

Private Health Information Statement - General treatment policy

Premier Extras

HCI

<https://www.hcilt.com.au>
 enquiries@hcilt.com.au
 1800 804 950

Monthly Premium

\$259.84[#]

(before any rebate or insurer discount)

Covers two adults & dependants,
 including persons with a disability*
 (3 or more people, only 2 of whom
 are adults)

Available in Victoria
 Closed to new members

[#] You may be entitled to an Australian Government rebate on the above premium. Your premium may also include an insurer discount. Check with your insurer for details.

* Participants in the National Disability Insurance Scheme (NDIS) are considered persons with a disability. Insurers may have a broader definition of persons with a disability. Check with the insurer for details.

General Treatment Cover

This health insurer does not operate a preferred provider scheme.

This policy  includes General treatment (Extras) cover for

Treatment	Waiting period (months)	Benefit limits (per 12 months unless otherwise stated)	Examples of maximum benefits
General dental	2	\$1,650 per person	Periodic oral examination - \$35.00 Scale & clean - \$83.00 Fluoride treatment - \$25.00 Surgical tooth extraction - \$161.00
Major dental	12	\$1,650 per person (combined limit for major dental, endodontic & orthodontic - Sub-limits apply)	Full crown veneered - \$800.00
Endodontic	12		Filling of one root canal - \$179.00
Orthodontic	12		Braces for upper & lower teeth, including removal plus fitting of retainer - 100% of charge
Optical	6	\$300 per person	Single vision lenses & frames - \$300.00 Multi-focal lenses & frames - \$300.00
Non PBS pharmaceuticals	2	\$1,000 per person (Sub-limits apply)	Per eligible prescription - \$100.00
Physiotherapy	2	\$750 per person (combined limit for physiotherapy & exercise physiology)	Initial visit - \$40.00 Subsequent visit - \$40.00
Chiropractic	2	\$500 per person (combined limit for chiropractic, acupuncture, remedial massage, chinese medicine & osteopathy)	Initial visit - \$33.00 Subsequent visit - \$33.00
Podiatry	2	\$1,000 per person (combined limit for podiatry, dietetics/dietary advice, eye therapy (orthoptics), occupational therapy, orthotics (podiatric orthoses) & speech therapy - Sub-limits apply)	Initial visit - \$45.00 Subsequent visit - \$45.00
Psychology	2	\$250 per person	Initial visit - \$65.00 Subsequent visit - \$65.00
Acupuncture	2	Combined limit - see Chiropractic	Initial visit - \$33.00 Subsequent visit - \$33.00
Remedial massage	2	Combined limit - see Chiropractic	Initial visit - \$33.00 Subsequent visit - \$33.00
Hearing aids	36	\$2,000 per person 2 appliance(s) every 3 years (Sub-limits apply)	Hearing aid - \$1,000.00

Blood glucose monitors	12	\$500 per person 1 appliance(s) every 3 years	Per monitor - \$500.00
Audiology	2	\$200 per person	Initial visit - \$50.00 Subsequent visit - \$50.00
Chinese medicine	2	Combined limit - see Chiropractic	Initial visit - \$33.00 Subsequent visit - \$33.00
Dietetics/dietary advice	2	Combined limit - see Podiatry	Initial visit - \$40.00 Subsequent visit - \$40.00
Exercise physiology	2	Combined limit - see Physiotherapy	Initial visit - \$40.00 Subsequent visit - \$40.00
Eye therapy (orthoptics)	2	Combined limit - see Podiatry	Initial visit - \$40.00 Subsequent visit - \$40.00
Health management / Healthy lifestyle	2	\$350 per person (Sub-limits apply)	Health management - \$180.00
Home nursing	2	\$500 per person	Initial visit - \$50.00 Subsequent visit - \$50.00
Occupational therapy	2	Combined limit - see Podiatry	Initial visit - \$40.00 Subsequent visit - \$40.00
Orthotics (podiatric orthoses)	2	Combined limit - see Podiatry	Orthotics supply & fit - \$260.00
Osteopathy	2	Combined limit - see Chiropractic	Initial visit - \$33.00 Subsequent visit - \$33.00
Speech therapy	2	Combined limit - see Podiatry	Initial visit - \$50.00 Subsequent visit - \$50.00
Vaccinations	2	\$250 per person up to \$500 per policy (Sub-limits apply)	Per service - \$30.00
Group physio/hydrotherapy session \$20 per service. Flu vaccination 1 per calendar year \$30 per service. Other eligible vaccines \$100 per service. For eligible medicinal cannabis prescriptions a 12 month waiting period applies.			

This policy **X** does not include General treatment (Extras) cover for

X Other treatments - check with your insurer

For further information about this policy see

<https://hcilt.com.au/extras-cover>

Ambulance cover

Pensioner Concession Card and Healthcare Card holders are entitled to free clinically necessary ambulance transport. If you are not eligible for a concession and want to be covered, you can purchase insurance from a private health insurer or take out a subscription with the state ambulance service (<https://www.ambulance.vic.gov.au/membership>).

For further information about this policy see

<https://hcilt.com.au/extras-cover>

Disclaimer

The information contained in this Private Health Information Statement was provided by the insurer and is intended as general information. It may not take into account your particular circumstances. For information please contact the insurer.