

Hospital Cover Silver Plus



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

It includes a host of inpatient hospital and medical services like heart, lung and chest, joint reconstructions and replacements, dental surgery, cancer treatment, spinal treatment, pain management, cataract treatment and more. Plus, you'll get a private room in hospital as standard. PLUS - access to HIF Second Opinion!

What's included, not included or restricted?

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| Private room accommodation | ✓ |
| HIF second opinion service | ✓ |
| Rehabilitation | ✓ |
| Hospital psychiatric services | R |
| Palliative care | ✓ |
| Brain and nervous system | ✓ |
| Eye (not cataracts) | ✓ |
| Ear, nose and throat | ✓ |
| Tonsils, adenoids and grommets | ✓ |
| Bone, joint and muscle | ✓ |
| Joint reconstructions | ✓ |
| Kidney and bladder | ✓ |
| Male reproductive system | ✓ |
| Digestive system | ✓ |
| Hernia and appendix | ✓ |
| Gastrointestinal endoscopy | ✓ |
| Gynaecology | ✓ |
| Miscarriage and termination of pregnancy | ✓ |
| Chemotherapy, radiotherapy and immunotherapy for cancer | ✓ |
| Pain management | ✓ |
| Skin | ✓ |
| Breast surgery (medically necessary) | ✓ |
| Diabetes (excluding insulin pumps) | ✓ |
| Heart and vascular systems | ✓ |
| Lung and chest | ✓ |
| Blood | ✓ |

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|--|---|
| Back, neck and spine | ✓ |
| Plastic and reconstructive surgery (medically necessary) | ✓ |
| Dental surgery | ✓ |
| Podiatric surgery (provided by a registered podiatric surgeon) | ✓ |
| Implantation of hearing devices | ✓ |
| Cataracts | ✓ |
| Joint replacements | ✓ |
| Dialysis for chronic kidney failure | ✗ |
| Pregnancy and birth | ✗ |
| Assisted reproductive services | ✗ |
| Weight loss surgery | ✗ |
| Insulin pumps | ✗ |
| Pain management with device | ✓ |
| Sleep studies | ✓ |

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

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 details other situations where you may not be covered by HIF (e.g. cosmetic surgery or respite care), so please read the guide carefully and retain a copy for your records.

Visit hif.com.au/guide to access a copy online.

Also included on this policy:

- Your choice of treating doctor or specialist
- Private room accommodation in an HIF-contracted private hospital
- Private and 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 Schedule
- 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

What does restricted mean?

The term 'restricted' means that you can claim benefits for accommodation at the basic public hospital 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 Commonwealth Prostheses List. Items on the list (excluding human tissue) may be subject to a patient co-payment.

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 cosmetic surgery, your membership is not financial or waiting periods have not been served.

For a comprehensive list, please read our Health Cover Guide. You can download a copy from hif.com.au/guide

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:

- 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 are entitled to upgrade their cover without serving a 2 month waiting period for psychiatric treatment. This waiting period upgrade is only available once in a lifetime.

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:

- \$200pp up to a policy max of \$400/year
- \$500pp up to a policy max of \$1,000/year
- \$750pp up to a policy max of \$1,500/year

You'll only need to pay the excess once per person per calendar year if admitted to hospital for same-day or overnight stays.

What's a pre-existing condition?

A pre-existing condition is defined as "Any ailment, illness, or condition where, in the opinion of a medical advisor appointed by the health insurer, the signs or symptoms of the 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."

A pre-existing condition can be identified by the presence of signs or symptoms of the illness, ailment or condition (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 assessing whether a condition is pre-existing or not, an HIF appointed medical practitioner will take into account information provided by the Member's treating doctor.