



Year in Review

2024 – 2025

CEO Report

Welcome to the HCl 2024-25 Year in Review! This is our opportunity to share highlights of the past year and how we've been working to support you, our members.

Over the past 12 months we've:

- ✓ paid more than \$36 million in claims, ensuring our members received the care they needed, and
- ✓ answered over 16,000 phone calls and responded to more than 11,000 emails, continuing our tradition of personal, local service.

We also launched several improvements to make managing your membership easier:

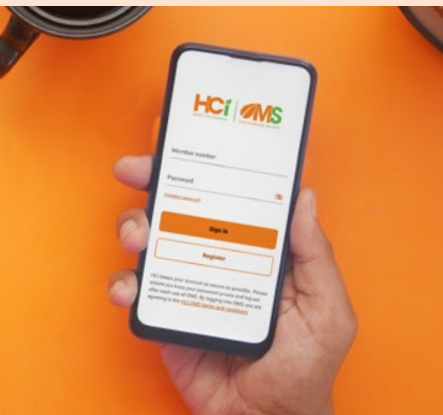
- a refreshed Online Member Services (OMS) portal with greater security and functionality — you can now securely upload receipts and documents anytime
- our new Top extras product for members wanting the highest cover for a range of health services
- expanded hospital agreements so you have more choice and fewer gap fees.

Looking ahead, we're excited about opportunities to further broaden our cover. We're also investing in programs to support healthy weight, osteoarthritis, diabetes and heart health — see page 4 for more details.

As always, I encourage you to make the most of your HCl cover. Log in to OMS, explore our factsheets or connect with our friendly team by phone or HCl Chat. We're here to help you get the best value from your cover.

Wishing you a healthy year,

Michelle Wade
Chief Executive Officer



HCl Claiming made easy with **Online Member Services (OMS)**

- make claims easily and securely at any time
- snap a photo or upload a PDF of receipts

HCi Today *We've come a long way in 87 years!*



13,754 people covered as at 30 June 2025
90,267 total claims made in 2024-25



In 2024-25...

- ✔ **We answered over 16,000 of your phone calls**
- ✔ **We responded to over 11,000 of your emails**
- ✔ **We welcomed 92 babies**

✔ **We paid over \$36 million in claims this year**

While many claims were relatively small for trips to the dentist or physio, there were some major claims too. Our highest individual claims this year were for significant hospitalisations, including heart & vascular surgeries and various bone and joint replacement treatments.

1. \$97,560
2. \$74,273
3. \$63,298
4. \$63,134
5. \$59,286

Orthodontic claims

Orthodontic treatments can be expensive, and having HCi extras cover may help offset some of the costs. Payments for orthodontics vary depending on your policy type, level of cover and the treatment you're having.

Orthodontics can be expensive, so it is important to understand how extras cover works and applies in your situation.

Tips to maximise your orthodontic claims

1. Review your policy
2. Plan ahead
3. Talk to HCi

Note that on the spot claiming is not available for orthodontic treatment plans paid up front. These plans can be claimed over 3 years by submitting receipts and evidence of attendance in subsequent years.

Our *orthodontic claims factsheet* explains more.

What's coming up?

Annual General Meeting (AGM)

Our AGM will be held on Friday 28 November, 2025.

The AGM will be hosted online and is a great opportunity for you to find out more about the performance and operations of HCl over the last financial year.

Claiming from HCl

Claims submitted via **OMS** are secure which means your medical information is kept private. Submitting via email and the old HCl app are less secure.

To maximise your security, we will be **decommissioning the old HCl App** by March 2026. So now is a great time to check out OMS!

Healthy weight for life!



Look out for details on our newest programs to help with osteoarthritis, type 2 diabetes and heart health.

Visit our website to find out more!

Check we have your
current contact details
via HCl's **Online Member
Services (OMS)**.



Are you using HCl Chat?

Our online chat tool is a great way to contact us for quick queries or when it's hard to talk on the phone.

You will be chatting with a real person who understands your HCl policy - no robots!

