



Fund Name: **Health Insurance Fund of Australia (HIF)**
 Address: 100 Stirling Street
 PERTH WA 6000
 Correspondence: PO Box X2221
 PERTH WA 6847
 Telephone: 1300 13 40 60
 Facsimile: (08) 9328 3345
 Email: info@hif.com.au
 Chief Executive Officer: Justin James
 Claims Enquires: 1300 13 40 60
 Membership Enquires: 1300 13 40 60

To confirm patient eligibility and membership level of cover please contact the Fund prior to admission. The information below is not a substitute.

Eligibility Check Fax No: (08) 9227 0145
 (Monday –Friday, 8.30am – 4.30pm WST)

"Online" eligibility checking is available 24 hours per day, 7-days per week via the HAMBS eligibility system or ECLIPSE services.

Domestic Hospital Suite (Open) - From 1 April 2024							
Hospital accommodation for included services	Basic Plus Hospital	Bronze Hospital	Bronze Plus Hospital	Silver Hospital	Silver Plus Hospital	Silver Plus No Maternity Combo	Gold Top Hospital
Shared room - all stays	✓	✓	✓	✓	✓	✓	✓
Private room - HIF-contracted private hospital	✓	✓	✓	✓	✓	✓	✓
Ambulance							
Road ambulance transport	✓	✓	✓	✓	✓	✓	✓
Hospital treatments & services by clinical category	Basic Plus Hospital	Bronze Hospital	Bronze Plus Hospital	Silver Hospital	Silver Plus Hospital	Silver Plus No Maternity Combo	Gold Top Hospital
Rehabilitation	✓R	✓R	✓R	✓	✓	✓	✓
Hospital psychiatric services	✓R	✓R	✓R	✓R	✓R	✓R	✓
Palliative care	✓R	✓R	✓R	✓	✓	✓	✓
Brain and nervous system	x	✓	✓	✓	✓	✓	✓
Eye (not cataracts)	x	✓	✓	✓	✓	✓	✓
Ear, nose and throat	x	✓	✓	✓	✓	✓	✓
Tonsils, adenoids and grommets	✓	✓	✓	✓	✓	✓	✓
Bone, joint and muscle	x	✓	✓	✓	✓	✓	✓
Joint reconstructions	✓	✓	✓	✓	✓	✓	✓
Kidney and bladder	x	✓	✓	✓	✓	✓	✓
Male reproductive system	x	✓	✓	✓	✓	✓	✓
Digestive system	x	✓	✓	✓	✓	✓	✓
Hernia and appendix	✓	✓	✓	✓	✓	✓	✓
Gastrointestinal endoscopy	x	✓	✓	✓	✓	✓	✓

Gynaecology	x	✓	✓	✓	✓	✓	✓
Miscarriage and termination of pregnancy	x	✓	✓	✓	✓	✓	✓
Chemotherapy, radiotherapy and immunotherapy for cancer	x	✓	✓	✓	✓	✓	✓
Pain management	x	✓	✓	✓	✓	✓	✓
Skin	x	✓	✓	✓	✓	✓	✓
Breast surgery (medically necessary)	x	✓	✓	✓	✓	✓	✓
Diabetes management (excluding insulin pumps)	x	✓	✓	✓	✓	✓	✓
Heart and vascular system	x	x	x	✓	✓	✓	✓
Lung and chest	x	x	✓	✓	✓	✓	✓
Blood	x	x	✓	✓	✓	✓	✓
Back, neck and spine	x	x	x	✓	✓	✓	✓
Plastic and reconstructive surgery (medically necessary)	x	x	x	✓	✓	✓	✓
Dental surgery	x	x	✓	✓	✓	✓	✓
Podiatric surgery	x	x	✓	✓	✓	✓	✓
Implantation of hearing devices	x	x	✓	✓	✓	✓	✓
Cataracts	x	x	x	x	✓	✓	✓
Joint replacements	x	x	x	x	✓	✓	✓
Dialysis for chronic kidney failure	x	x	x	x	✓	✓	✓
Pregnancy and birth	x	x	x	x	x	x	✓
Assisted reproductive services	x	x	x	x	x	x	✓
Weight loss surgery	x	x	x	x	x	x	✓
Insulin pumps	x	x	x	x	✓	✓	✓
Pain management with device	x	x	x	x	✓	✓	✓
Sleep Studies	x	x	x	✓	✓	✓	✓
Broader health	x	✓	✓	✓	✓	✓	✓
Chronic disease management programs	x	✓	✓	✓	✓	✓	✓
Accident cover on services not covered	✓	x	x	x	x	x	x
Excess Options	Basic Plus Hospital	Bronze Hospital	Bronze Plus Hospital	Silver Hospital	Silver Plus Hospital	Silver Plus No Maternity Combo	Gold Top Hospital
Choice of Excess	✓	✓	✓	✓	✓	x	✓
Excess amount	Choice of: \$500 \$750	Choice of: \$200 \$500 \$750	Choice of: \$200 \$500 \$750	Choice of: \$200 \$500 \$750	Choice of: \$200 \$500 \$750	\$500	Choice of: \$500 \$750
Excess details	Excess is paid once per person per calendar year (to a maximum of twice per family policy) no matter how many times a person may be hospitalised. The excess applies to same day and overnight admissions.	Excess is paid once per person per calendar year (to a maximum of twice per family policy) no matter how many times a person may be hospitalised. The excess applies to same day and overnight admissions. Does not apply to dependant children under the age of 18 on family policies.				Excess is paid once per person per calendar year (to a maximum of twice per family policy) no matter how many times a person may be hospitalised. The excess applies to same day and overnight admissions.	Excess is paid once per person per calendar year (to a maximum of twice per family policy) no matter how many times a person may be hospitalised. The excess applies to same day and overnight admissions. Does not apply to dependant children under the age of 18 on family policies.

