

## Private Health Information Statement - General treatment policy

### Kick Start Extras 50

#### Phoenix Health Fund Limited

<https://www.phoenixhealthfund.com.au>  
[enquiries@phoenixhealthfund.com.au](mailto:enquiries@phoenixhealthfund.com.au)  
 1800 028 817

#### Monthly Premium

**\$81.56 #**  
 (before any rebate or insurer discount)

Covers two adults & dependants  
 (3 or more people, only 2 of  
 whom are adults)  
 Available in NSW & ACT

# You may be entitled to an Australian Government rebate on the above premium. Your premium may also include an insurer discount. Check with your insurer for details.

This policy covers children and other dependants up to and including the age of 20, students up to and including the age of 24, as well as persons with a disability who qualify as a child or other dependant or student in these age ranges.

### 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	\$500 per person	Periodic oral examination - 100% of charge Scale & clean - 100% of charge Fluoride treatment - 100% of charge
Non PBS pharmaceuticals	2	\$200 per person (combined limit for non pbs pharmaceuticals & vaccinations)	Per eligible prescription - 50% of charge
Physiotherapy	2	\$400 per person (combined limit for physiotherapy, chiropractic, acupuncture, remedial massage, exercise physiology & osteopathy - <b>Sub-limits apply</b> )	Initial visit - 50% of charge Subsequent visit - 50% of charge
Chiropractic	2		Initial visit - 50% of charge Subsequent visit - 50% of charge
Acupuncture	2		Initial visit - 50% of charge
Remedial massage	2		Initial visit - 50% of charge Subsequent visit - 50% of charge
Exercise physiology	2		Initial visit - 50% of charge Subsequent visit - 50% of charge
Osteopathy	2		Initial visit - 50% of charge Subsequent visit - 50% of charge
Vaccinations	2		Combined limit - see Non PBS pharmaceuticals

\*\$200 sublimit for Physiotherapy/ Myotherapy & Exercise Physiology; \$200 sublimit for Chiropractic, Osteopathy & Remedial Massage; up to overall combined limit of \$400. \*Non PBS Pharmaceuticals benefit applies after PBS co-payment is applied.

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

 Blood glucose monitors	 Major dental	 Podiatry
 Endodontic	 Optical	 Psychology
 Hearing aids	 Orthodontic	 Other treatments - check with your insurer

### Ambulance cover

[PrivateHealth.gov.au](http://PrivateHealth.gov.au)

PolicyID: PWA/E50/NGWX2D

Date statement issued: 01 April 2026

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In NSW & ACT this policy provides:

**Emergency:** with a waiting period of 1 day, limited to \$1,000 per person per year.

**Non-emergency:** transport with a waiting period of 1 day, or 1 day for pre-existing conditions, limited to \$1,000 per person per year.

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

[Other features of this ambulance cover](#)

50% benefit for Emergency & Non-emergency Ambulance up to overall limit of \$1000 per person per calendar year

[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.