It's free to use and can be accessed from any page on our website - look out for the green HCl Chat invitation box!

And if we're not online to chat, leave us a message to call you back!



The Medicare Levy Surcharge (MLS)

Did you know your level of hospital cover can help you avoid the Government's Medicare Levy Surcharge (MLS)?

Most working Australians contribute a Medicare Levy. But there is also a 1 to 1.5% Medicare Levy Surcharge for higher income earners.

You may be liable to pay this additional tax applied via your annual income tax return if you earn more than the current MLS threshold **AND**:

- have a hospital policy with an excess above \$750 for singles and \$1,500 for families/couples per calendar year, **OR**
- have an extras only policy, **OR**
- don't have any health cover at all.

You can find out more about the MLS in our new member *factsheet*, or on the *ATO's website*.

Making claims

Most ancillary (extras) providers will have a machine for electronic claiming - meaning you only pay any applicable gap amount on the day when you swipe your membership card.

If you didn't use electronic claiming for any reason, you will need to submit a claim to HCI yourself. The easiest and most secure option is to use **OMS**.

When submitting a claim, you will need

- to provide all relevant receipts which include the patient's name, date of the service, a description of the service or item, the total amount paid and details of the provider
- to make sure it is within two years of receiving the service/item
- to provide a medical eligibility form (via **OMS**) if claiming specified services/items
- if claiming via email or in person, ensure you submit a **completed claim form**.

It is a good idea to check the claim is eligible under your cover. You can call and ask us or have a look in **OMS**. Eligibility may require that

- your waiting periods have been met
- your membership is financially up to date
- you provide a medical eligibility form (via **OMS**) if claiming specified services/items
- you have not already exceeded any claim limits for that service/item.



About HCl

HCl has been providing great value-for-money health cover since 1938.

We aim to provide members with peace of mind – offering access to the very best in hospital care and other health care services including dental, optical, physiotherapy, chiropractic and many more.

HCl exists solely for the benefit of our members!

HCl is strongly member-focussed – you will always get a real person answering your phone calls, emails and online chats. We don't outsource core business functions so the same team who answers your queries also administers your health cover.

As a **not-for-profit** private health insurer, we are proud of our high level of personal service provided to members, and our comprehensive range of very competitively priced health insurance options.

Covering members in every Australian state and territory, and based in Burnie, Tasmania, HCl is run by a dedicated team of professionals who care about our members.

Joined in 1948, our longest serving members are 93 and 95!



About the HCl Board of Directors

The HCl Board of Directors is responsible for ensuring the Fund operates for the benefit of members, in accordance with the Constitution, Fund Rules and relevant legislation.

The Board consists of six directors who must satisfy both propriety and competency requirements on appointment and thereafter. Three directors are appointed directly by the HCl Board and three directors are elected by HCl members. Collectively, they possess significant speciality expertise in health insurance, governance and financial management.

HCl's Board is supported by our Chief Executive Officer, Michelle Wade, and the Fund's Management team, as well as comprehensive risk management strategies, plans and ongoing compliance programs.



Gerald White (Chair)
Board Appointed Director



Catherine Martin
Board Appointed Director



Carolyn Harris
Board Appointed Director



Sara Harrup
Member Elected Director



Paul Gladman
Member Elected Director

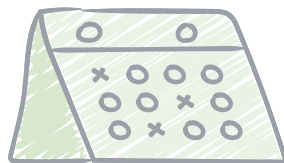


Iain Hay
Member Elected Director

In November 2024, Gerald White was appointed as Chair of the HCl Board with Catherine Martin as the Deputy Chair.

Thank you to Carolyn Harris for her work and dedication as our outgoing Chair.

News from 2024-25



Top extras

We've introduced a new premium extras product. Top extras is available to members with Gold or Silver Plus hospital cover.

HCi Top extras is suitable for singles, couples and families. It includes services such as major dental, physiotherapy, prescription eye wear, hearing aids and psychology.

