

## Private Health Information Statement - General treatment policy

### Active Life Extras

#### HCI

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

#### Monthly Premium

**\$85.03 #**

(before any rebate or insurer discount)

Covers one adult & dependants,  
including non-student dependants  
(2 or more people, only one of  
whom is an adult)

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.

This policy covers children, students up to and including the age of 31 and non-students up to and including the age of 31, as well as persons with a disability who qualify as a child, student or non-student in these age ranges.

### 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                       | \$500 per person  | Periodic oral examination - \$33.00<br>Scale & clean - \$65.00<br>Fluoride treatment - \$22.00<br>Surgical tooth extraction - \$120.00 |
| Major dental        | 12                      | \$500 per person<br>(combined limit for major dental & endodontic - <b>Sub-limits apply</b> )                       | Full crown veneered - \$500.00   |
| Endodontic          | 12                      |   | Filling of one root canal - \$125.00   |
| Optical             | 6                       | \$220 per person  | Single vision lenses & frames - \$220.00<br>Multi-focal lenses & frames - \$220.00   |
| Physiotherapy       | 2                       | \$400 per person<br>(combined limit for physiotherapy & exercise physiology)  | Initial visit - \$45.00<br>Subsequent visit - \$45.00  |
| Chiropractic        | 2                       | \$400 per person<br>(combined limit for chiropractic, acupuncture, remedial massage, chinese medicine & osteopathy) | Initial visit - \$35.00<br>Subsequent visit - \$35.00  |
| Acupuncture         | 2                       |   | Initial visit - \$35.00<br>Subsequent visit - \$35.00  |
| Remedial massage    | 2                       |   | Initial visit - \$35.00<br>Subsequent visit - \$35.00  |
| Chinese medicine    | 2                       |   | Initial visit - \$35.00<br>Subsequent visit - \$35.00  |
| Exercise physiology | 2                       | Combined limit - see Physiotherapy  | Initial visit - \$45.00<br>Subsequent visit - \$45.00  |
| Osteopathy          | 2                       | Combined limit - see Chiropractic   | Initial visit - \$35.00<br>Subsequent visit - \$35.00  |
| Vaccinations        | 2                       | \$175 per person up to \$350 per policy   | Per service - \$30.00  |

Group physio/hydrotherapy session \$20 per service. Flu vaccination 1 per calendar year \$30 per service. Other eligible vaccines \$40 per service.

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

**✗** Blood glucose monitors

**✗** Orthodontic

**✗** Other treatments - check with your insurer

|                           |              |  |
|---------------------------|--------------|--|
| ✗ Hearing aids            | ✗ Podiatry   |  |
| ✗ Non PBS pharmaceuticals | ✗ Psychology |  |

For further information about this policy see

<https://hcilttd.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://hcilttd.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.