



Fund Name: **Health Insurance Fund of Australia (HIF)**
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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 17 June 2026										
Hospital accommodation for included services	Basic Starter (Packaged Cover - \$750 excess)	Basic Plus Hospital (\$500 and \$750 excess)	Bronze Hospital (\$200, \$500 and \$750 excess)	Bronze Plus Hospital (\$200, \$500 and \$750 excess)	Bronze Plus Simple Choice (Packaged Cover - \$750 excess)	Silver Hospital (\$200, \$500 and \$750 excess)	Silver Plus Hospital (\$200, \$500 and \$750 excess)	Silver Plus No Maternity Combo (\$500 excess)	Silver Plus Family Mid (Packaged Cover - \$750 excess)	Silver Plus Family Advanced (Packaged Cover - \$750 excess)
Shared room - all stays	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Private room - HIF-contracted private hospital	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Ambulance										
Road ambulance transport	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Hospital treatments & services by clinical category	Basic Starter (Packaged Cover - \$750 excess)	Basic Plus Hospital (\$500 and \$750 excess)	Bronze Hospital (\$200, \$500 and \$750 excess)	Bronze Plus Hospital (\$200, \$500 and \$750 excess)	Bronze Plus Simple Choice (Packaged Cover - \$750 excess)	Silver Hospital (\$200, \$500 and \$750 excess)	Silver Plus Hospital (\$200, \$500 and \$750 excess)	Silver Plus No Maternity Combo (\$500 excess)	Silver Plus Family Mid (\$750 excess)	Silver Plus Family Advanced (\$750 excess)
Rehabilitation	✓R	✓R	✓R	✓R	✓R	✓	✓	✓	✓	✓
Hospital psychiatric services	✓R	✓R	✓R	✓R	✓R	✓R	✓R	✓R	✓R	✓R
Palliative care	✓R	✓R	✓R	✓R	✓R	✓R	✓R	✓R	✓R	✓R
Brain and nervous system	x	x	✓	✓	✓	✓	✓	✓	✓	✓
Eye (not cataracts)	x	x	✓	✓	✓	✓	✓	✓	✓	✓
Ear, nose and throat	x	x	✓	✓	✓	✓	✓	✓	✓	✓
Tonsils, adenoids and grommets	x	✓	✓	✓	✓	✓	✓	✓	✓	✓
Bone, joint and muscle	x	x	✓	✓	✓	✓	✓	✓	✓	✓
Joint reconstructions	x	✓	✓	✓	✓	✓	✓	✓	✓	✓
Kidney and bladder	x	x	✓	✓	✓	✓	✓	✓	✓	✓
Male reproductive system	x	x	✓	✓	✓	✓	✓	✓	✓	✓
Digestive system	x	x	✓	✓	✓	✓	✓	✓	✓	✓
Hernia and appendix	x	✓	✓	✓	✓	✓	✓	✓	✓	✓
Gastrointestinal endoscopy	x	x	✓	✓	✓	✓	✓	✓	✓	✓
Gynaecology	x	x	✓	✓	✓	✓	✓	✓	✓	✓
Miscarriage and termination of pregnancy	x	x	✓	✓	✓	✓	✓	✓	✓	✓
Chemotherapy, radiotherapy and immunotherapy for cancer	x	x	✓	✓	✓	✓	✓	✓	✓	✓
Pain management	x	x	✓	✓	✓	✓	✓	✓	✓	✓
Skin	x	x	✓	✓	✓	✓	✓	✓	✓	✓
Breast surgery (medically necessary)	x	x	✓	✓	✓	✓	✓	✓	✓	✓
Diabetes management (excluding insulin pumps)	x	x	✓	✓	✓	✓	✓	✓	✓	✓
Heart and vascular system	x	x	x	x	x	✓	✓	✓	✓	✓
Lung and chest	x	x	x	✓	✓	✓	✓	✓	✓	✓
Blood	x	x	✓	✓	✓	✓	✓	✓	✓	✓
Back, neck and spine	x	x	x	x	✓	✓	✓	✓	✓	✓
Plastic and reconstructive surgery (medically necessary)	x	x	x	x	x	✓	✓	✓	✓	✓
Dental surgery	x	x	x	✓	✓	✓	✓	✓	✓	✓
Podiatric surgery	x	x	x	✓	✓	✓	✓	✓	✓	✓
Implantation of hearing devices	x	x	x	✓	✓	✓	✓	✓	✓	✓
Cataracts	x	x	x	x	x	x	✓	✓	x	x
Joint replacements	x	x	x	x	x	x	✓	✓	x	x
Dialysis for chronic kidney failure	x	x	x	x	x	x	✓	✓	x	x
Pregnancy and birth	x	x	x	x	x	x	x	x	✓	✓
Assisted reproductive services	x	x	x	x	x	x	x	x	✓	✓
Weight loss surgery	x	x	x	x	x	x	x	x	x	x
Insulin pumps	x	x	x	x	x	x	✓	✓	✓	✓
Pain management with device	x	x	x	x	x	x	✓	✓	x	x
Sleep Studies	x	x	x	x	✓	✓	✓	✓	✓	✓
Broader health	x	x	✓	✓	✓	✓	✓	✓	✓	✓
Chronic disease management programs	x	x	✓	✓	✓	✓	✓	✓	✓	✓
Accident cover on services not covered	✓	✓	x	x	x	x	x	x	x	x
