

Private Health Information Statement - Combined policy

Gold Hospital \$750/\$1500 with Healthy Extras

HCI

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

Monthly Premium

\$675.92[#]

(before any rebate, loading or discount)

Covers two adults & dependants (3 or more people, only 2 of whom are adults)

Available in NSW & ACT
Closed to new members

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

This policy covers children and other dependants up to and including the age of 22, students up to and including the age of 31, as well as persons with a disability who qualify as a child or other dependant or student in these age ranges.

Hospital cover

This policy exempts you from the Medicare Levy Surcharge.

This policy does not provide accident cover or benefits for travel and accommodation (outside of hospital).

✓ Covered

For information on what is covered under each category, see <https://privatehealth.gov.au/categories>

R Restricted

Restricted categories partially cover your hospital costs as a private patient in a public hospital. You may incur significant expenses in a private room or private hospital.

✗ Not Covered

These categories are not covered by this policy.

This policy **✓ includes cover for**

✓ Assisted reproductive services	✓ Eye (not cataracts)	✓ Miscarriage and termination of pregnancy
✓ Back, neck and spine	✓ Gastrointestinal endoscopy	✓ Pain management
✓ Blood	✓ Gynaecology	✓ Pain management with device
✓ Bone, joint and muscle	✓ Heart and vascular system	✓ Palliative care
✓ Brain and nervous system	✓ Hernia and appendix	✓ Plastic and reconstructive surgery (medically necessary)
✓ Breast surgery (medically necessary)	✓ Hospital psychiatric services	✓ Podiatric surgery (provided by a registered podiatric surgeon – limited benefits)
✓ Cataracts	✓ Implantation of hearing devices	✓ Pregnancy and birth
✓ Chemotherapy, radiotherapy and immunotherapy for cancer	✓ Insulin pumps	✓ Rehabilitation
✓ Dental surgery	✓ Joint reconstructions	✓ Skin
✓ Diabetes management (excluding insulin pumps)	✓ Joint replacements	✓ Sleep studies
✓ Dialysis for chronic kidney failure	✓ Kidney and bladder	✓ Tonsils, adenoids and grommets
✓ Digestive system	✓ Lung and chest	✓ Weight loss surgery
✓ Ear, nose and throat	✓ Male reproductive system	

The benefits paid for hospital treatment will depend on the type of cover you purchase and whether your fund has an agreement in place with the hospital in which you are treated. See 'Agreement Hospitals' on privatehealth.gov.au for

which hospitals have arrangements with your insurer – <https://privatehealth.gov.au/dynamic/agreementhospitals>.

Under this policy, you may have to pay out-of-pocket costs above what you get from Medicare or your private health insurer. Before you go to hospital, you should ask your doctors, hospital and health insurer about any out-of-pocket costs that may apply to you.

The following payments may also apply for hospital admissions

Excess: You will have to pay an excess of \$750 per admission. This is limited to a maximum of \$750 per person and \$1500 per policy per year.

Excess payments do not apply to hospital admissions for day surgery.

Co-payments: No co-payments

The following waiting periods for hospital admissions apply to new or upgrading members

Waiting periods:

- 2 months for palliative care, rehabilitation and hospital psychiatric treatments, even if pre-existing
- 12 months for other pre-existing conditions
- 12 months for pregnancy and birth (obstetrics)
- 2 months for all other treatments

Gap Cover

This provider offers '[known gap](#)' or '[no gap](#)' cover for medical bills for this product.

The [Medical Costs Finder](#) lets you find out more about the cost of specialist medical services.

Other features of this hospital cover

The excess does not apply to any dependants under the age of 18.

For further information about this policy see

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

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	\$1,100 per person (Sub-limits apply)	Periodic oral examination - \$39.00 Scale & clean - \$72.00 Fluoride treatment - \$28.00 Surgical tooth extraction - \$130.00
Major dental	12	\$1,650 per person (combined limit for major dental, endodontic & orthodontic - Sub-limits apply)	Full crown veneered - \$600.00
Endodontic	12		Filling of one root canal - \$150.00
Orthodontic	12		Braces for upper & lower teeth, including removal plus fitting of retainer - 100% of charge
Optical	6	\$240 per person	Single vision lenses & frames - \$240.00 Multi-focal lenses & frames - \$240.00
Non PBS pharmaceuticals	2	\$700 per person (Sub-limits apply)	Per eligible prescription - \$75.00
Physiotherapy	2	\$700 per person (combined limit for physiotherapy & exercise physiology)	Initial visit - \$60.00 Subsequent visit - \$60.00
Chiropractic	2	\$500 per person (combined limit for chiropractic, acupuncture, remedial massage, chinese medicine & osteopathy)	Initial visit - \$40.00 Subsequent visit - \$40.00

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 - \$70.00 Subsequent visit - \$70.00
Acupuncture	2	Combined limit - see Chiropractic	Initial visit - \$40.00 Subsequent visit - \$40.00
Remedial massage	2	Combined limit - see Chiropractic	Initial visit - \$40.00 Subsequent visit - \$40.00
Hearing aids	36	\$1,600 per person 2 appliance(s) every 3 years (Sub-limits apply)	Hearing aid - \$800.00
Blood glucose monitors	12	\$300 per person 1 appliance(s) every 3 years (Sub-limits apply)	Per monitor - \$300.00
Audiology	2	\$200 per person	Initial visit - \$35.00 Subsequent visit - \$35.00
Chinese medicine	2	Combined limit - see Chiropractic	Initial visit - \$40.00 Subsequent visit - \$40.00
Dietetics/dietary advice	2	Combined limit - see Podiatry	Initial visit - \$45.00 Subsequent visit - \$45.00
Exercise physiology	2	Combined limit - see Physiotherapy	Initial visit - \$60.00 Subsequent visit - \$60.00
Eye therapy (orthoptics)	2	Combined limit - see Podiatry	Initial visit - \$45.00 Subsequent visit - \$45.00
Health management / Healthy lifestyle	2	\$300 per person (Sub-limits apply)	Health management - \$120.00
Home nursing	2	\$500 per person	Initial visit - \$45.00 Subsequent visit - \$45.00
Occupational therapy	2	Combined limit - see Podiatry	Initial visit - \$45.00 Subsequent visit - \$45.00
Orthotics (podiatric orthoses)	2	Combined limit - see Podiatry	Orthotics supply & fit - \$200.00
Osteopathy	2	Combined limit - see Chiropractic	Initial visit - \$40.00 Subsequent visit - \$40.00
Speech therapy	2	Combined limit - see Podiatry	Initial visit - \$45.00 Subsequent visit - \$45.00
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 \$75 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/packaged-cover>

Ambulance cover

In NSW & ACT this policy provides:

Emergency: Unlimited with a waiting period of 2 months.

Call-out fees: will be paid for each attendance, including emergency treatment without transport to hospital.

For further information about this policy see

PrivateHealth.gov.au

PolicyID: HCI/J1E/NCEO2D

Date statement issued: 01 April 2026

Page 3 of 4

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.