

# Compare the Market: GoldVital Hospital

Phone 1300 13 40 60

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## Want cover for all those vital medical services? Choose GoldVital Hospital.

GoldVital Hospital is excellent value if you just need cover for those vital medical services. It's also a great way to make a tax saving if you're likely to incur the Medicare Levy Surcharge.

### Who is GoldVital for?

GoldVital Hospital is available to singles and couples who just wish to be covered for vital medical treatment for accidental injuries. Plus GoldVital covers the surgical removal of wisdom teeth, tonsils, adenoids and appendix along with joint reconstructions and minor gynaecological procedures.

### What's included?

- ✓ Hospital charges for surgical removal of wisdom teeth
- ✓ Removal of tonsils and adenoids
- ✓ Minor gynaecological procedures\*
- ✓ Joint reconstruction and investigation
- ✓ Hospital cover as the result of an accident^
- ✓ Private or shared room in a public hospital or contracted private hospital
- ✓ Intensive care
- ✓ Theatre fees
- ✓ Same-day accommodation
- ✓ Same-day theatre
- ✓ AccessGap Cover

\* Benefits will be paid for Same Day Procedures only for minor gynaecological procedure.

^ An accident means an unforeseen event, occurring by chance and caused by an external force or object which results in an injury to the body requiring immediate medical treatment in hospital within 24 hours of the accident. If further hospital treatment (as an admitted patient) is required, the patient must be re-admitted to a hospital within 90 days of the initial hospital treatment.

### 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](http://hif.com.au) – or simply ask your doctor or specialist if they will treat you under the AccessGap Cover arrangement.

### What about waiting periods?

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 GoldVital are:

- 1 day for treatment received as the result of an accident
- 2 months for general hospitalisation claims
- 12 months for all treatments related to a pre-existing ailment or condition, but not including pre-existing conditions for psychiatric care, rehabilitation or palliative.

### What excess applies for GoldVital?

An excess is the amount you pay towards your eligible hospital treatment, after which we take care of the rest. For GoldVital, there's a standard \$500 excess per person per admission (up to a maximum of \$1000 per year). The excess applies to overnight and same day admissions.

## What's excluded from GoldVital?

- ✗ Cardiac (heart) conditions, procedures or monitoring\*
- ✗ Obstetrics (maternity)
- ✗ Assisted reproductive technology (e.g. IVF)
- ✗ Sterility reversals
- ✗ Dialysis
- ✗ Gastric banding and obesity surgery
- ✗ Eye surgery
- ✗ Joint replacement
- ✗ Spinal fusion
- ✗ Cosmetic services^
- ✗ Surgery by podiatrists
- ✗ Services not covered by Medicare
- ✗ Ambulance (except for emergency services applicable under NSW & ACT legislation)
- ✗ All other services not specifically listed as included

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

- Palliative care
- Psychiatric treatment
- Rehabilitation

\* 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 GoldVital 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](http://hif.com.au/pds) to download a Product Disclosure Statement 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](http://hif.com.au) to find out more.