

# Hospital Cover Vital



## Vital Hospital is our lowest priced cover option for singles and couples.

It includes treatment in the event of an accident (including intensive care and theatre fees), plus other commonly used inpatient services such as the surgical removal of tonsils, adenoids and appendix.

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

Rehabilitation	R
Hospital psychiatric services	R
Palliative care	R
Brain and nervous system	X
Eye (not cataracts)	X
Ear, nose and throat	X
Tonsils and adenoids (not grommets)	P
Bone, joint and muscle	X
Joint reconstructions	✓
Kidney and bladder	X
Male reproductive system	X
Digestive system	X
Appendix (not hernia)	P
Gastrointestinal endoscopy	X
Gynaecology (minor gynecology only)	P
Miscarriage and termination of pregnancy	X
Chemotherapy, radiotherapy and immunotherapy for cancer	X
Pain management	X
Skin	X
Breast surgery (medically necessary)	X
Diabetes (excluding insulin pumps)	X
Heart and vascular systems	X
Lung and chest	X
Blood	X
Back, neck and spine	X
Plastic and reconstructive surgery (medically necessary)	X

Dental surgery (wisdom teeth only)	P
Podiatric surgery (provided by a registered podiatric surgeon)	X
Implantation of hearing devices	X
Cataracts	X
Joint replacements	X
Dialysis for chronic kidney failure	X
Pregnancy and birth	X
Assisted reproductive services	X
Weight loss surgery	X
Insulin pumps	X
Pain management with device	X
Sleep studies	X

#### Key

- ✓ = included
- X = not included
- R = restricted
- P = partially covered



### Want cover for more inpatient hospital services?

Visit [hif.com.au/hospital](https://www.hif.com.au/hospital) to view and compare all our private hospital insurance options.

**Also included on this policy:**

- Emergency treatment in hospital resulting from an accidental injury
- Your choice of treating doctor or specialist
- Private room accommodation in an HIF-contracted hospital
- Private and shared room accommodation in a public hospital
- AccessGap Cover for eligible services
- Benefits for surgically implanted prostheses and other items on the Federal Government's Prostheses Schedule
- Inpatient pharmacy drugs (charges vary between hospitals so please check with us or the hospital)

**What does restricted mean?**

The term 'restricted' means that you can claim benefits for accommodation at 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 in 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 more comprehensive list, please read our Health Cover Guide. You can download a copy from [hif.com.au/guide](http://hif.com.au/guide)

**Does a hospital excess apply?**

For Vital Hospital, a standard excess of \$500 applies to overnight and same day admissions, but you only have to pay it once per calendar year (regardless of how many times you're admitted to hospital).

For couples, an excess of \$500 applies per person, up to a maximum annual limit of \$1,000.

**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 received benefits for services or items included on your chosen level of cover.

For Vital Hospital, the applicable waiting periods are:

- Treatment received as the result of an accident: 1 day
- 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 two-month waiting period for psychiatric treatment. This waiting period upgrade is only available once in a life time.

**What is considered an "accidental injury"**

For the purpose of this policy, an accident is defined as: 'an unforeseen event, occurring by chance and caused by an external force or object which results in an injury to the body requiring immediate medical treatment in hospital within 24 hours of the accident.' If you have an accident that required immediate medical treatment and then require further hospital treatment as an admitted patient (or inpatient), you must be readmitted to hospital within 90 days of the initial hospital treatment.

## 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 of 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.

## 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](http://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](http://hif.com.au/help) to get started or call us on **1300 13 40 60**

