\$700		
Group sessions	\$18			
Hydrotherapy	\$15	\$300		
Pharmaceuticals			\$1,000	
Per eligible prescription	\$100			2 mths
Medical Botox, weight loss, baldness and erectile dysfunction prescriptions	\$100	\$700		2 mths
Medicinal cannabis	\$100			12 mths

SUITABLE FOR:



singles



couples



families

AVAILABLE WITH THESE HCl HOSPITAL COVERS:



silver plus
advantage



silver plus
secure



gold

Dental services

This isn't the full list of dental services covered by HCl Premier 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.



[^] per calendar year per person (unless stated otherwise)

[#] Orthodontics have a \$2,700 lifetime limit per person

HCl may change its products, benefits, and terms and conditions from time to time. We will notify members as soon as practicable before any detrimental changes.



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COMMON SERVICES	MAXIMUM CLAIM PER SERVICE	SUB-LIMIT PER YEAR [^]	ANNUAL LIMIT [^]	WAITING PERIOD
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Ambulance Cover

HCi cover may include your approved state based subscription or emergency ambulance trips. Please refer to our website as these rules vary between states.

Alternative treatments			\$500	2 mths
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Chiropractic consultations	\$33
Chiropractic x-rays	\$65
Osteopathy consultations	\$33
Remedial Massage	\$33
Acupuncture	\$33
Chinese medicine consultations	\$33

Other treatments			\$1,000	2 mths
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Podiatry consultations	\$42	\$400
Dietetics/dietary advice	\$35	\$200
Orthoptics (eye therapy)	\$30	\$375
Occupational therapy session	\$40	\$375
Orthotics (custom made) - fit & supply	\$260	\$260
Speech therapy session	\$50	\$375

Psychology			\$250	2 mths
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Consultation	\$60
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Audiology			\$200	
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Consultation	\$50			2 mths
Hearing aids*	90% up to \$ 1,200 (single)	\$2,000/3 yrs		24 mths
	90% up to \$2,000 (bilateral)			2 mths
Hearing aid repairs		\$120		

[^] per calendar year per person (unless stated otherwise)

* Appliances and hearing aids have a 3 year limit and are covered up to the specified sub-limit.

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singles



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advantage



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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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Health Management			\$350	2 mths
Quit smoking program	\$180			
Weight loss program	\$180			
Diabetes education session	\$20	\$200		
Approved health screening checks		\$250		
Diabetes Australia membership	\$36			
Home nursing[*]	\$50		\$500	2 mths
Laser eye surgery			\$500-\$1,500[#]	12 mths
Medical appliances (1 of each appliance / 3 yrs)			\$1,000	12 mths
Blood glucose monitors		\$500		
TENS machine [*]		\$500		
Nebuliser [*]		\$500		
Blood pressure monitor [*]		\$500		
Sleep apnoea (CPAP) appliances [*]		\$700		
Non-surgical prosthesis			90% to \$200	12 mths
Surgical footwear & custom made support appliance	90% of cost		\$1,000	2 mths
Travel & Accommodation^{^^}	\$125 per trip		\$300/person \$800/family	12 mths
Accommodation	\$50/night			
Travel	15 cents per kilometre			
Vaccinations			\$250^{**}	2 mths
Flu vaccine	\$25 - 1 per person per calendar yr			
Travel vaccine	\$100			
Other vaccines	\$100			

[^] per calendar year per person (unless stated otherwise)

^{*} 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 limit. Appliances are subject to receipt of a doctor's letter.

[#] Laser eye surgery annual cover limits start at \$500 and increases to \$1,000 after 3 years of membership and \$1,500 after 4 or more years of membership

^{^^} Travel and accommodation only applies to members with Gold hospital and Premier Extras cover

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

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SWITCHING TO HCi?

It's easy to switch to HCi 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 HCi 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 HCi, or change your cover to include new or upgraded services. We won't pay claims for relevant items during a waiting period.

PRIVACY

HCi respects your privacy and is committed to keeping your personal information safe. To obtain more information about HCi's Privacy Policy, refer to our [website](#).

CLAIMING MADE EASY

Claims can be made using your membership card (through eligible providers), the HCi 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 HCi 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.
- Travel and accommodation costs are only payable for the patient attending a medical specialist or hospital more than 50kms from their normal residence within the home state. It does not cover accompanying family members.

Joining HCi 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.