

Hospital Cover Gold Top



Gold Top Hospital is our premium hospital cover option.

With Gold Top Hospital, you'll enjoy comprehensive cover for all the clinical categories listed below, in turn covering you for thousands of inpatient hospital and medical services (essentially anything that's also covered by Medicare). You'll also be covered for private and shared room accommodation in an HIF-contracted private hospital (subject to availability of private room), giving you total peace of mind when you need it most.

What's included?

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

**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.*



Got a question?

Visit our handy online knowledge base for 24/7 access to a wealth of information.

Visit [hif.com.au/help](https://www.hif.com.au/help) to get started or call us on **1300 134 060**

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

Health Insurance Fund of Australia Ltd (HIF) ACN 128 302 161.
Information correct as at 17 February 2022.

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.
- Exclusive access to our 'HIF Second Opinion' service! To learn more, visit hif.com.au/secondopinion

Does a hospital excess apply?

For Gold Top Hospital, you can choose from the following excess options to reduce your premium.

Single policies:

- \$500 or \$750 per calendar year.

Couple/family policies:

- \$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.

Please note: For family policies, no excess applies to dependent children under the age of 18.

**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.

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 Gold Top Hospital, the applicable waiting periods are:

- **General hospitalisation:** 2 months
- **Psychiatric care, rehabilitation and palliative care:** 2 months
- **Pre-existing conditions:** 12 months
- **Pregnancy and birth:** 12 months

Please note: Members are entitled to upgrade to Gold Top Hospital to access the once in a lifetime waiting period exemption for psychiatric care (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.