



HEALTH INSURANCE FUND OF W.A. - CONTRIBUTION RATES EFFECTIVE FROM 1 APRIL 2010

These rates Include the Federal Government 30 % rebate on Private Health Insurance.

To be eligible for the 30% rebate all persons on the policy must be Australian residents who are eligible for Medicare rebates. Registration forms are available from HIF.

Rebates of 35 % or 40 % may be available to eligible members whose cover includes a person over the age of 65 or 70 respectively. Contact HIF's Member Services on 1300 13 40 60 for further information.

HOSPITAL COVER	Table Code	Group Payers Only		Group Payers Only		Group Payers Only	
		WEEKLY		FORTNIGHTLY		MONTHLY	
		Family	Single	Family	Single	Family	Single
GoldStar Hospital (Private Room)	H3K	\$ 44.00	\$ 21.90	\$ 88.00	\$ 43.85	\$ 190.75	\$ 95.00
GoldStar Excess 400/200	R3K	\$ 38.00	\$ 19.05	\$ 76.10	\$ 38.00	\$ 164.90	\$ 82.45
GoldStar Excess 800/400	R4K	\$ 32.55	\$ 16.25	\$ 65.10	\$ 32.55	\$ 141.00	\$ 70.55
GoldStar Excess 1000/500	R5K	\$ 29.95	\$ 15.00	\$ 59.85	\$ 29.95	\$ 129.75	\$ 65.00
Gold Hospital (Shared Room)	H2K	\$ 38.30	\$ 19.15	\$ 76.65	\$ 38.40	\$ 166.00	\$ 83.15
Gold Excess 200/100	R2K	\$ 35.95	\$ 17.95	\$ 71.85	\$ 35.95	\$ 155.70	\$ 77.80
Gold Excess 400/200	R6K	\$ 33.60	\$ 16.80	\$ 67.30	\$ 33.55	\$ 145.80	\$ 72.80
Gold Excess 800/400	R7K	\$ 28.45	\$ 14.25	\$ 56.90	\$ 28.45	\$ 123.30	\$ 61.65
GoldSaver Excess 400/200	GSK	\$ 24.35	\$ 12.20	\$ 48.80	\$ 24.35	\$ 105.75	\$ 52.85
GoldStarter 400/200	GRK	\$ 15.70	\$ 7.80	\$ 31.40	\$ 15.55	\$ 68.05	\$ 33.75

ANCILLARY COVER	Table Code	WEEKLY		FORTNIGHTLY		MONTHLY	
		Family	Single	Family	Single	Family	Single
		Premium Options	A5K	\$ 21.90	\$ 10.95	\$ 43.75	\$ 21.90
Super Options	AK	\$ 17.55	\$ 8.70	\$ 35.15	\$ 17.45	\$ 76.20	\$ 37.75
Special Options	A1K	\$ 10.80	\$ 5.40	\$ 21.60	\$ 10.85	\$ 46.85	\$ 23.55
Saver Options	A2K	\$ 6.40	\$ 3.20	\$ 12.80	\$ 6.40	\$ 27.75	\$ 13.95

Lifetime Health Cover:

The rates quoted are our standard rates. Government legislation encourages people to take out hospital cover at an early stage in life. If you are over 30 years of age when you join a hospital cover, a loading of 2% for each year you are over 30 may apply to the hospital component of the policy.



