HCi SILVER PLUS SECURE HOSPITAL PRODUCT SUMMARY

Silver Plus Secure Hospital cover has many of the benefits of Gold Hospital without pregnancy and some other infrequent procedures.

This summary provides an overview of the services and treatments provided by our Silver Plus Secure Hospital cover purchased on or after 1 February 2023. You should read this together with our Guide to Cover, available from our website.

This policy includes:
Back, neck and spine
Blood
Bone, joint and muscle
Brain and nervous system
Breast surgery (medically necessary)
Cataracts
Chemotherapy, radiotherapy and immunotherapy for cancer
Dental surgery
Diabetes management (excluding insulin pumps)
Dialysis for chronic kidney failure
Digestive system
Ear, nose and throat
Eye (not cataracts)
Gastrointestinal endoscopy
Gynecology
Heart and vascular system
Hernia & Appendix
Implantation of hearing devices
Joint reconstructions
Joint replacements
Kidney and bladder
Lung and Chest
Male reproductive system
Miscarriage and termination of pregnancy
Pain management
Palliative care
Plastic surgery (medically necessary)
Podiatry surgery (provided by a registered surgeon)
Tonsils, adenoids and grommets
Skin
Sleep studies

FEATURES:

Access to more than 500 private hospitals and 30,000 doctors across Australia

Access to our complete range of "Low or Gap" hospital agreements to help keep out of pocket expenses under control so you can get the most out of your cover.

Your choice of excess - so you can choose how much you want to pay should you be admitted to hospital.

SILVER PLUS SECURE HOSPITAL INCLUDES:

- ✓ $250, $500 and $750 excess options, per person
- ✓ Travel and accommodation benefits (for costs relating to a hospital admission)
- ✓ No excess for eligible dependent children under the age of 18 years.

Family complete or not planning a family in the near future?

Ask us about Silver Plus Secure Hospital today!

P0111.4 05.2025

HCi - Silver Plus Secure Hospital Cover

THINGS YOU NEED TO KNOW

This policy excludes:
Assisted reproductive services
Insulin pumps
Pain management with device
Pregnancy and birth
Weight loss surgery

This policy includes restricted cover for:
Hospital psychiatric services
Rehabilitation

RESTRICTED SERVICES

A Restricted Service is where we pay the minimum benefit set by the Government towards hospital accommodation.

On restricted services you are likely to have out-of-pocket costs. For Restricted Services as a private patient in a public hospital, we will pay minimum shared room benefits. If you're treated in a private hospital for a Restricted Service, you may incur substantial out-of-pocket expenses.

EXCLUDED SERVICES

An Excluded Service (as listed above) is a service that we won't pay any benefits towards, including any hospital accommodation or medical services.

Waiting Periods

A waiting period applies when you join HCi, or change your cover to include new or upgraded services. We won't pay benefits for relevant items while you are serving a waiting period.

Transferring from another health fund? We'll look after you when you transfer to HCi by honouring any waiting periods you've already served on equivalent cover. If your transfer includes an upgrade of cover, then the waiting periods below will apply to any new or upgraded services.

12 months	for pre-existing conditions
2 months	for palliative care, rehabilitation and hospital psychiatric treatments, even if pre-existing condition
2 months	for all other treatments

Pre-Existing Conditions

Pre-existing conditions are ailments, illnesses or conditions where signs or symptoms existed during the 6 months prior to joining HCi (or upgrading your cover).

Excess

This is the amount you pay towards any (same-day or overnight) hospital admission before we pay any benefits.

Generally, the higher your excess, the lower your premium. The excess applies per adult, per calendar year. Some hospitals may require you to pay the excess at the time of admission. HCi will waive the excess for any dependants on your policy under the age of 18.

Medicare Levy Surcharge (MLS)

This policy exempts you from the MLS.

Hospital Accommodation Costs

HCi covers you for up to 100% of accommodation costs and theatre fees on eligible services in contracted hospitals and day surgery facilities in Australia.

This policy also covers eligible travel and accommodation costs outside of hospital.

Hospital Network Access

HCi has agreements with more than 500 private hospitals and day surgery hospital facilities around Australia. So there's bound to be one in your area!

It's important to remember that for Australian residents, Medicare covers public hospital treatment and emergency patients normally go to a public hospital with an Intensive Care Unit.

Medical Costs

Under the Commonwealth Medical Benefits Schedule (MBS) fees are determined and accordingly split between HCi and Medicare.

Between HCi and Medicare, we cover 100% of the MBS. Prior to treatment it is imperative to discuss with your doctor if there will be any out of pocket expenses. If your doctor charges over the MBS, fee HCi cannot cover these expenses.

Gap Costs

In the event you need specialist care in hospital, your doctor can use HCi's Access Gap Cover. Access Gap is a simple billing system that aims to eliminate out-of-pocket expenses all together, or, reduce them considerably. Through Access Gap your doctor can let you know exactly what you have to pay prior to treatment.

What's Not Covered?

- Outpatient services including treatment received in an emergency department or within a doctor's room operated outside of a hospital. Your hospital cover does not cover you until you are 'admitted' to hospital
- Cosmetic surgery
- Extra services beyond the hospital treatment plan
- Personal expenses while in hospital, such as phone calls, newspapers and TV rental
- Hospital expenses where the professional services performed are not eligible for Medicare
- Pharmaceutical items supplied or prescribed on discharge
- Medical Gap
- Surgically implanted prostheses gap

Always check with the hospital and your doctor before a hospital booking to ensure you will be covered and to discuss what costs you may incur.

HCi reserves the right to make changes to its products, benefits, terms and conditions from time to time. HCi will notify members a reasonable time in advance of any changes that might be detrimental to the members' interests.

Contact us

Freecall: **1800 804 950**
Email: **enquiries@hciltd.com.au**
www.hciltd.com.au

A Registered Private Health Insurer   ABN 43 009 579 088

P0111.5T 09.2025