New hospital contracts

HCi was delighted to announce new hospital contracts to give members more choice. Devonport Eye Hospital and North Tas Day Hospital are now available to members.

Medical eligibility requirements

We now require your doctor or specialist to complete a **Medical Eligibility Declaration** as **confirmation of medical necessity** to be submitted with certain claims. This is needed for us to assess claims for some medications, aids and appliances including CPAPs, blood pressure monitors, medical botox, medicinal cannabis, non-surgical prostheses and custom made medical braces and surgical footwear.

 As a member owned, not-for-profit health fund, you can rest assured that every decision we make is for our members' benefit.

Vale Phillip Boon – former HCl Chairman

We were saddened by the passing of former HCl Chairman and long serving member, Mr **Phillip Boon**.

OMS has been upgraded!

We started 2024-25 with a refreshed OMS platform. With greater security and online claim submission, the new portal has been working well for us and members.

You can also securely submit documents via OMS. So upload a **completed form**, provide a birth certificate or student enrolment details - easy!

You can log into HCl's **Online Member Services (OMS)** at any time – find a link on any HCl webpage or type **<https://members.hciltld.com.au>** into a browser.



Learning more about health cover

We regularly publish and refresh various news and **factsheets** on our website, often in response to member enquiries. This helps members easily access information to get the most out of their membership.

You can check out some of our recent updates, including:

- an update regarding **therapeutic vapes**,
- information about claiming for **pharmacy items**,
- reducing your out of pocket expenses using HCl's **Access Gap Cover** for hospital admissions.
- **claiming for braces and supports**



Getting more out of your membership

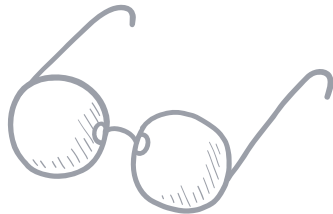
HCI is here to help you!

Follow some of these tips and get even more out of belonging to HCI!

Going to hospital soon?

As well as doing whatever your doctor has advised, there are things you can do to prepare for a hospital stay. First, make sure you ask about costs and whether HCI Access Gap can help reduce your costs. Understanding costs is important before signing a **financial consent agreement** with the hospital.

Read more **planning tips** in **our factsheets**.



See your cover

All HCI extras cover includes optical so you can generally claim back on your glasses, contact lenses and repairs. Even better, we have special arrangements with some optical providers to benefit you further. Just ask at your favourite optical store what they can do for HCI members and show your card.

Visit our website to check out our growing range of **factsheets**

We've added a range of factsheets about claiming for specific conditions, such as sleep apnoea (and CPAP machines), orthodontic treatments and diabetes.

Look under 'ACCESS BENEFITS' on our website for other useful information, too.



Australian health cover

HCi is proudly Australian owned and run – founded on Tasmania's North West coast. Health insurance laws mean we can only pay claims for:

- services provided within Australia
- goods purchased from Australian suppliers
- service providers registered and practicing in Australia.



Your dependants

Government rules mandate who you can include as dependants on your health cover policy. One rule is that once they turn 18, your children can only be covered under certain circumstances.*

Note that HCi covers your children until they turn 31, as long as they are confirmed as eligible to be on your cover!

Once your child is no longer eligible for cover, we have to refuse any claims for them.

To help avoid any issues, we ask you to confirm your adult children's eligibility each year. It doesn't take long - fill in our **dependant declaration** and submit via **OMS**.

** Children includes the biological, step, foster and adopted children of you and/or your partner.*

Over 341
23-31 year
olds are still on
their parents'
HCi cover

Financials

Our 2024-25 Report to Members details the Fund's robust financial position, ensuring we will be there when you need us most.

We are well positioned to continue our journey of modernising and enhancing the Fund's operations whilst focusing on seamlessly delivering great value, high quality service.





 **1800 804 950**

www.hciltld.com.au

 Our **website** and **Online Member Services (OMS)** put you in control of your membership with everything at your fingertips 24/7.

 **Keep your email details up-to-date** so we can inform you of changes and breaking news!



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follow 

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