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HOSPITAL COVER	Table Code	Table Code Family	Table Code Single	Group Payers Only		Group Payers Only		Group Payers Only	
				WEEKLY		FORTNIGHTLY		MONTHLY	
				Family	Single	Family	Single	Family	Single
GoldStar Hospital (Private Room)	H3K	FH3K	SH3K	\$ 44.00	\$ 21.90	\$ 88.00	\$ 43.85	\$ 190.75	\$ 95.00
GoldStar Hospital & Premium Options	A5H3K	FA5H3K	SA5H3K	\$ 65.90	\$ 32.85	\$ 131.80	\$ 65.75	\$ 285.55	\$ 142.40
GoldStar Hospital & Super Options	AH3K	FAH3K	SAH3K	\$ 61.60	\$ 30.65	\$ 123.20	\$ 61.30	\$ 266.90	\$ 132.80
GoldStar Hospital & Special Options	A1H3K	FA1H3K	SA1H3K	\$ 54.85	\$ 27.35	\$ 109.65	\$ 54.70	\$ 237.60	\$ 118.60
GoldStar Excess 400/200	R3K	FR3K	SR3K	\$ 38.00	\$ 19.05	\$ 76.10	\$ 38.00	\$ 164.90	\$ 82.45
GoldStar Excess 400/200 & Premium Options	A5R3K	FA5R3K	SA5R3K	\$ 59.95	\$ 29.95	\$ 119.90	\$ 59.95	\$ 259.80	\$ 129.90
GoldStar Excess 400/200 & Super Options	AR3K	FAR3K	SAR3K	\$ 55.65	\$ 27.75	\$ 111.25	\$ 55.50	\$ 241.10	\$ 120.25
GoldStar Excess 400/200 & Special Options	A1R3K	FA1R3K	SA1R3K	\$ 48.85	\$ 24.45	\$ 97.75	\$ 48.90	\$ 211.80	\$ 106.05
GoldStar Excess 800/400	R4K	FR4K	SR4K	\$ 32.55	\$ 16.25	\$ 65.10	\$ 32.55	\$ 141.00	\$ 70.55
GoldStar Excess 800/400 & Premium Options	A5R4K	FA5R4K	SA5R4K	\$ 54.45	\$ 27.20	\$ 108.85	\$ 54.50	\$ 235.90	\$ 118.05
GoldStar Excess 800/400 & Super Options	AR4K	FAR4K	SAR4K	\$ 50.10	\$ 25.00	\$ 100.25	\$ 50.05	\$ 217.20	\$ 108.40
GoldStar Excess 800/400 & Special Options	A1R4K	FA1R4K	SA1R4K	\$ 43.35	\$ 21.70	\$ 86.70	\$ 43.45	\$ 187.95	\$ 94.15
GoldStar Excess 1000/500	R5K	FR5K	SR5K	\$ 29.95	\$ 15.00	\$ 59.85	\$ 29.95	\$ 129.75	\$ 65.00
GoldStar Excess 1000/500 & Premium Options	A5R5K	FA5R5K	SA5R5K	\$ 51.80	\$ 25.90	\$ 103.65	\$ 51.90	\$ 224.60	\$ 112.45
GoldStar Excess 1000/500 & Super Options	AR5K	FAR5K	SAR5K	\$ 47.50	\$ 23.70	\$ 95.05	\$ 47.45	\$ 205.90	\$ 102.80
GoldStar Excess 1000/500 & Special Options	A1R5K	FA1R5K	SA1R5K	\$ 40.75	\$ 20.40	\$ 81.50	\$ 40.85	\$ 176.60	\$ 88.60
Gold Hospital (Shared Room)	H2K	FH2K	SH2K	\$ 38.30	\$ 19.15	\$ 76.65	\$ 38.40	\$ 166.00	\$ 83.15
Gold Hospital & Premium Options	A5H2K	FA5H2K	SA5H2K	\$ 60.15	\$ 30.10	\$ 120.40	\$ 60.25	\$ 260.90	\$ 130.55
Gold Hospital & Super Options	AH2K	FAH2K	SAH2K	\$ 55.85	\$ 27.90	\$ 111.75	\$ 55.80	\$ 242.20	\$ 120.95
Gold Hospital & Special Options	A1H2K	FA1H2K	SA1H2K	\$ 49.10	\$ 24.60	\$ 98.25	\$ 49.25	\$ 212.90	\$ 106.75
Gold Excess 200/100	R2K	FR2K	SR2K	\$ 35.95	\$ 17.95	\$ 71.85	\$ 35.95	\$ 155.70	\$ 77.80
Gold Excess 200/100 & Premium Options	A5R2K	FA5R2K	SA5R2K	\$ 57.80	\$ 28.90	\$ 115.65	\$ 57.80	\$ 250.60	\$ 125.30
Gold Excess 200/100 & Super Options	AR2K	FAR2K	SAR2K	\$ 53.50	\$ 26.70	\$ 107.00	\$ 53.35	\$ 231.90	\$ 115.65
Gold Excess 200/100 & Special Options	A1R2K	FA1R2K	SA1R2K	\$ 46.75	\$ 23.40	\$ 93.50	\$ 46.80	\$ 202.60	\$ 101.40
Gold Excess 400/200	R6K	FR6K	SR6K	\$ 33.60	\$ 16.80	\$ 67.30	\$ 33.55	\$ 145.80	\$ 72.80
Gold Excess 400/200 & Premium Options	A5R6K	FA5R6K	SA5R6K	\$ 55.50	\$ 27.75	\$ 111.05	\$ 55.50	\$ 240.70	\$ 120.25
Gold Excess 400/200 & Super Options	AR6K	FAR6K	SAR6K	\$ 51.25	\$ 25.50	\$ 102.40	\$ 51.05	\$ 222.00	\$ 110.60
Gold Excess 400/200 & Special Options	A1R6K	FA1R6K	SA1R6K	\$ 44.40	\$ 22.25	\$ 88.90	\$ 44.45	\$ 192.65	\$ 96.40
Gold Excess 800/400	R7K	FR7K	SR7K	\$ 28.45	\$ 14.25	\$ 56.90	\$ 28.45	\$ 123.30	\$ 61.65
Gold Excess 800/400 & Premium Options	A5R7K	FA5R7K	SA5R7K	\$ 50.35	\$ 25.15	\$ 100.70	\$ 50.35	\$ 218.20	\$ 109.10
Gold Excess 800/400 & Super Options	AR7K	FAR7K	SAR7K	\$ 46.05	\$ 22.95	\$ 92.05	\$ 45.90	\$ 199.50	\$ 99.50
Gold Excess 800/400 & Special Options	A1R7K	FA1R7K	SA1R7K	\$ 39.25	\$ 19.65	\$ 78.55	\$ 39.30	\$ 170.25	\$ 85.25
GoldSaver Excess 400/200	GSK	FGSK	SGSK	\$ 24.35	\$ 12.20	\$ 48.80	\$ 24.35	\$ 105.75	\$ 52.85
GoldSaver Excess 400/200 & Premium Options	A5GSK	FA5GSK	SA5GSK	\$ 46.30	\$ 23.10	\$ 92.60	\$ 46.30	\$ 200.65	\$ 100.30
GoldSaver Excess 400/200 & Super Options	AGSK	FAGSK	SAGSK	\$ 42.00	\$ 20.90	\$ 83.95	\$ 41.85	\$ 181.90	\$ 90.65
GoldSaver Excess 400/200 & Special Options	A1GSK	FA1GSK	SA1GSK	\$ 35.20	\$ 17.60	\$ 70.45	\$ 35.25	\$ 152.60	\$ 76.45

