

**Health Insurance Fund of Australia Limited**  
Basic Starter**\$278.60 / month**

(Before Rebate, Discount &amp; Loading)

Available in NSW &amp; ACT

You may be entitled to an Australian Government Rebate on the above premium. Your premium may also include a Lifetime Health Cover Loading or an insurer discount. Check with your insurer for details.

**This policy covers:** Two adults & dependants (3 or more people, only 2 of whom are adults).

Children (0 - 17), non-classified\* dependant (18 - 20) and students (21 - 30), as well as persons with a disability who qualify as a child, non-classified\* dependant and student in these age ranges.

\*Non-classified dependant: HIF describes any child dependant up to the age of 20

- This policy exempts you from the Medicare Levy Surcharge.
- This policy provides accident cover - check with insurer for details.
- This policy does not provide benefits for travel or accommodation outside of hospital.

**Policy ID: HIF/CG7/NBZS2D****Source:** [Private Health Information Statement \(PHIS\)](#)

## Hospital Cover

 **Covered** **R Restricted Cover** **X Not Covered**

### This policy includes cover for

 Hospital psychiatric services Palliative care Rehabilitation

### This policy does not include cover for

 Assisted reproductive services Digestive system Male reproductive system Back, neck and spine Ear, nose and throat Miscarriage and termination of pregnancy Blood Eye (not cataracts) Pain management Bone, joint and muscle Gastrointestinal endoscopy Pain management with device Brain and nervous system Gynaecology Plastic and reconstructive surgery (medically necessary) Breast surgery (medically necessary) Heart and vascular system Podiatric surgery (provided by a registered podiatric surgeon) Cataracts Hernia and appendix Pregnancy and birth Chemotherapy, radiotherapy and immunotherapy for cancer Implantation of hearing devices Skin Dental surgery Joint reconstructions Sleep studies Diabetes management (excluding insulin pumps) Joint replacements Tonsils, adenoids and grommets Dialysis for chronic kidney failure Kidney and bladder Weight loss surgery Lung and chest

The benefits paid for hospital treatment will depend on the type of cover you purchase and whether your fund has an agreement in place with the hospital in which you are treated. See 'Agreement Hospitals' on privatehealth.gov.au for which hospitals have arrangements with your insurer – <https://privatehealth.gov.au/dynamic/agreementhospitals>.

Under this policy, you may have to pay out-of-pocket costs above what you get from Medicare or your private health insurer. Before you go to hospital, you should ask your doctors, hospital and health insurer about any out-of-pocket costs that may apply to you.

### **The following payments may also apply for hospital admissions**

**Excess:** You will have to pay an excess on admission. This is limited to a maximum of \$750 per person and \$1500 per policy per year.

**Co-payments:** No co-payments

### **The following waiting periods for hospital admissions apply to new or upgrading members**

#### **Waiting periods:**

- 2 months for palliative care, rehabilitation and hospital psychiatric treatments, even if pre-existing
- 12 months for other pre-existing conditions
- 2 months for all other treatments

#### **Gap Cover**

This provider offers 'known gap' or 'no gap' cover for medical bills for this product. The Medical Costs Finder (<https://www.health.gov.au/resources/apps-and-tools/medical-costs-finder>) lets you find out more about the cost of specialist medical services.

#### **Other features of this hospital cover**

Your choice of treating doctor or specialist. Access Gap Cover for eligible services (visit [hif.com.au/accessgap](http://hif.com.au/accessgap) to learn more and find your nearest low or no gap specialist). For family policies, no excess applies to dependent children under the age of 18.

HIF has partnered with a network of providers to make a selected range of services more affordable. By choosing an HIF Choice Network provider you'll receive low or no out-of-pocket costs. See [www.hif.com.au/choice-network](http://www.hif.com.au/choice-network)

Policy ID: HIF/CG7/NBZS2D Source: [Private Health Information Statement \(PHIS\)](#)

## **Extras Cover**

### **This policy includes General treatment (Extras) cover for**

Note, for treatments marked with \* : Optical benefit paid on frames and prescription optical items.