Excess Options	Basic Starter (Packaged Cover - \$750 excess)	Basic Plus Hospital (\$500 and \$750 excess)	Bronze Hospital (\$200, \$500 and \$750 excess)	Bronze Plus Hospital (\$200, \$500 and \$750 excess)	Bronze Plus Simple Choice (Packaged Cover - \$750 excess)	Silver Hospital (\$200, \$500 and \$750 excess)	Silver Plus Hospital (\$200, \$500 and \$750 excess)	Silver Plus No Maternity Combo (\$500 excess)	Silver Plus Family Mid (\$750 excess)	Silver Plus Family Advanced (\$750 excess)
Choice of Excess	x	✓	✓	✓	x	✓	✓	x	x	x
Excess amount	\$750	Choice of: \$500 \$750	Choice of: \$500 \$750	Choice of: \$200 \$500 \$750	\$750	Choice of: \$200 \$500 \$750	Choice of: \$200 \$500 \$750	\$500	\$750	\$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. 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.	

Closed Hospital Suite - From 1 April 2026							
Hospital accommodation for included services	Bronze Plus Starter Hospital (\$250 excess. Closed 21/01/2019 and Renamed 01/04/2019)	Silver Plus Saver Hospital (\$200 excess. Closed 28/11/2018 and Renamed 01/04/2019)	Gold Hospital (None, \$100, \$200 and \$400. Closed 12/08/2019)	Gold Star Hospital (\$400 excess. Closed 12/08/2019)	Gold Star Hospital (None, \$200, \$500 and \$750 excess. Closed 31/03/2022)	Gold Top Hospital (\$500 excess. Closed 01/04/2025)	Gold Top Hospital (\$750 excess. Closed 17/06/2026)
Shared room - all stays	✓	✓	✓	✓	✓	✓	✓
Private room - maternity stays (HIF-contracted private hospital)	x	x	✓	✓	✓	✓	✓
Private room - HIF-contracted private hospital	✓	✓	✓	✓	✓	✓	✓
Ambulance							
Road ambulance transport	✓	✓	✓	✓	✓	✓	✓
Hospital treatments & services by clinical category	Bronze Plus Starter Hospital (\$250 excess. Closed 21/01/2019 and Renamed 01/04/2019)	Silver Plus Saver Hospital (\$200 excess. Closed 28/11/2018 and Renamed 01/04/2019)	Gold Hospital (None, \$100, \$200 and \$400. Closed 12/08/2019)	Gold Star Hospital (\$400 excess. Closed 12/08/2019)	Gold Star Hospital (None, \$200, \$500 and \$750 excess. Closed 31/03/2022)	Gold Top Hospital (\$500 excess. Closed 01/04/2025)	Gold Top Hospital (\$750 excess. Closed 17/06/2026)
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	x	✓	✓	✓	✓	✓	✓
Lung and chest	✓	✓	✓	✓	✓	✓	✓
Blood	✓	✓	✓	✓	✓	✓	✓
Back, neck and spine	✓	✓	✓	✓	✓	✓	✓
Plastic and reconstructive surgery (medically necessary)	x	✓	✓	✓	✓	✓	✓
Dental surgery	✓	✓	✓	✓	✓	✓	✓
Podiatric surgery	✓	✓	✓	✓	✓	✓	✓
Implantation of hearing devices	✓	✓	✓	✓	✓	✓	✓
Cataracts	x	✓	✓	✓	✓	✓	✓
Joint replacements	x	✓	✓	✓	✓	✓	✓
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	x	x
Excess Options	Bronze Plus Starter Hospital (\$250 excess. Closed 21/01/2019 and Renamed 01/04/2019)	Silver Plus Saver Hospital (\$200 excess. Closed 28/11/2018 and Renamed 01/04/2019)	Gold Hospital (None, \$100, \$200 and \$400. Closed 12/08/2019)	Gold Star Hospital (\$400 excess. Closed 12/08/2019)	Gold Star Hospital (None, \$200, \$500 and \$750 excess. Closed 31/03/2022)	Gold Top Hospital (\$500 excess. Closed 01/04/2025)	Gold Top Hospital (\$750 excess. Closed 17/06/2026)
Choice of Excess	x	x	✓	✓	✓	✓	✓
Excess amount	\$250	\$200	Choice of: \$0 \$100 \$200 \$400	\$400	Choice of: \$0 \$200 \$500 \$750	\$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. 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.		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.	