Please refer to the "Lifetime Health Cover" information contained overleaf.



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To be eligible for the 30% rebate all persons on the policy must be Australian residents who are eligible for Medicare rebates. Registration forms are available from HIF.

		Group Payers Only		Group Payers Only		Group Payers Only	
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		Family	Single	Family	Single	Family	Single
		GoldSaver Excess 400/200	GSK	\$ 24.35	\$ 12.20	\$ 48.80	\$ 24.35
GoldSaver Excess 400/200 & Premium Options	A5GSK	\$ 46.30	\$ 23.10	\$ 92.60	\$ 46.30	\$ 200.65	\$ 100.30
GoldSaver Excess 400/200 & Super Options	AGSK	\$ 42.00	\$ 20.90	\$ 83.95	\$ 41.85	\$ 181.90	\$ 90.65
GoldSaver Excess 400/200 & Special Options	A1GSK	\$ 35.20	\$ 17.60	\$ 70.45	\$ 35.25	\$ 152.60	\$ 76.45
GoldSaver Excess 400/200 & Saver Options	A2GSK	\$ 30.75	\$ 15.40	\$ 61.60	\$ 30.80	\$ 133.50	\$ 66.85
GoldStarter 400/200	GRK	\$ 15.70	\$ 7.80	\$ 31.40	\$ 15.55	\$ 68.05	\$ 33.75
GoldStarter 400/200 & Premium Options	A5GRK	\$ 37.55	\$ 18.70	\$ 75.20	\$ 37.45	\$ 162.95	\$ 81.20
GoldStarter 400/200 & Super Options	AGRK	\$ 33.25	\$ 16.50	\$ 66.55	\$ 33.00	\$ 144.25	\$ 71.55
GoldStarter 400/200 & Special Options	A1GRK	\$ 26.50	\$ 13.20	\$ 53.05	\$ 26.45	\$ 114.95	\$ 57.30
GoldStarter 400/200 & Saver Options	A2GRK	\$ 22.10	\$ 11.00	\$ 44.20	\$ 22.00	\$ 95.85	\$ 47.70

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		Premium Options	A5K	\$ 21.90	\$ 10.95	\$ 43.75	\$ 21.90
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Special Options	A1K	\$ 10.80	\$ 5.40	\$ 21.60	\$ 10.85	\$ 46.85	\$ 23.55
Saver Options	A2K	\$ 6.40	\$ 3.20	\$ 12.80	\$ 6.40	\$ 27.75	\$ 13.95

Money Back Guarantee. You have 7 days to read the policy after you have lodged your membership applic:

If you decide you do not want the cover during that time you may cancel it. We will give you a full refund provided you

Lifetime Health Cover:

The rates quoted are our standard rates. Government legislation encourages people to take out hospital cover at an e 30 years of age when you join a hospital cover, a loading of 2% for each year you are over 30 may apply to the hospit Please contact HIF if this loading may apply to you.