

Designed for a person who would like comprehensive cover, but would prefer not to pay for cover for services they are not likely to be using such as Hip Replacements or Cataract Surgery. The details for this cover are effective 1st October 2013.

For In-Hospital Procedures for covered services				
☑ = Covered ☒ = Not covered				
	GoldStar	Gold	<u>GoldSaver</u>	GoldStarter
Shared room	☑	☑	☑	☑
Private room	☑	☒	☒*	☒
Choice of Excess	☑	☑	☒	☒
Intensive Care	☑	☑	☑	☑
Theatre Fees	☑	☑	☑	☑
Same-day Accommodation	☑	☑	☑	☑
Same-day Theatre	☑	☑	☑	☑
AccessGap (Medical Bill Payment Scheme)	☑	☑	☑	☑

Your chosen level of hospital insurance will cover the following in a public hospital or contracted private hospital subject to any waiting periods or restrictions which may apply, and HIF's Pre-existing ailment rule. Rebates for non-contracted private hospitals are available from HIF. It is advisable to check with the Fund prior to admission to ensure that the hospital is an HIF contracted facility. The Fund has negotiated contractual arrangements with most hospitals and Day Hospital facilities throughout Australia. The mentioned benefits are offered to members who are admitted to those hospitals.

**Exclusions:** Some procedures are excluded services and will not receive a benefit for any charges related to these services:

<b>Gastric banding and Obesity Surgery</b>	Excluded Services on this cover	No benefits payable for any charges raised for these services
<b>Ambulance (except for emergency services applicable under NSW &amp; ACT legislation)</b>		
<b>Services deemed cosmetic by Medicare and services that do not attract a Medicare rebate</b>		

**Restrictions:** Some procedures are restricted on this cover and will only attract a benefit at the Basic Hospital level:

<b>Joint replacement</b>	Restricted procedures on this cover	Benefits include basic public hospital rate for accommodation, full AccessGap coverage for in-patient medical procedures and benefits will be paid towards prostheses in accordance with the Commonwealth Prostheses List. Items listed (excluding Human Tissue) on the prostheses list may be subject to a patient moiety (gap). No benefits are payable for other charges such as theatre fees, drugs or any other charges related to these services.
<b>Cardiac-related (Heart) conditions, treatment, procedures or monitoring</b>		
<b>Eye Surgery, e.g. cataract surgery etc</b>		
<b>Gastric banding and Obesity Surgery</b>		
<b>Psychiatric care or attention</b>		
<b>Assisted Reproductive Technology</b>		
<b>Surgery by Podiatrists (Hospital Accommodation only - no benefit is paid on the charge raised by the podiatric surgeon)</b>		

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<b>Accommodation charges</b> including Day patient, Intensive Care and Neonatal Care	Public Hospital	Full cover in a shared or private room.
	Private Hospital	Full cover in a shared room. * A private room will be fully covered for up to 3 days for maternity stays relating to the management of labour and delivery and where the hospital allows, your partner or nominated person can also board with you to provide personal support during this time. Should you occupy a private room for maternity stays greater than 3 days or for any other reason, you will be covered up to the hospital charge for a shared room and you will be required to meet the balance of the accommodation charge.
<b>Theatre fee and Labour Ward charges</b>	Public Hospital	Charges are not raised for this service.
	Private Hospital	Full cover for Theatre and Labour ward charges.
<b>Pharmaceutical Drugs</b> (does not include discharge drugs)	Public Hospital	Charges are not raised for this service.
	Private Hospital	Charges vary between hospitals depending on the contract, which is in place. Please check with the Hospital or Fund. Benefits may not apply to, or be restricted for non TGA approved, experimental or high cost drugs.
<b>Artificial appliances and prostheses, non approved medical treatments and consumables</b> e.g. joints, heart valves, trial and/or non approved prostheses, treatments and consumables  Prostheses items used in relation to relevant exclusion services are not covered.	Public Hospital	Benefits will be paid towards prostheses in accordance with the Commonwealth Prostheses List. Items listed (excluding Human Tissue) on the prostheses list may be subject to a patient moiety (gap).
	Private Hospital	Benefits will be paid towards prostheses in accordance with the Commonwealth Prostheses List. Items listed (excluding Human Tissue) on the prostheses list may be subject to a patient moiety (gap). Benefits may not apply or be restricted for <u>non</u> hospital contract medical treatments or consumables.
<b>Outpatient Theatre fees</b>	Public Hospital	Full cost of the charge raised.
	Private Hospital	Full cover for outpatient theatre fees.
<b>Medical “Gap”</b> For more details please refer to the ‘AccessGap Cover’ definition under the “Things you should know about HIF Hospital Cover” section contained in the HIF brochure	All Hospitals and Approved Day Care facilities	“Admitted” patients are entitled to the difference between the Medicare rebate and the Commonwealth Medical Benefits Schedule fee for all medical services performed whilst the patient is admitted as an inpatient is in hospital and may be entitled to a further refund of the AccessGap cover amount. (See “AccessGap”). Funds are not permitted to pay Gap cover if the patient is treated as an “out-patient” or when the patient is not formally admitted to hospital.
<b>Compulsory Excess</b>	Public Hospital	\$200 per person in a calendar year to a maximum \$400 per membership. Excesses apply to both overnight and same day admissions.
	Private Hospital	\$200 per person in a calendar year to a maximum \$400 per membership. Excesses apply to both overnight and same day admissions.