Overseas Hospital Suite (Open) - From 17 June 2026			
Hospital accommodation for included services	Overseas Starter Working Visa (\$500 excess)	Intermediate Working Visa (No excess)	Comprehensive Working Visa (None and \$500 excess)
Private Hospital - Private Room	✓	✓	✓
Private Hospital - Shared Room	✓	✓	✓
Public Hospital - Private Room	x	✓	✓
Public Hospital - Shared Room	✓	✓	✓
Hospital treatments & services	Overseas Starter Working Visa (\$500 excess)	Intermediate Working Visa (No excess)	Comprehensive Working Visa (None and \$500 excess)
Ambulance			
Road ambulance transport	✓	✓	✓
Inpatient Services			
Accidental injury	✓	✓	✓
Inpatient specialist consultations	✓	✓	✓
AccessGap cover	x	x	✓
Theatre care	✓	✓	✓
Intensive care	✓	✓	✓
Inpatient radiology	✓	✓	✓
Inpatient pathology	✓	✓	✓
Inpatient pharmacy drugs	✓	✓	✓
In-hospital rehabilitation	✓	✓	✓
Outpatient Services			
Doctor (GP) consultations	x	✓	✓
Outpatient specialist consultations	x	✓	✓
Outpatient radiology	x	✓	✓
Outpatient pathology	x	✓	✓
Outpatient ultrasound scans	x	✓	✓
Public hospital emergency department admission	✓	✓	✓
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	✓R	✓	✓
Assisted reproductive technology (e.g. IVF)	x	x	✓
Sterilisation	✓	✓	✓
Joints			
Joint reconstruction	✓	✓	✓
Joint replacement	✓	✓	✓
Transplants			
Bone marrow transplants	x	x	✓
Organ transplants	x	x	✓
Other Services			
Renal dialysis	✓	✓	✓
psychiatric care and treatment	✓R	✓	✓
Palliative care	✓	✓	✓
Weight loss surgery	✓R	✓	✓
Repatriation in event of death or terminal illness			
\$20,000	✓	x	x
\$30,000	x	✓	x
\$50,000	x	x	✓
Excess Options	Overseas Starter Working Visa (\$500 excess)	Intermediate Working Visa (No excess)	Comprehensive Working Visa (None and \$500 excess)
Choice of Excess	x	x	✓
Excess amount	\$500	\$0	\$0 or \$500
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 overnight admissions only.

Overseas Hospital Suite (Closed) - From 17 June 2026		
Hospital accommodation for included services	Basic Working Visa (\$500 excess)	Essentials Working Visa (No excess)
Private Hospital - Private Room	x	x
Private Hospital - Shared Room	✓	✓
Public Hospital - Private Room	x	x
Public Hospital - Shared Room	✓	✓
Hospital treatments & services	Basic Working Visa (\$500 excess)	Essentials Working Visa (No excess)
Ambulance		
Road ambulance transport	✓	✓
Inpatient Services		
Accidental injury	✓	✓
Inpatient specialist consultations	✓	✓
AccessGap cover	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
Sterilisation	✓	✓
Joints		
Joint reconstruction	✓	✓
Joint replacement	✓	✓
Transplants		
Bone marrow transplants	x	x
Organ transplants	x	x
Other Services		
Renal dialysis	✓	✓
psychiatric care and treatment	✓	✓
Palliative care	✓	✓
Weight loss surgery	✓	✓
Repatriation in event of death or terminal illness		
\$4,000	✓	✓
\$6,000	x	x
\$8,000	x	x
Excess Options	Basic Working Visa (\$500 excess)	Essentials Working Visa (No excess)
Choice of Excess	x	x
Excess amount	\$500	\$0
Excess details	Excess is applicable for all admissions.	-
	x	Excluded
	✓	Fully Covered
	✓R	Restricted = Minimum default benefit