Private Health Information Statement - General treatment policy

Everyday Extras 60

Phoenix Health Fund Limited

https://www.phoenixhealthfund.com.au enquiries@phoenixhealthfund.com.au 1800 028 817

Monthly Premium \$206.86

(before any rebate or insurer discount)

Covers 2 adults (and no-one else)

Available in South Australia

Closed to new members

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.

General Treatment Cover

This health insurer does not operate a preferred provider scheme.

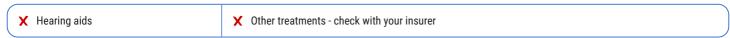
This policy **✓ includes** General treatment (Extras) cover for

| Treatment | Waiting period (months) | Benefit limits (per 12 months unless otherwise stated) | Examples of maximum benefits |
|--------------------------|-------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------|
| General dental* | 2 | No annual limit (no limit on preventative dental) | Periodic oral examination - 100% of charge Scale & clean - 100% of charge Fluoride treatment - 100% of charge |
| Major dental | 12 | \$800 per person (combined limit for major dental & endodontic) | Surgical tooth extraction - 60% of charge Full crown veneered - 60% of charge |
| Endodontic | 12 | | Filling of one root canal - 60% of charge |
| Orthodontic | 12 | \$800 per person \$2,100 lifetime limit | Braces for upper & lower teeth, including remova plus fitting of retainer - 60% of charge |
| Optical | 6 | \$260 per person | Single vision lenses & frames - 60% of charge Multi-focal lenses & frames - 60% of charge |
| Non PBS pharmaceuticals | 2 | \$250 per person (combined limit for non pbs pharmaceuticals & vaccinations) | Per eligible prescription - 60% of charge |
| Physiotherapy | 2 | \$800 per person (combined limit for physiotherapy, chiropractic, acupuncture, remedial massage, exercise physiology & osteopathy - Sub-limits apply) | Initial visit - 60% of charge Subsequent visit - 60% of charge |
| Chiropractic | 2 | | Initial visit - 60% of charge Subsequent visit - 60% of charge |
| Podiatry | 2 | \$300 per person | Initial visit - 60% of charge Subsequent visit - 60% of charge |
| Psychology | 2 | \$600 per person (combined limit for psychology, eye therapy (orthoptics), occupational therapy & speech therapy - Sub-limits apply) | Initial visit - 60% of charge Subsequent visit - 60% of charge |
| Acupuncture | 2 | Combined limit - see Physiotherapy | Initial visit - 60% of charge Subsequent visit - 60% of charge |
| Remedial massage | 2 | Combined limit - see Physiotherapy | Initial visit - 60% of charge Subsequent visit - 60% of charge |
| Blood glucose monitors | 12 | \$600 per person (combined limit for blood glucose monitors & other services - Sub-limits apply) | Per monitor - 60% of charge |
| Dietetics/dietary advice | 2 | \$200 per person (combined limit for dietetics/dietary advice, health management / healthy lifestyle & other services) | Initial visit - 60% of charge Subsequent visit - 60% of charge |

| Exercise physiology | 2 | Combined limit - see Physiotherapy | Initial visit - 60% of charge Subsequent visit - 60% of charge |
|------------------------------------------|---|-----------------------------------------------|-------------------------------------------------------------------|
| Eye therapy (orthoptics) | 2 | Combined limit - see Psychology | Initial visit - 60% of charge Subsequent visit - 60% of charge |
| Health management / Healthy lifestyle | 2 | Combined limit - see Dietetics/dietary advice | Health management - 60% of charge |
| Occupational therapy | 2 | Combined limit - see Psychology | Initial visit - 60% of charge Subsequent visit - 60% of charge |
| Orthotics (podiatric orthoses) | 2 | \$300 per person | Orthotics supply & fit - 60% of charge |
| Osteopathy | 2 | Combined limit - see Physiotherapy | Initial visit - 60% of charge Subsequent visit - 60% of charge |
| Speech therapy | 2 | Combined limit - see Psychology | Initial visit - 60% of charge Subsequent visit - 60% of charge |
| Vaccinations | 2 | Combined limit - see Non PBS pharmaceuticals | Per service - 60% of charge |

^{*\$400} sublimit for Physiotherapy/ Myotherapy & Exercise Physiology; \$400 sublimit for Chiropractic, Osteopathy, Remedial Massage & Acupuncture; up to overall combined limit of \$800. *\$200 sublimit per modality for Mental Health (including Psychology & Counselling), Speech Therapy, Eye Therapy, Occupational Therapy; up to overall combined limit of \$600. *Aids to Recovery (including Blood Glucose monitors) have a sublimit of \$200 per item, up to overall limit of \$600 every 2 years. *Non PBS Pharmacy benefit applies after PBS co-payment applied.

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



Ambulance cover

In South Australia 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

60% 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.

<u>PrivateHealth.gov.au</u> PolicyID: PWA/E60/SGXV20