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## Waiting Periods and Pre-Existing Ailment Rule

The following Waiting Periods and the Pre-existing ailment rule apply to all members who join the Fund, or upgrade their level of hospital cover. Members who transfer to HIF from another registered health fund will not be subject to these restrictions if they have already served the waiting periods on an equivalent level of cover. These limitations are in addition to those limits, restrictions and exclusions as specified for members of Gold Saver.

Waiting Period	Condition
2 Months*	General hospitalisation (not associated with a pre-existing ailment)
12 Months*	All obstetric related services All treatment in relation to a pre-existing ailment or condition

### \*Pre-Existing Ailment Rule

The Pre-Existing Ailment Rule is an industry standard rule designed to ensure that long-term members are not financially disadvantaged by new members who join a table and seek to claim for conditions of which signs or symptoms would have been in place at the time the cover was commenced.

The rule states: "The Fund may not be required to pay benefits for a period of 12-months if the pre-existing ailment rule is applicable. A pre-existing ailment is an ailment or condition of which the signs or symptoms were in evidence at any time during the six months prior to when the member joins the Fund or upgrades to a higher level of cover".

If the Fund considers that the pre-existing ailment rule may be applicable, benefits will not be paid until the fund has been satisfied, through the production of suitable medical evidence, that the condition or signs or symptoms relating to the condition were not in place at the time the cover was commenced. HIF will appoint a medical adviser to determine, from the information provided by the patient and the treating/referring practitioner, if the claim will be revoked.

## Ineligible Services and Providers

Benefits are not payable until the service has been completed. The benefit cannot exceed the cost of the service.

You are not entitled to claim a rebate if you can claim from another source including your employer, other insurance policy or workers compensation. Where benefits are available from another source, HIF may pay a Benefit such that the total rebate from all sources does not exceed the actual charge of the service claimed.

A Benefit is not payable where a person who is direct relative of the member provides the service.

To be eligible for a Benefit, the person providing the service MUST be registered with HIF to perform that service.

## General Information

### Contracted Private Hospitals

If you wish to find a Contracted Hospital with HIF you can do so in the following three ways:

- Refer to our website – [www.hif.com.au](http://www.hif.com.au)
- Email HIF directly at [info@hif.com.au](mailto:info@hif.com.au)
- Contact a HIF Customer Service Representative on 1300 13 40 60.

### Medical Providers

Further information regarding medical coverage can be obtained from our AccessGap Cover leaflet which can be obtained in the following ways:

- Refer to our website – [www.hif.com.au](http://www.hif.com.au)
- Email HIF directly at [info@hif.com.au](mailto:info@hif.com.au)
- Contact a HIF Customer Service Representative on 1300 13 40 60.

### Privacy Policy

HIF recognises the importance of keeping the personal information that you entrust to us private and confidential. HIF's 'Privacy Policy' has been compiled to outline how your personal information is handled and the steps taken by HIF to ensure your privacy. If you would like to find out more about HIF's 'Privacy Policy' you can:

- Refer to our website – [www.hif.com.au](http://www.hif.com.au)
- Email HIF directly at [info@hif.com.au](mailto:info@hif.com.au)
- Contact a HIF Customer Service Representative on 1300 13 40 60 to request a copy of our Privacy Policy brochure.

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## Providing Feedback or Making a complaint

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HIF is committed to providing our members with access to the highest possible level of service and we value the feedback that our members provide. As part of HIF's commitment to continuous improvement if you have a concern regarding your HIF membership, our products, benefits or our service we would be happy to hear from you.

If you have a complaint or concerns, you can:

- Discuss this with one our Customer Service Representatives on **1300 13 40 60**. HIF's internal complaint handling process ensures where our people are unable to assist you with your concerns or complaint they will escalate your issue to a senior manager.
- Access the Internal Complaint Handling process by addressing your complaint in writing to:

**Executive Manager - Operations  
Health Insurance Fund of Australia  
GPO Box X2221  
PERTH WA 6847**

**Or**

Email your complaint to [info@hif.com.au](mailto:info@hif.com.au)

If after discussing your concerns with us, and you believe the outcome or decision is not appropriate and you wish to take the matter further you can contact the Private Health Insurance Ombudsman:

- Via the website [www.phio.org.au](http://www.phio.org.au) or
- By ringing toll free on 1800 640 695, or
- Or write to Suite 2 Level 22, 580 George Street, Sydney NSW 2000