Hospital accommodation for included services	Bronze Plus Starter Hospital (Closed 21/01/19 and Renamed 01/04/19)	Silver Plus Saver Hospital (Closed 28/11/18 and Renamed 01/04/19)	Gold Hospital (closed 12/08/19)	Gold Star Hospital (\$400 excess closed 12/08/19)	Gold Star Hospital (None, \$200, \$500 and \$750 excess closed 31/03/2022)
Shared room - all stays	✓	✓	✓	✓	✓
Private room - maternity stays (HIF-contracted private hospital)	✗	✗	✓	✓	✓
Private room - HIF-contracted private hospital	✓	✗	✗	✓	✓
Ambulance					
Road ambulance transport	✓	✓	✓	✓	✓
Hospital treatments & services by clinical category	Bronze Plus Starter Hospital (Closed 21/01/19 and Renamed 01/04/19)	Silver Plus Saver Hospital (Closed 28/11/18 and Renamed 01/04/19)	Gold Hospital (closed 12/08/19)	Gold Star Hospital (\$400 excess closed 12/08/19)	Gold Star Hospital (None, \$200, \$500 and \$750 excess closed 31/03/2022)
Rehabilitation	✓R	✓R	✓	✓	✓
Hospital psychiatric services	✓R	✓R	✓	✓	✓
Palliative care	✓R	✓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 management (excluding insulin pumps)	✓	✓	✓	✓	✓
Heart and vascular system	✗	✓	✓	✓	✓
Lung and chest	✓	✓	✓	✓	✓
Blood	✓	✓	✓	✓	✓
Back, neck and spine	✓	✓	✓	✓	✓
Plastic and reconstructive surgery (medically necessary)	✗	✓	✓	✓	✓
Dental surgery	✓	✓	✓	✓	✓
Podiatric surgery	✓	✓	✓	✓	✓
Implantation of hearing devices	✓	✓	✓	✓	✓
Cataracts	✗	✓	✓	✓	✓
Joint replacements	✗	✓	✓	✓	✓

Dialysis for chronic kidney failure	x	x	✓	✓	✓
Pregnancy and birth	x	x	✓	✓	✓
Assisted reproductive services	x	x	✓	✓	✓
Weight loss surgery	x	x	✓	✓	✓
Insulin pumps	x	x	✓	✓	✓
Pain management with device	✓	✓	✓	✓	✓
Sleep Studies	✓	✓	✓	✓	✓
Broader health	✓	✓	✓	✓	✓
Chronic disease management programs	✓	✓	✓	✓	✓
Accident cover on services not covered	x	x	x	x	x

