

Private Health Information Statement - Combined policy

Silver Plus No Maternity Combo

Health Insurance Fund of Australia Limited

<http://www.hif.com.au>

hello@hif.com.au

1300 134 060

Monthly Premium

\$329.30[#]

(before any rebate, loading or discount)

Covers only one person
Available in Queensland

[#] You may be entitled to an Australian Government rebate on the above premium. Your premium may also include a Lifetime Health Cover loading or an insurer discount. Check with your insurer for details.

Hospital cover

This policy exempts you from the Medicare Levy Surcharge.

This policy does not provide accident cover or benefits for travel and accommodation (outside of hospital).

✓ Covered

For information on what is covered under each category, see <https://privatehealth.gov.au/categories>

R Restricted

Restricted categories partially cover your hospital costs as a private patient in a public hospital. You may incur significant expenses in a private room or private hospital.

✗ Not Covered

These categories are not covered by this policy.

This policy ✓ **includes** cover for

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

This policy ✗ **does not include** cover for

✗ Assisted reproductive services	✗ Pregnancy and birth	✗ Weight loss surgery
----------------------------------	-----------------------	-----------------------

The benefits paid for hospital treatment will depend on the type of cover you purchase and whether your fund has an agreement in place with the hospital in which you are treated. See 'Agreement Hospitals' on privatehealth.gov.au for

[PrivateHealth.gov.au](https://privatehealth.gov.au)

PolicyID: HIF/NM/QACH10

Date statement updated: 01 January 2026

Page 1 of 3

which hospitals have arrangements with your insurer – <https://privatehealth.gov.au/dynamic/agreementhospitals>.

Under this policy, you may have to pay out-of-pocket costs above what you get from Medicare or your private health insurer. Before you go to hospital, you should ask your doctors, hospital and health insurer about any out-of-pocket costs that may apply to you.

The following payments may also apply for hospital admissions

Excess: You will have to pay an excess on admission. This is limited to a maximum of \$500 per person and \$500 per policy per year.

Co-payments: No co-payments

The following waiting periods for hospital admissions apply to new or upgrading members

Waiting periods:

- 2 months for palliative care, rehabilitation and hospital psychiatric treatments, even if pre-existing
- 12 months for other pre-existing conditions
- 2 months for all other treatments

Hospital Accommodation

Private and shared room accommodation in an HIF-contracted private hospital (subject to availability of private room). Shared room accommodation in a public hospital, with the exception of public hospitals in New South Wales (NSW) where private and shared room coverage is available (subject to availability of a private room).

Gap Cover

This provider offers 'known gap' or 'no gap' cover for medical bills for this product.

The [Medical Costs Finder](#) lets you find out more about the cost of specialist medical services.

Other features of this hospital cover

Your choice of treating doctor or specialist. Access Gap Cover for eligible services (visit hif.com.au/accessgap to learn more and find your nearest known or no gap specialist).

For further information about this policy see

<https://www.hif.com.au/silverplusnomaternitycombo-factsheet>

General Treatment Cover

HIF has partnered with a network of providers to make a selected range of services more affordable. By choosing an HIF Choice Network provider you'll receive low or no out-of-pocket costs. See www.hif.com.au/choice-network

This policy  includes General treatment (Extras) cover for

Note, for items marked with an asterisk *: Benefits are payable for HIF approved programs delivered by registered providers only. Please contact us prior to commencing treatment or commencing the program to check your eligibility.			
Treatment	Waiting period (months)	Benefit limits (per 12 months unless otherwise stated)	Examples of maximum benefits
General dental*	2	\$600 per policy (combined limit for general dental, major dental & endodontic)	Periodic oral examination - 60% of charge Scale & clean - 60% of charge Fluoride treatment - 60% of charge Surgical tooth extraction - 60% of charge
Major dental*	12		Full crown veneered - 60% of charge
Endodontic*	2		Filling of one root canal - 60% of charge
Optical*	2	\$150 per policy	Single vision lenses & frames - \$150.00 Multi-focal lenses & frames - \$150.00
Non PBS pharmaceuticals*	2	\$200 per policy	Per eligible prescription - \$60.00
Physiotherapy*	2	\$500 per policy (combined limit for physiotherapy, chiropractic & podiatry)	Initial visit - 60% of charge Subsequent visit - 60% of charge

Chiropractic*	2		Initial visit - 60% of charge Subsequent visit - 60% of charge
Podiatry*	2		Initial visit - 60% of charge Subsequent visit - 60% of charge
Acupuncture*	2		Initial visit - 60% of charge Subsequent visit - 60% of charge
Remedial massage*	2	\$150 per policy (combined limit for acupuncture, remedial massage & chinese medicine)	Initial visit - 60% of charge Subsequent visit - 60% of charge
Chinese medicine*	2		Initial visit - 60% of charge Subsequent visit - 60% of charge
Health management / Healthy lifestyle*	2	\$150 per policy	Health management - \$150.00
60% of charge paid as a benefit with an overall annual limit per person for combined services (excluding Optical, Pharmacy and Ambulance) of \$1000. A 12 month waiting period applies to dental items: 322-331, 331, 595, and 596. Healthy Lifestyle benefits are claimable for approved health management, quit smoking or weight loss programs, health assessments, skin cancer screening (if not covered by medicare), and exercise physiology. For more information contact HIF.			

This policy **X does not include** General treatment (Extras) cover for

X Blood glucose monitors	X Orthodontic	X Other treatments - check with your insurer
X Hearing aids	X Psychology	

Other features of this general treatment cover

This popular combo cover is our value packed Hospital & Extras option for singles and couples. It includes a host of inpatient hospital and medical services like heart, lung and chest, joint replacements, cancer treatment, cataract treatment and more. You'll also be covered for a range of popular Extras services like dental, optical, ambulance, chiro and physio.

For further information about this policy see

<https://www.hif.com.au/silverplusnomaternitycombo-factsheet>

Ambulance cover

Ambulance cover is provided by the State government for Queensland residents (<https://www.ambulance.qld.gov.au/>). This includes cover whilst interstate.

Other features of this ambulance cover

There is no limit to the number of emergency ambulance services you use. If you're taken to a hospital's emergency department for urgent treatment, we'll cover 100% of the charge. If it's a non-emergency ambulance service, you only make a \$50 co-payment per trip. Not covered: Inter-hospital transportation except for inter-hospital transfers relating to an emergency or new illness where approved on a case by case basis by HIF. Transportation from a hospital to your home, nursing home or other hospital. Transportation for ongoing medical treatment. Off road, sea or air ambulance (plane, helicopter or boat).

For further information about this policy see

<https://www.hif.com.au/ambulance>

Disclaimer

The information contained in this Private Health Information Statement was provided by the insurer and is intended as general information. It may not take into account your particular circumstances. For information please contact the insurer.