

# Hospital Cover

## Bronze Plus Starter

(Not available to new members)



### Bronze Plus Starter Hospital is our basic-level cover option for singles, couples and families.

It's a smart choice if you're younger and not likely to require things like pregnancy cover, heart surgery or joint replacements yet.

#### What's included, not included or restricted?

Ambulance services <sup>1</sup>	✓	Diabetes (excluding insulin pumps)	✓
Rehabilitation	R	Heart and vascular systems	✗
Hospital psychiatric services	R	Lung and chest	✓
Palliative care	R	Blood	✓
Brain and nervous system	✓	Back, neck and spine	✓
Eye (not cataracts)	✓	Plastic and reconstructive surgery (medically necessary)	✗
Ear, nose and throat	✓	Dental surgery <sup>2</sup>	✓
Tonsils, adenoids and grommets	✓	Podiatric surgery <sup>3</sup> (provided by a registered podiatric surgeon)	✓
Bone, joint and muscle	✓	Implantation of hearing devices	✓
Joint reconstructions	✓	Cataracts	✗
Kidney and bladder	✓	Joint replacements	✗
Male reproductive system	✓	Dialysis for chronic kidney failure	✗
Digestive system	✓	Pregnancy and birth	✗
Hernia and appendix	✓	Assisted reproductive services	✗
Gastrointestinal endoscopy	✓	Weight loss surgery	✗
Gynaecology	✓	Insulin pumps	✗
Miscarriage and termination of pregnancy	✓	Pain management with device	✓
Chemotherapy, radiotherapy and immunotherapy for cancer	✓	Sleep studies	✓
Pain management	✓		
Skin	✓		
Breast surgery (medically necessary)	✓		

**Key** ✓ = included R = restricted ✗ = not included

<sup>1</sup> Not covered for  
 - Transportation from a hospital to your home, nursing home or other hospital.  
 - Transportation for ongoing medical treatment.  
 - Off road or air ambulance (e.g. plane, helicopter or boat).

<sup>2</sup> Please note: If you undergo surgery by a recognised dentist in a hospital, you may be able to claim benefits for theatre, accommodation and anaesthetist costs. Benefits towards your dentist's fees will only be paid if you also hold a suitable Extras product and have served all relevant waiting periods in addition to your Hospital cover.

<sup>3</sup> Limited benefits apply to Podiatric Surgery, and you may incur significant out of pocket expenses. Please refer to the Health Cover Guide for more information.

### Also included on this policy:

- Unlimited cover for both Emergency and Non-Emergency Ambulance (\$50 co-payment per trip)
- Your choice of treating doctor or specialist
- Private and shared room accommodation in an HIF-contracted private hospital (subject to availability of private room)
- Shared room accommodation in a public hospital, with the exception of public hospitals in New South Wales (NSW) where private and shared room coverage is available (subject to availability of a private room)
- AccessGap Cover for eligible inpatient medical services
- Benefits for surgically implanted Medical Devices and Human Tissue Products and other items on the Federal Government's Prescribed List of Medical Devices and Human Tissue Products
- Inpatient pharmacy drugs – charges vary between hospitals depending on the contract that's in place. Please check with the hospital or HIF.

### What does restricted mean?

The term 'restricted' means that you can claim benefits for accommodation at basic hospital default rate only for the services listed as restricted. However, full AccessGap coverage applies for inpatient medical procedures, and benefits will be paid towards Medical Devices and Human Tissue Products in accordance with the Federal Government's Prescribed List of Medical Devices and Human Tissue Products.

### What about excluded benefits?

No benefits will be payable for services that are not included in your cover.

Other situations where you may not be covered by HIF include for cosmetic surgery, your membership is not financial or waiting periods not served. For a more comprehensive list please read our Health Cover Guide.

### Does a hospital excess apply?

For Bronze Plus Starter Hospital, a standard excess applies:

#### Single memberships:

- \$250 per calendar year

#### Couple/family policies:

- \$250 per person up to a policy maximum of \$500 per calendar year

You'll only need to pay the excess per-person per calendar year if admitted to hospital for same-day or overnight stays. No excess applies to dependants under the age of 18.

### Hospital waiting periods

A waiting period refers to the period of time you have to wait (after purchasing or upgrading Hospital Cover) before you're entitled to receive benefits for services or items included on your chosen level of cover.

For Bronze Plus Starter Hospital, the applicable waiting periods are:

- **Emergency Ambulance:** 1 day
- **Non-Emergency Ambulance:** 30 days
- **General hospitalisation:** 2 months
- **Psychiatric care, rehabilitation and palliative care:** 2 months
- **Pre-existing conditions:** 12 months

***Please note:** In order to access higher benefits for specialist psychiatric care, members with at least two months tenure on a lower level of hospital cover are entitled to upgrade their cover without serving a two-month waiting period for psychiatric treatment. This waiting period upgrade is only available once in a lifetime (conditions apply, please contact us for more details).*

### What's a pre-existing condition?

The Pre-existing Condition Rule is a 12-month waiting period for hospital treatment relating to a pre-existing condition – it's a rule that applies whether the ailment, illness or condition was known to the member or not.

A pre-existing condition is defined as, *'Any ailment, illness, or condition where, in the opinion of a medical adviser appointed by the health insurer, the signs or symptoms of that illness, ailment or condition existed at any time in the period of six months ending on the day on which the person became insured under the policy.'*

The pre-existing condition waiting period applies to new members and existing members upgrading their cover. The test applied relies on the presence of signs or symptoms of the illness, ailment or condition, not on a diagnosis (i.e. it's not necessary for the member or their doctor to know what their condition is or for it to be diagnosed).

In forming an opinion about whether or not an illness is a pre-existing condition, an HIF-appointed medical practitioner will take into account information provided by the member's treating doctor/specialist.



#### Make sure you read our Health Cover Guide

Our Health Cover Guide is your need-to-know resource for all things about health insurance.

The Health Cover Guide also outlines more information about your coverage as well as situations in which you might not be covered by HIF, so please read the guide carefully and retain a copy for your records.

Visit [hif.com.au/guide](https://hif.com.au/guide) to access a copy online.



#### Got a question?

Visit our handy online knowledge base for 24/7 access to a wealth of information.

Visit [hif.com.au/help](https://hif.com.au/help) to get started or call us on **1300 134 060**