

# Hospital Cover

## Bronze Plus



### Bronze Plus Hospital is a great option for fit and healthy singles, couples and families.

It includes commonly used inpatient hospital services like the surgical removal of tonsils, adenoids and appendix, as well as hernia repairs, joint reconstructions and more.

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

Rehabilitation	R
Hospital psychiatric services	R
Palliative care	R
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	✓
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	✗

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



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

\*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.

Phone **1300 134 060** Visit **[hif.com.au/hospital](https://hif.com.au/hospital)**

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## Also included on this policy:

- 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.

## 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](http://hif.com.au/guide)

## Does a hospital excess apply?

For Bronze 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 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 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 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 life time (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.