

# Hospital Cover Silver Plus



## Silver Plus Hospital is our comprehensive cover option for singles, couples and families who don't require maternity cover and some other services.

It includes a host of inpatient hospital and medical services like heart, lung and chest, joint reconstructions and replacements, pain management, cataract treatment and more. Plus, you'll be covered for a private and shared room in a HIF-contracted private hospital as standard (subject to availability of private room). PLUS - access to HIF Second Opinion!

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

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

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

*\*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>#</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).*



### Got a question?

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

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

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Health Insurance Fund of Australia Ltd (HIF) ACN 128 302 161.  
Information correct as at 1 April 2024.

**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
- AccessGap Cover for eligible inpatient medical services
- Benefits for surgically implanted prostheses and other items on the Federal Government's Prostheses List
- Inpatient pharmacy drugs – charges vary between hospitals depending on the contract that's in place. Please check with the hospital or HIF
- Exclusive access to our 'HIF Second Opinion' service! To learn more, visit [hif.com.au/secondopinion](https://hif.com.au/secondopinion)

**What does restricted mean?**

The term 'restricted' means that you can claim benefits for accommodation at the 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 prostheses in accordance with the Federal Government's Prostheses List.

**What about excluded benefits?**

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

Other situations where you may not be covered by HIF include for cosmetic surgery, or when your membership isn't financial, or waiting periods are still being served.

For a comprehensive list, please read our Health Cover Guide. You can download a copy from [hif.com.au/guide](https://hif.com.au/guide)

**Does a hospital excess apply?**

For Silver Plus Hospital, you can choose from the following excesses to reduce your premium:

**Single memberships:**

- \$200, \$500 or \$750 per calendar year.

**Couple/family policies:**

- \$200 per person up to a policy maximum of \$400 per calendar year
- \$500 per person up to a policy maximum of \$1000 per calendar year
- \$750 per person up to a policy maximum of \$1500 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 Silver Plus 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://www.hif.com.au/guide) to access a copy online.