

Hospital Cover Gold



Gold Hospital is our multi-award winning top cover option for singles, couples and families.

With Gold Hospital, you'll enjoy comprehensive cover in shared hospital room accommodation for all of the clinical categories listed below, in turn covering you for thousands of inpatient hospital and medical services (essentially anything that's covered by Medicare).

What's included?

Rehabilitation	✓	Podiatric surgery (provided by a registered podiatric surgeon)	✓
Hospital psychiatric services	✓	Implantation of hearing devices	✓
Palliative care	✓	Cataracts	✓
Brain and nervous system	✓	Joint replacements	✓
Eye (not cataracts)	✓	Dialysis for chronic kidney failure	✓
Ear, nose and throat	✓	Pregnancy and birth	✓
Tonsils, adenoids and grommets	✓	Assisted reproductive services	✓
Bone, joint and muscle	✓	Weight loss surgery	✓
Joint reconstructions	✓	Insulin pumps	✓
Kidney and bladder	✓	Pain management with device	✓
Male reproductive system	✓	Sleep studies	✓
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	✓		
Back, neck and spine	✓		
Plastic and reconstructive surgery (medically necessary)	✓		
Dental surgery	✓		



**Call us on
1300 13 40 60
whenever you're
planning hospital
treatment.**

We're always happy to help and can provide you with a benefit estimate in advance.

Phone 1300 13 40 60 Visit hif.com.au/hospital

Also included on this policy:

- Your choice of treating doctor or specialist
- Up to 5 days private room accommodation for pregnancy and birth related services in an HIF-contracted private hospital.
- Shared room accommodation in a contracted private hospital (if you'd like a private room though, you can simply pay the difference between the cost of a shared and private room)
- 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.

Does a hospital excess apply?

For Gold Hospital, applying an excess is optional. That means you have the choice to apply no excess to your policy, or you can choose one of the options below to reduce the cost of your private health insurance.

Single memberships:

- \$100 per calendar year
- \$200 per calendar year
- \$400 per calendar year

Couple/family policies:

- \$100pp up to a policy max. of \$200/year
- \$200pp up to a policy max. of \$400/year
- \$400pp up to a policy max. of \$800/year

If you do select an excess, you'll only need to pay the amount once per person per calendar year if admitted to hospital (and only when your treatment requires an overnight admission).

Please note: For family policies, no excess applies to dependent children 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 received benefits for services or items included on your chosen level of cover.

For Gold Hospital, the applicable waiting periods are:

- General hospitalisation: 2 months
- Psychiatric care, rehabilitation and palliative care: 2 months
- Pre-existing Conditions: 12 months

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 health insurance.

The Health Cover Guide also details the situations where you may not be covered by HIF (e.g. cosmetic surgery, or when your membership isn't financial, or waiting periods are still being served), 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.