Excess Options	Bronze Plus Starter Hospital (Closed 21/01/19 and Renamed 01/04/19)	Silver Plus Saver Hospital (Closed 28/11/18 and Renamed 01/04/19)	Gold Hospital (closed 12/08/19)	Gold Star Hospital (\$400 excess closed 12/08/19)	Gold Star Hospital (None, \$200, \$500 and \$750 excess closed 31/03/2022)
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Choice of Excess	x	x	✓	✓	✓
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Excess amount	\$250	\$200	Choice of: \$0 \$100 \$200 \$400	\$400	Choice of: \$0 \$200 \$500 \$750
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Excess details	Excess is paid once per person per calendar year (to a maximum of twice per family policy) no matter how many times a person may be hospitalised. The excess applies to same day and overnight admissions. Does not apply to dependant children under the age of 18 on family policies.		Excess is paid once per person per calendar year (to a maximum of twice per family policy) no matter how many times a person may be hospitalised. The excess applies to overnight admissions only. Does not apply to dependant children under the age of 18 on family policies.		
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Overseas Hospital Suite (Open) - From 1 April 2024

Hospital accommodation for included services	Basic	Essential	Intermediate	Comprehensive
Private Hospital - Private Room	x	x	x	✓
Private Hospital - Shared Room	✓	✓	✓	✓
Public Hospital - Private Room	x	x	✓	✓
Public Hospital - Shared Room	✓	✓	✓	✓
Hospital treatments & services	Basic	Essential	Intermediate	Comprehensive

Ambulance

Road ambulance transport	✓	✓	✓	✓
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Inpatient Services

Accidental injury	✓	✓	✓	✓
Inpatient specialist consultations	✓	✓	✓	✓
AccessGap cover	x	x	x	✓
Theatre care	✓	✓	✓	✓
Intensive care	✓	✓	✓	✓
Inpatient radiology	✓	✓	✓	✓
Inpatient pathology	✓	✓	✓	✓
Inpatient pharmacy drugs	✓	✓	✓	✓
In-hospital rehabilitation	✓	✓	✓	✓

Outpatient Services

Doctor (GP) consultations	x	x	✓	✓	
Outpatient specialist consultations	x	x	✓	✓	
Outpatient radiology	x	x	✓	✓	
Outpatient pathology	x	x	✓	✓	
Outpatient ultrasound scans	x	x	✓	✓	
Public hospital emergency department admission	x	x	✓	✓	
Clinical Categories					
Appendectomy	✓	✓	✓	✓	
Removal of tonsils and adenoids	✓	✓	✓	✓	
Ear, nose and throat surgery	✓	✓	✓	✓	
Non-cosmetic eye surgery	✓	✓	✓	✓	
Back surgery	✓	✓	✓	✓	
Brain surgery	✓	✓	✓	✓	
Surgical removal of wisdom teeth in hospital	✓	✓	✓	✓	
Colonoscopy	✓	✓	✓	✓	
Endoscopy	✓	✓	✓	✓	
Gastroscopy	✓	✓	✓	✓	
Heart procedures	✓	✓	✓	✓	
Cancer related services	✓	✓	✓	✓	
Hernia repair	✓	✓	✓	✓	
Gynaecological services	✓	✓	✓	✓	
Surgically implanted prosthesis	✓	✓	✓	✓	
Family Planning					
Pregnancy and birth related services	✓	✓	✓	✓	
Assisted reproductive technology (e.g. IVF)	x	x	x	✓	
Sterilisation	✓	✓	✓	✓	
Joints					
Joint reconstruction	✓	✓	✓	✓	
Joint replacement	✓	✓	✓	✓	
Transplants					
Bone marrow transplants	x	x	x	✓	
Organ transplants	x	x	x	✓	
Other Services					
Renal dialysis	✓	✓	✓	✓	
psychiatric care and treatment	✓	✓	✓	✓	
Palliative care	✓	✓	✓	✓	
Obesity related services	✓	✓	✓	✓	
Repatriation in event of death or terminal illness					
\$4,000	✓	✓	x	x	
\$6,000	x	x	✓	x	
\$8,000	x	x	x	✓	
Excess Options	Basic	Essential	Intermediate	Comprehensive	
Choice of Excess	x	x	x	✓	
Excess amount	\$500	\$0	\$0	\$0 or \$500	
Excess details	Excess is applicable for all admissions.		-	-	Excess is paid once per person per calendar year (to a maximum of twice per family policy) no matter how many times a person may be hospitalised. The excess applies to overnight admissions only.

x	Excluded
✓	Fully Covered
✓R	Restricted = Minimum default benefit