

Private Health Information Statement - Combined policy

Bronze Hospital 500 & Healthy Flex Extras 50

Phoenix Health Fund Limited

<https://www.phoenixhealthfund.com.au>
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Monthly Premium

\$379.86[#]
(before any rebate, loading or discount)

Covers 2 adults (and no-one else)

Available in NSW & ACT

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

Hospital cover

This policy exempts you from the Medicare Levy Surcharge.

This policy provides accident cover and benefits for travel or accommodation (outside of hospital) - check with your insurer for details.

✓ 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

| | | |
|---|------------------------------|--|
| ✓ Bone, joint and muscle | ✓ Eye (not cataracts) | ✓ Miscarriage and termination of pregnancy |
| ✓ Brain and nervous system | ✓ Gastrointestinal endoscopy | ✓ Pain management |
| ✓ Breast surgery (medically necessary) | ✓ Gynaecology | ✓ Skin |
| ✓ Chemotherapy, radiotherapy and immunotherapy for cancer | ✓ Hernia and appendix | ✓ Tonsils, adenoids and grommets |
| ✓ Diabetes management (excluding insulin pumps) | ✓ Joint reconstructions | R Hospital psychiatric services |
| ✓ Digestive system | ✓ Kidney and bladder | R Palliative care |
| ✓ Ear, nose and throat | ✓ Male reproductive system | R Rehabilitation |

This policy ✗ does not include cover for

| | | |
|---------------------------------------|-----------------------------------|---|
| ✗ Assisted reproductive services | ✗ Heart and vascular system | ✗ Plastic and reconstructive surgery (medically necessary) |
| ✗ Back, neck and spine | ✗ Implantation of hearing devices | ✗ Podiatric surgery (provided by a registered podiatric surgeon – limited benefits) |
| ✗ Blood | ✗ Insulin pumps | ✗ Pregnancy and birth |
| ✗ Cataracts | ✗ Joint replacements | ✗ Sleep studies |
| ✗ Dental surgery | ✗ Lung and chest | ✗ Weight loss surgery |
| ✗ Dialysis for chronic kidney failure | ✗ Pain management with device | |

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 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 of \$500 per admission. This is limited to a maximum of \$500 per person and \$1000 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

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

Phoenix Health Hospital Cover features include... *Access Gap – Where your Doctor agrees to participate in our Access Gap Program, you can eliminate or reduce your out-of-pocket costs that you may have otherwise incurred towards your hospital procedure. *Hospital Care Programs – supporting you beyond a hospitalisation, you have access to programs designed to support your health and wellbeing before and after a hospital admission. *Full Ambulance Cover – medically required emergency and non-emergency Ambulance treatment and transport is covered on all of our Hospital Covers, Australia-wide.

General Treatment Cover

This health insurer does not operate a preferred provider scheme.

This policy  includes General treatment (Extras) cover for

Note, for items marked with an asterisk *: 100% benefit available on preventative dental services- includes items O12, O13, 111, 114, 115, 121, 161. Claimable once per appointment, up to twice per person per calendar year up to General Dental limits.

| Treatment | Waiting period (months) | Benefit limits (per 12 months unless otherwise stated) | Examples of maximum benefits |
|------------------|-------------------------|---|---|
| General dental* | 2 | \$700 per person | Periodic oral examination - 100% of charge Scale & clean - 100% of charge Fluoride treatment - 100% of charge |
| Major dental | 12 | \$700 per person (combined limit for major dental, endodontic, optical, physiotherapy, chiropractic, podiatry & remedial massage - Sub-limits apply) | Surgical tooth extraction - 50% of charge Full crown veneered - 50% of charge |
| Endodontic | 12 | | Filling of one root canal - 50% of charge |
| Optical | 6 | | Single vision lenses & frames - 50% of charge Multi-focal lenses & frames - 50% of charge |
| Physiotherapy | 2 | | Initial visit - 50% of charge Subsequent visit - 50% of charge |
| Chiropractic | 2 | | Initial visit - 50% of charge Subsequent visit - 50% of charge |
| Podiatry | 2 | | Initial visit - 50% of charge Subsequent visit - 50% of charge |
| Remedial massage | 2 | | Initial visit - 50% of charge Subsequent visit - 50% of charge |

\$700 General Dental limit. \$700 Flex Limit combined for Major Dental, Endodontics, Optical (\$200 sublimit), Physiotherapy, Chiropractic, Podiatry, Remedial Massage (\$200 sublimit).

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

| | | |
|--------------------------|---------------------------|--|
| ✘ Acupuncture | ✘ Non PBS pharmaceuticals | ✘ Other treatments - check with your insurer |
| ✘ Blood glucose monitors | ✘ Orthodontic | |
| ✘ Hearing aids | ✘ Psychology | |

Ambulance cover

In NSW & ACT this policy provides:

Emergency: Unlimited with a waiting period of 1 day.

Non-emergency: Unlimited transport with a waiting period of 1 day, or 1 day for pre-existing conditions.

Call-out fees: will be paid for each attendance, including emergency treatment without transport to hospital.

For further information about this policy see

<https://phoenixhealthfund.com.au/covers-by-life-stage/>

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.