

Essentials Working Visa

(previously called Essentials Visitors Cover – Hospital)



From 1 April 2013, this cover is only available to persons who are aged less than 65 years and visiting Australia on a working Visa, and not entitled to cover under the Australian Medicare Scheme. The policy includes cover for hospital accommodation and charges, and medical services provided in; and is compliant for Visa Subclass 457 and other working or related visas. Details for this cover were last updated 1st April 2013.

<p>WHAT'S COVERED IF I HAVE TO GO TO HOSPITAL?</p>	<ul style="list-style-type: none"> ✓ Ambulance - 100% of the charge, that is not otherwise covered by third party arrangements, for transport by ambulance provided by, or under an arrangement with, a government approved ambulance service when medically necessary for admission to hospital, emergency treatment on site, or inter-hospital transfer for emergency treatment. ✓ Hospital Treatment, including shared room accommodation as a public patient in a public hospital. ✓ Doctors' bills in hospital up to the Medicare Benefits Schedule Fee. ✓ Pharmaceutical Drugs – All Pharmaceutical Benefits Schedule (PBS) listed drugs that are prescribed according to the PBS approved indications, that are administered during and form part of an admitted episode of care – a benefit equal to the PBS listed price in excess of the patient contribution. ✓ Surgically Implanted Prostheses – No gap prostheses and gap permitted prostheses as listed in the Private Health Insurance (Prostheses) Rules 2007: Benefit at least equal to 100% of the minimum benefit amount listed. Benefits may be restricted for non-hospital contract medical treatments or consumables.
<p>WHAT MEDICAL SERVICES ARE NOT COVERED AT ALL? (Exclusions)</p>	<ul style="list-style-type: none"> ✗ En-route to and from Australia. ✗ Services provided outside of Australia. ✗ Services arranged prior to coming to Australia. ✗ For cosmetic reasons. ✗ For bone marrow and organ transplant. ✗ For artificial reproductive techniques, investigation or treatment relating to infertility. ✗ For any service for which Australian residents would not be covered under the national Medicare scheme. ✗ For out-of-hospital medical services. ✗ Benefits cannot be claimed and are not payable by HIF where you can claim benefits or compensation (in full or in part) for treatment, goods or services from a third party including Workers Compensation or Public Liability sources, your employer or any other insurance policy. ✗ Persons aged 65 years or greater and/or not in Australian under a working visa are ineligible for any benefit under this policy
<p>WHAT MEDICAL SERVICES ARE COVERED IN HOSPITAL?</p>	<p>✓ Full cover of the charge up to the Medicare Benefits Schedule amount. <i>Note: Applies to medical services provided when you have been admitted as an in-patient to a hospital or day facility.</i></p>
<p>WHAT MEDICAL SERVICES ARE COVERED OUT-OF-HOSPITAL?</p>	<p>✗ There is no benefit payable for out-of-hospital (non admitted) services. <i>Note: Treatment in the emergency department of a hospital is an out-patient medical expense and is not covered under this policy,</i></p>
<p>HOW LONG ARE THE WAITING PERIODS FOR NEW AND UPGRADING MEMBERS?</p>	<p>2 Months - Psychiatric, rehabilitation and palliative care 12 Months - All obstetric related services. 12 Months - All other covered treatment in relation to a pre-existing ailment or condition.</p>
<p>WILL I HAVE TO PAY ANYTHING IF I GO TO HOSPITAL?</p>	<p>Excess: No Excess is payable on this product. Extra cost per day (co-payments): No co-payments.</p>
<p>WHAT OTHER FEATURES DOES THIS POLICY HAVE?</p>	<p>Repatriation - For you and any other person covered under the policy who has to be repatriated to their home country because they are terminally ill or suffer from a substantial life-altering illness or injury, HIF will pay a contribution towards the cost of your return travel with one other family member and one other person qualified to give you medical supervision, provided that a benefit, up to a maximum limit, is only payable after your treating medical practitioner and HIF agree that you are terminally ill or suffer from a substantially life-altering illness or injury. In the event of death your mortal remains and those of any other person covered by your policy may be repatriated to their home country if legally permissible.</p> <p>Maximum Limit: Once per person covered under the policy per lifetime: \$4,000 maximum.</p>

General Information

Pre-Existing Ailment Rule

This 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. The test applied under this rule does not rely on the member or their doctor to have been aware of the condition or for a diagnosis to have been made previously.

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. Where appropriate, HIF will appoint a medical adviser to assist in determining from the information provided by the patient and the treating/referring practitioner, if a claim is eligible for benefits.

Excluded Services

Where services are noted, as 'Excluded' in your hospital cover, are not covered by a benefit and all associated costs must be paid by the member.

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
- Email HIF directly at 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
- Email HIF directly at info@hif.com.au
- Contact a HIF Customer Service Representative on 1300 13 40 60.

Minimum Duration and Early Termination

This minimum (non refundable) duration for this cover is one month.

Should a future dated application for cover be accepted but cancelled prior to commencement, a \$50 administration fee will apply.

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
- Email HIF directly at info@hif.com.au
- Contact a HIF Customer Service Representative on 1300 13 40 60 to request a copy of our Privacy Policy brochure.

Providing Feedback or Making a Complaint

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:

Operations Manager

Health Insurance Fund of Australia Ltd

GPO Box X2221

PERTH WA 6847

Or

Email your complaint to 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 or
- By ringing toll free on 1800 640 695, or
- Write to Suite 2202, 580 George Street, Sydney NSW 2000.