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THANKS FOR COMPARING HEALTH INSURANCE

It's a good idea to read through the following pages to learn more about this policy. If you have any questions or need more information, chat with one of our health insurance specialists by calling **1800 46 29 55**.

On the other hand, if you're ready to buy, here's what you need to do:

1. Review the enclosed policy brochure to ensure it meets your health insurance needs
2. Buy direct at **comparethemarket.com.au**; or
3. Call **1800 46 29 55** to speak to one of our Health Insurance Specialists

Thank you for not
getting muddle with
comparethemeerkat.com.au
It is much appreciate!



Need assistance?
Call **1800 46 29 55**



Want cover for all the basics? Choose GoldStarter Hospital.

GoldStarter Hospital is HIF's entry-level private hospital insurance option. It covers all the hospital essentials and is great value for money, especially if you can make a tax saving.

Who is GoldStarter for?

GoldStarter is for anyone really, but it's a particularly great choice if you're younger and less likely to require things like maternity services and cardio (heart procedures, such as heart bypass surgery).

We're all about choice

Unlike some health insurance funds, HIF believes in your right to choose your own healthcare providers. We say you're free to seek treatment wherever you like, anywhere in Australia, and we'll never penalise you for doing so.

- Choose your preferred private or public hospital
- Choose your preferred doctor or specialist
- Feel safe in the knowledge you're covered for things like accommodation, in-patient services and theatre room fees.

What's included?

- ✓ Shared room in a private or public hospital
- ✓ Intensive care
- ✓ Theatre care
- ✓ Same-day accommodation
- ✓ Same-day theatre
- ✓ Appliances
- ✓ Prostheses
- ✓ Pharmacy drugs
- ✓ AccessGap Cover.

What excess applies for GoldStarter?

An excess is the amount you pay towards your eligible hospital treatment, after which we take care of the rest. For GoldStarter, there's a standard \$200 excess per person per admission (up to a maximum of \$400 per year).

What's AccessGap Cover?

Doctors can charge more than the Medicare Benefits Schedule (MBS). And if they do, their patients without gap cover insurance will incur an out-of-pocket expense for the difference between the fee charged and the MBS.

The good news is that AccessGap Cover, our medical gap arrangement, minimises or even eliminates these out-of-pocket expenses for medical services you receive as an in-patient in a registered overnight hospital or day facility.

That said, you need to bear in mind that Australian doctors can nominate to opt in or out of AccessGap, so it makes sense to check in advance. You'll find a list of registered participating specialists on HIF's website – hif.com.au – or simply ask your doctor or specialist if they will treat you under the AccessGap Cover arrangement.

What about waiting periods and pre-existing conditions?

All health funds have to enforce waiting periods. It's the only way we can protect our members from people who simply join our fund to claim large amounts and then leave. However, we try to keep waiting periods to a minimum.

That's why, if you switch to HIF from another health fund, we'll honour your full length of membership with your previous fund, (meaning you won't have to re-serve any unnecessary waiting periods).

If you aren't switching from another fund, the waiting periods with GoldStarter are:

- 2 months for general hospitalisation claims
- 12 months for all treatments related to a pre-existing ailment or condition

A Pre-existing Condition (also sometimes referred to as a Pre-existing Ailment) is defined by law as any ailment, illness, or condition that you had signs or symptoms in the opinion of a medical practitioner appointed by the fund existed of during the six months before you joined a hospital table or upgraded to a higher hospital table. This rule applies whether the ailment, illness or condition was known to the member or not.

What's excluded from GoldStarter?

- ✗ Obstetrics (maternity)
- ✗ Assisted reproductive technology (e.g. IVF)
- ✗ Gastric banding and obesity surgery
- ✗ Cardiac (heart) conditions, procedures or monitoring*
- ✗ Eye surgery
- ✗ Joint replacement
- ✗ Cosmetic services^
- ✗ Services not covered by Medicare
- ✗ Ambulance (except for emergency services applicable under NSW & ACT legislation).

* This includes things like heart bypass surgery, angiograms, and coronary care.

^ 'Cosmetic Services' refers to any treatment that's deemed to be cosmetic by Medicare and does not attract a Medicare rebate.

Are there any restrictions?

With GoldStarter, we pay a basic benefit (known as the public hospital rate) towards accommodation charges* for the following services:

- Palliative care
- Psychiatric treatment
- Rehabilitation
- Surgery by podiatrists

*All other charges raised by the hospital during the stay will be paid by the member.

Want more information?

No problem – the information here is just a quick overview of our GoldStarter cover, so HIF recommends that you read the complete Product Disclosure Statement (PDS) to ensure you're fully informed. Head over to hif.com.au/pds to download a PDS or call HIF on 1300 13 40 60 for more info.

Join HIF and they'll do all the paperwork for you, including lodging your Medicare rebate application form.

Visit hif.com.au to find out more.



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Why **comparethemarket.com.au**?

It's simple; we're here to help you save time and money off your next household bill. One quick search with **comparethemarket.com.au** can bring you results from some of Australia's award winning insurance and utility brands, so you can compare them side-by-side. We don't mark up policies, so if you do choose to purchase a product or service, you'll only be charged the provider's premium or fee.

So whether you're looking for car insurance, home and contents insurance or perhaps a better deal on your energy bill, compare with us. Visit our website for more information.

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