<b>Treatment &amp; waiting period (months)</b>	<b>Benefit limits per 12 months unless otherwise stated</b>	<b>Examples of maximum benefits</b>
✓ Chiropractic	2 <b>\$300 per person up to \$600 per policy</b> combined limit for chiropractic, osteopathy, physiotherapy & other services	<ul style="list-style-type: none"><li>• Initial visit: 50% of charge</li><li>• Subsequent visit: 50% of charge</li></ul>
✓ General dental	2 <b>\$400 per person up to \$800 per policy</b>	<ul style="list-style-type: none"><li>• Fluoride treatment: 50% of charge</li><li>• Scale &amp; clean: 50% of charge</li><li>• Surgical tooth extraction: 50% of charge</li><li>• Periodic oral examination: 50% of charge</li></ul>

<b>✓ Optical*</b>	2	<b>\$150 per person up to \$300 per policy</b>	<ul style="list-style-type: none"><li>Multi-focal lenses &amp; frames: 100% of charge</li><li>Single vision lenses &amp; frames: 100% of charge</li></ul>
<b>✓ Osteopathy</b>	2	<b>\$300 per person up to \$600 per policy</b> combined limit for chiropractic, osteopathy, physiotherapy & other services	<ul style="list-style-type: none"><li>Initial visit: 50% of charge</li><li>Subsequent visit: 50% of charge</li></ul>
<b>✓ Physiotherapy</b>	2	<b>\$300 per person up to \$600 per policy</b> combined limit for chiropractic, osteopathy, physiotherapy & other services	<ul style="list-style-type: none"><li>Initial visit: 50% of charge</li><li>Subsequent visit: 50% of charge</li></ul>

The limits detailed above are subject to a combined overall person limit of \$300 (\$600 per couple or family membership) for physio, chiro and osteo.

**This policy does not include General treatment (Extras) cover for**

✗ Acupuncture	✗ Eye therapy (orthoptics)	✗ Orthodontic
✗ Ante-natal/Post-natal classes	✗ Health management / Healthy lifestyle	✗ Orthotics (podiatric orthoses)
✗ Audiology	✗ Hearing aids	✗ Podiatry
✗ Blood glucose monitors	✗ Home nursing	✗ Psychology
✗ Chinese medicine	✗ Major dental	✗ Remedial massage
✗ Dietetics/dietary advice	✗ Non PBS pharmaceuticals	✗ Speech therapy
✗ Endodontic	✗ Occupational therapy	✗ Vaccinations
✗ Exercise physiology		

**Other features of this general treatment cover:** Extras cover, providing 50% back or more on commonly used services such as General Dental, Optical, Physio, Chiro and Osteo.

**Ambulance cover**

In NSW & ACT this policy provides:

Emergency: Unlimited with a waiting period of 1 day.

Non-emergency: Unlimited transport with a waiting period of 30 days.

Call-out fees: Will not be paid.

**Other features of this ambulance cover:** There is no limit to the number of emergency ambulance services you use. If you're taken to a hospital's emergency department for urgent treatment, we'll cover 100% of the charge. If it's a non-emergency ambulance service, you only make a \$50 co-payment per trip. Not covered: Inter-hospital transportation except for inter-hospital transfers relating to an emergency or new illness where approved on a case by case basis by HIF. Transportation from a hospital to your home, nursing home or other hospital. Transportation for ongoing medical treatment. Off road, sea or air ambulance (plane, helicopter or boat).

**For further information about this policy see:** <https://www.hif.com.au/ambulance>

**Insurer Details**

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Basic Starter

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Call now  1300 134 060 Sponsor link**Health Insurance Fund of Australia Limited** <http://www.hif.com.au> [hello@hif.com.au](mailto:hello@hif.com.au) 1300 134 060

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